

**Elucidating the association between historical injustices and ‘black tax’:
narratives of Black female professionals**

by

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DECLARATION

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ABSTRACT

'Black tax' is a legacy of South African historical injustices. The study's aim is to examine the financial and psychological impact of 'black tax' on Black female professionals in South Africa. Social media platforms such as LinkedIn, WhatsApp, and Facebook were utilised to gather information from Black female professionals across the country. Critical Race Theory (CRT) and Critical Feminism Theory (CRF) were used as a lens to explore the intersectionality of race, class, and gender and how it impacts Black women. The study was located within the pragmatic paradigm employing a mixed-methods approach where data collection was conducted in two phases with a sample of 200 participants for the quantitative phase and 10 participants for the qualitative phase. Cross sectional and hermeneutic phenomenological designs were implemented for both phases. During the first phase, participants completed an online survey comprising of nominal, ordinal, and Likert scale questions and the data was analysed using Statistical Package for the Social Sciences (SPSS). The second phase utilised semi-structured interviews to collect data. Thematic analysis was used to make sense of data. Participants were selected by method of nonprobability sampling by making use of purposeful criteria such as accessibility.

The results reveal that 'black tax' has negatively impacted Black professionals financially and emotionally, thus producing an integrated gendered analysis of financial-psychological nexus particularly affecting these Black women. Although this impact may cause some Black professionals to resent paying 'black tax', others have taken pride in assisting their immediate and extended family members.

The study recommends introduction of new policies that can alleviate the financial burden of 'black tax' on Black professionals. These policies may include non-transferable vouchers which have never been implemented in South Africa.

Key words: apartheid, Black female participants, Black middle-class, black tax, colonial taxes, critical race feminism, critical race theory, family financial responsibility, mixed methods, Ubuntu

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Notes

With regard to the colonial taxes, costs are used on the 1849 baseline for comparison purposes. Based on Google Money Converter, if £1.00 was 7 shillings until 1971, then 7 shillings was £0.35 in 1849 which is £56.83 as of March 2025. And using the average exchange rate March 2025 between the British pound and the South African rand (R23,45).

CHAPTER ONE

INTRODUCTION

1.1 Conceptual clarification

The injustices caused by colonialism in South Africa have contributed immensely to the current socio-economic challenges faced by Black South Africans (Dladla, 2017a; Magubane, 2017). In light of that statement, the current study examines the financial and emotional impact experienced by Black female professionals (BFP) who pay 'black tax'. Although the South African definition of Black people usually includes Indians, and Coloureds people, Black people in this study will be viewed as the indigenous Black African people who were marginalised more through colonisation and Apartheid (Lephakga, 2017). Therefore, Black people will be used interchangeably with African people and indigenous people. Blechman (2022), Diko (2022), Maluleke (2021), Whitelaw & Branson (2020) all state that 'black tax' affects Black people, and the Black race remains the most affected. The supporting of family and extended family members is far more widespread for Black people because of Ubuntu (Makotoko, 2019). The current study is not discrediting that other races assist their family members by either living with them, paying for their medical expenses or supporting their in-care living arrangements such as the old-age facilities. Instead, the study emphasises that 'black tax' is a consequence of historic structural injustices that mostly Black South Africans continue to endure (Magubane, 2017).

1.1.1 Conceptualising 'black tax'

The difference between one's financial responsibilities towards their family and 'black tax' is how the gesture is perceived by the individual, but in essence, they both serve the same function which is to financially take care of relatives. Noteworthy, although 'black tax' mostly affects Black South Africans, it is not experienced by all Black people in the country (Diko, 2022). In this study, 'black tax' is used interchangeably with the term 'family financial responsibility'. 'Black tax' payers and benefactors will also be used interchangeably in this study. 'Black tax' can be

perceived as the penalty incurred by the injustices of the past (Magosha, 2021; Montle, 2020; Tlholoe, 2020) and an attempt at balancing the unfair economic scales that are experienced by some individuals. 'Black tax' is also seen as a locomotive used to rectify the structural discrimination of the past for its recipients to be able to access a quality life that they otherwise would not have attained (Magubane, 2017).

The Old Mutual Savings and Investment Monitor (OMSIM) report (2017) confirmed that 70% of employees in South Africa pay 'black tax' and also predict that they will in the future (Blechman, 2022). The OMSIM (2023) reported that 70% of South Africans have not seen any improvement in their income since 2020, while 45% remain considerably financially strained. Some Black people who pay 'black tax' know first-hand the dire levels of income in South Africa (Mngomezulu, 2022). Nonetheless, Black people who pay 'black tax' face disproportionately higher challenges, such as experiencing financial indebtedness (Blechman, 2022).

The construct 'black tax' is a common terminology in describing the financial obligation one commits towards their family. The term 'black tax' is problematic because of the negative connotations attached to it, thus, considered as a financial burden. According to Mhlongo (2019) the words 'black tax', are controversial because of their ambiguous and variations in their meaning. Mangoma and Wilson-Prangley (2019) state the words 'black' and 'tax' are a result of South Africa's social and economic histories. There is an attachment of colour to the term that points to its racial connotation and places the term in a larger socio-political landscape (Oppel, 2023). In South Africa, 'black tax' payers extend their financial help not only to children and parents but also to their extended family members (Msibi, 2020).

1.1.2 Definition and growth of Black middle-class

The classification of the Black middle-class has been debated immensely, but the Lappeman et al report (2021) found that Black middle-class are united in the idea of creating generational wealth. Zwane (2019) affirms that from 1993 to 2008, the Black middle-class grew from 2.2 million to 5.4 million. Ncube et al. (2011) defines the middle-class as not only educated but the middle class is also conceived as professionals who live in urban areas, who own vehicles and can afford medical aid.

The Black middle-class ensures the sustainability of the country by providing equal and adequate home infrastructures, education, and accommodation for their loved ones, they provide services to their families that the government is not able to provide adequately. These priorities may be the case, but Magubane (2017) argues that 'black tax' affects the Black middle-class the most, and they, in turn, impact communities positively in that they help alleviate poverty. Albeit a distinction needs to be made between the experiences of first generation, and multi-generation middle-class who pay 'black tax'. Both groups of middle-class individuals fundamentally experience psychological and socio-economic realities that differ. For first generation, these professionals act as the "locomotives" for their families, they assist in navigating wealth building with the intergenerational pressures of 'black tax' (Maluleke, 2021). This pressure is less felt by multi-generational individuals whose families' wealth has been compounding for decades (Lappeman et al., 2019). Consequently, the first generation professionals are in essence building the family's baseline capital from the ground up.

A documentary "Phakathi Soweto: Middle class", Phadi (2011) explored the social construction of the Black middle-class, where one woman living in the affluent Diepkloof extension and another from an informal settlement, both self-identified themselves as middle-class Black women. Despite both women identifying as the middle-class, they disagreed that they were both in the same class after interacting with one another. Therefore, the definition becomes relative to one's surrounding. The rapid growth of the Black middle-class in post-apartheid South Africa means race may have become disassociated from class (Burger et al., 2014). The middle-class status is no longer exclusively associated with the White race. Race is not the only factor for social differentiation, class stratification could also be considered (Mabasa, 2019). According to Lappeman et al. (2021) there were 3.4 million Black middle-class individuals in South Africa which make up 7% of the Black population who have a spending power of R400 billion per annum and as from the late 2000s have outgrown the White middle-class. This aggregated purchasing power masks the underlying economic fragility. According to Ndebele (2022) between 2008 and 2017, the middle-class received 4.3% of their share of income from government grants. This reliance highlights the structural financial pressure of 'black tax' rather than indicating pure affluence. This Black middle-class earning R22 000 to R40 000 per month are relied on to sustain their families which leaves the broader middle-class highly vulnerable to

economic struggles and shocks (Lappeman et al., 2021). The reliance also underscores how the middle-class is not financially insulated and struggles to sustain their own lifestyles, while simultaneously having to financially take care of extended family members.

1.2 Problem statement

‘Black tax’ reveals historical dispossession by exploring how colonisation, apartheid and Bantu education are contributing factors to ‘black tax’ (Socikwa & Ally, 2021). Black people are faced with institutional racism which prevents them from progressing economically (Dube, 2022). Although there is no academic definition, ‘black tax’ is a colloquial term that encompasses the complex history of South Africa that has resulted in family financial support (Oppel, 2023). South Africa is a country faced with high unemployment rate which is exacerbated by poor access to quality education caused by the effects of Bantu Education in 1953 which limited the standard of Black education (Michalopoulos & Papaioannou, 2020). The marginalisation in the employment sector also has a negative impact on Black people’s access to credit (Linnabery et al., 2014). Several Black people are excluded from getting the credit they need, or they are made to pay higher interest rates (Cheng et al., 2015). This has a direct impact on their finances.

Both the recipients and payers of ‘black tax’ have managed to misconstrue the two definitions of financial extortion and financial need by not appreciating the sacrifices of the ‘black tax’ payers (Fongwa, 2019; Mathunjwa, 2017; Sibiya, 2018). Managing the terminology confusion could help with the negative connotation of ‘black tax’ if some ‘black tax’ payers and the media stopped calling it exploitation of ‘black tax’ payers money (Fongwa, 2019). Media headlines and television shows have shown a negative impact on ‘black tax’ payers as they are faced with the burden of providing for their families (Sibiya, 2018). The coverage of ‘black tax’ suggests that there needs to be prominent public debates in trying to gain knowledge of the impact of ‘black tax’ where the ‘black tax’ narrative will change to perceiving it as power and a privilege to financially assist others (Dube, 2022). The negative impact of ‘black tax’ on the Black community includes delaying Black people’s economic growth. Due to Black women

facing the most abject discrimination, 'black tax' may have a negative impact on how they fulfil their financial obligations (Parry & Gordon, 2021). Therefore, when family members use 'black tax' payers to get superfluous goods that they do not need then it becomes extortion (Fongwa, 2019; Mathunjwa, 2017).

In actuality some of the benefactors are positively uplifting their families despite viewing 'black tax' either positively or negatively. Family financial responsibility protects Black families from the hardship and embarrassment caused by poverty through ensuring that if the family is struggling, the family has some form of financial cushion (Mtolo, 2018).

Within the African society, the expectation that one should pay 'black tax' is problematic because although the Black community is grappling with the aftermath of their historical trauma, at times, these financial constraints are not recognised as problems by the recipients but may be seen as financial demands from the 'black tax' payers (Mangoma & Wilson-Prangle, 2019). This stems from the disproportionate burden of extended family support and arguably perceived as the modern economic manifestation of historical dispossession (Dyomfana, 2022). Ultimately translating ancestral trauma into the present day loop of chronic stress and the prevention of intergenerational wealth accumulation (Myeza & April, 2021). The creation of the baseline chronic poverty necessitated survival mode activations (family financial support) stemming from the reality of historical traumas and systemic disenfranchisement such as land dispossession and forced removals (Mashavira, 2025). Consequently, the formerly oppressed view this as an ongoing threat which is recorded by the nervous system; and in the present, this manifests as financial anxiety (Alexanderson, 2026). As a result, the fear of sudden destitution is what drives 'black tax' payers to prioritise others over their own personal wealth creation. The above contributes to the generational trauma whereby the past dispossession has been transmitted to the financial obligations experienced by 'black tax' payers who otherwise may arguably feel compelled to assist their families.

'Black tax' is a vital instrument in mitigating extreme poverty levels (Mngomezulu, 2022). 'Black tax' does not only involve financial transactions but other forms of material and non-material transactions such as accommodation, healthcare, and

education are perceived as 'black tax' (Maluleke, 2021; Mangoma & Wilson-Prangle, 2019; Mhlono, 2019). Some of these transactions are not physically evident, which arguably may be the cause of more frequent cash request. Existing literature has previously focussed on the economic and financial aspect and not the psychological element of 'black tax' (Magubane, 2017). A few studies focus on the psychological impact and lived experiences of those who assist financially (Mpisane, 2022). A study by Magubane (2017) further focussed on the impact that 'black tax' has on the consumption behaviour of the Black middle-class. Therefore, most previous studies examine the financial difficulties experienced by Black people due to 'black tax' (Dube, 2022; Magubane, 2017; Mangoma & Wilson-Prangle, 2019; Msibi, 2020) but none focussed on both the financial and psychological impact of 'black tax' on Black female professionals. This study is therefore unique because it focuses on the structural gap by exploring both the financial and psychological implications of how Black female professionals are impacted by family financial responsibility. The focus is specifically on Black female professionals because of the perception that they often provide socio-economic support to friends and relatives (Jackson, 2020). Therefore, the genuine novelty lies in the integration of the gendered lens.

1.3 Aim

The study aims to examine the perceived financial and psychological impact of 'black tax' on Black female professionals in South Africa.

1.4 Objectives

The study's aim will be achieved through the following objectives:

- 1) By exploring the perceptions of Black female professionals in South Africa regarding 'black tax'.
- 2) By exploring the extent to which Black female professionals in South Africa contribute towards 'black tax'.

- 3) By exploring the effectiveness of the state and private institutions in creating enabling socio-economic conditions for Black female professionals.
- 4) By examining the effects of 'black tax' on the financial well-being of Black female professionals in South Africa.
- 5) By evaluating the psychological well-being of Black female professionals caused by the effects of 'black tax'.

1.5 Research questions

The study is guided by the following research questions:

- 1) What are the perceptions of 'black tax' and financial responsibility among Black professional women?

This research question investigates family financial responsibility as an act of Ubuntu or 'black tax'. What factors constitute the need to pay 'black tax' and the effects stemming from it.

- 2) To what extent do the Black female professionals contribute to 'black tax'?

This question explores the extent to which Black female professionals contribute to 'black tax'.

- 3) Is the state effective in creating conducive socio-economic environment for Black female professionals that is effective in alleviating any financial strains?

This question explores whether the state is effective in creating empowerment policies that enable Black female professionals not to feel the brunt of 'black tax'.

- 4) In what ways does 'black tax' influence the financial decision, disposable income and economic welfare of Black female professionals in South Africa?

This question highlights how 'black tax' payers have to deal with the financial strain caused by paying 'black tax'.

- 5) To what extent does 'black tax' act as a predictor of psychological distress for Black female professionals?

The question aims to examine the psychological well-being of 'black tax' payers, whether they are coping mentally.

1.6 Rationale for the study

Studies such as Dube (2022) and Oppel (2023) have highlighted the discrepancy in wealth and poverty system which has led to the perpetuation of racialised economic structures. The Broad-Based Black Economic Empowerment BBBEE policies attempted to close the economic gap (Cornelius, 2023) but the optimisation have not been realised by all those it intended for. Despite Black women having more access to higher education, which comes with more job security (Dube, 2022); arguably the effects have not significantly enabled a community that is less reliant on financial support. There is a gap in this study area because Black women are faced with extreme disadvantages culturally, socially and economically (Biney et al., 2020). The triple bind of race, class, and gender makes their financial situation more difficult to overcome because of their systematic oppression. There has also been a gap in previous studies because they did not exclusively research Black African women but included Indian and Coloured people in general.

'Black tax' payers face a multitude of challenges which include substance abuse, depression, suicide and the inability to save and invest (Sibiya, 2018; Msibi, 2020). 'Black tax' through the perspective of Black female professionals is grossly understudied and what impact these women have on the socio-economic growth that South Africa requires (Dube, 2022). One of the objectives of this study is the focus on socio-economic conditions created by the state and private institutions that allow for Black female professionals to thrive while addressing institutional racism. Studies such

as Fongwa (2019), Magubane (2017) and Mhlongo (2019) did not focus on workplace experiences of 'black tax' payers in general, let alone Black women specifically. Traditional literature has in the past overlooked how systemic inequalities have forced the Black middle-class to subsidise the governments failures on historical dispossession (Ndinga-Kanga, 2019). 'Black tax' then becomes a critical mechanism of racialised wealth extraction and intergenerational survival and not merely a financial or cultural burden (Magubane, 2017; Phaswana & Willows, 2026). Past literature frames wealth accumulation as a meritocratic process (Phaswana & Willows, 2026). This thesis implored to expose this myth by using Critical Race Theory (CRT) to show how colourblind the capitalist system structurally taxes Black professionals to overcome the historical disadvantages (Ndinga-Kinga, 2019). Black female professionals have to bear the disproportionate share of the 'black tax' burden. This is whereby they arguably feel obligated to fall into the financial and emotional cycles of taking care of family members which arguably limits their own autonomy and economic mobility (Mathebula and Walker, 2025).

Critical Race Feminism (CRF) is therefore used to unpack the internal conflict Black female professionals may be exposed to when they have to choose between cultural obligations and their own emancipatory independence (Mathebula & Walker, 2025). The financial dimension included an overview of monthly budgets and narratives of wealth accumulation constraints (Magubane, 2017; Mangoma & Wilson-Prangle, 2019). The psychological dimension endeavoured to expose the emotional pressure these Black female professionals experience (Mpisane, 2022; Tshifhumulo, 2025). In this case, this study required a sequential mixed method design to encapsulate the objective and subjective experiences of Black female professionals. 'Black tax' alone is not the solution without tangible government interventions with the help of the private sector. Although Mpisane (2022) explored the psychological impact of 'black tax' on Black people in general; this study specifically focussed on the absence of an integrated, gendered analysis of a financial-psychological nexus of Black female professionals. The findings emanating from this study could be used to create policies and implementing strategies that might be effective in lessening the financial and psychological burden for 'black tax' payers.

1.7 Chapter outline

The thesis consists of seven chapters, outlined as follows:

Chapter 1 introduces and contextualises the study, where I provide conceptual clarity on 'black tax' and Black middle-class. I then discuss the study's problem statement, aim, objectives, research questions and rationale.

In chapter 2, I review literature pertaining to 'black tax', historical injustices and racism. Importantly, I also discuss factors that contribute to Black females having to financially take care of family members. I also discuss hurdles that Black female professionals often overcome in order to pay 'black tax' and what policies have been implemented to fast-track progress of Black women in South Africa.

In chapter 3, I discuss the theoretical lens within which this study is framed. These are the Critical Race Theory and the Critical Race Feminism. I elucidate how the latter foregrounds the intersectionality of race, class, and gender.

In chapter 4, I discuss the research methods utilised in this study and justify why a mixed methods approach was chosen. The sample characteristics and the importance of ethical considerations regarding the participants are discussed. Data collection and data analysis techniques are also discussed.

Chapter 5 presents the quantitative results and analysis. Chapter 6 presents the qualitative results and analysis. Chapter 7 provides a synthesis of quantitative and qualitative analysis and concludes the thesis by discussing the recommendations, limitations, and deductions.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter explores literature pertaining to 'black tax' but more importantly, I shall attempt to provide a historical account of how historical and structural injustices have contributed to the economic exclusion of the majority of Black people, particularly, Black women. Inequality in South Africa has manifested in the dispossession of land, restricted access to education and economic opportunities for Black people (Dube, 2022; Gwaindepi, 2023; Zindi & Ndhlovu, 2024). 'Black tax' therefore limits wealth accumulation and upward mobility which reinforces intergenerational cycles of poverty (Mpisane, 2022). The chapter will endeavour to show that understanding 'black tax' within the historical context is important for assessing the broader socio-economic impact this has on society.

This chapter is divided into 13 sections. I begin with the contemporary empirical sections before I move backwards into the historical-structural contexts that have set the scene to demonstrate the convergence that produce the current conditions of 'black tax'. First, I discuss Ubuntu then juxtapose Ubuntu and 'black tax'. Second, I discuss Black female professionals by elucidating the impact of quality education on their socio-economic mobility, and how Black females are impacted by 'black tax' in retirement. Third, I focus on gender inequality in the workplace and how Black female professionals deal with being overlooked for promotions at work. In the fourth section I discuss the emotional implications of 'black tax' by narrowing the discussion into key psychological effects that 'black tax' has on Black female professionals. Section five focuses on the financial discrimination, particularly of Black people by financial institutions among others.

In the sixth section, I discuss colonial taxes, particularly hut and poll taxes and the impact these taxes had on the indigenous Black people. The seventh section discusses the negative impact that labour migration has had on the family structure. Eighth section focuses on the past legal subjugation of Black people that is disguised in racist Acts. I discuss how the land act such as Native Land Act of 1913, and education act such as Bantu Education Act of 1953 impacted Black people. In section nine I discuss how the traditional gender roles are evolving and how women are becoming breadwinners.

In section ten I discuss the alternative policies and the impact that the Broad-Based Black Economic Empowerment (BBBEE) Acts has had on Black people. In section eleven I discuss the economic outlook, where the focus is on how Black women in general are likely to be jobless and earn less than their counterparts.

In section twelve I discuss social grants, and its consequences of 'black tax'. Section thirteen focuses on the impact of overcompensation consumption in keeping up with the demands of family members

2.2 Ubuntu

The Ubuntu philosophy is fundamentally about the relationality and interdependence among community members and understood as the coping mechanism for survival (Socikwa & Ally, 2021). The debate of 'black tax' perceived as Ubuntu is common as Ubuntu can be applied as the cultural community driven philosophy used as a commodity that currently mediates the financial demands of 'black tax' (Dyomfana, 2022). In trying to ensure that the needs of their neighbour, friend, or family members are met, the values of interdependence and ensuring the collective interest of others is embodied in Ubuntu (Moore, 2020). However, African-inborn "Ubuntu word" ought not to be an African phenomenon, it should also be adaptable to other continents as the philosophy signifies the importance of taking care of one another as the human race. No person can function on their own; same as no family member can progress and succeed on their own without having to be obligated to help their family members, as suggested by the quote below:

“Ubuntu is a philosophy on how human beings are intertwined in a world of ethical relations from the moment they are born. Fundamentally, this inscription is part of our finitude. We are born into a language, a kinship group, a tribe, a nation, and a family. We come into a world obligated to others, and those others are obligated to us. We are mutually obligated to support each other on our respective paths to becoming unique and singular persons” (Cornell & Van Marle, 2015, p. 2).

2.2.1 ‘Black tax’ and Ubuntu

It is expected that people are compensated for their labour at work (Ndebele, 2022; Nyathi, 2019). Similarly, when one pays taxes from their salary, they would expect that the proceeds are used productively, such as social and physical infrastructures that the government uses from the tax collected for the development of the country (Mofokeng, 2019). Paying taxes is instituted by law, but one is not compelled to help out family or society members (Tsipane, 2019). One can then argue that helping out a family member is a part of African culture. One would assume that paying ‘black tax’ is an altruistic behaviour which is embedded in Africanism principles and that there can be no expectations from the past recipients (of ‘black tax’) to give back when they can afford to be payers of ‘black tax’ themselves. Ubuntu and ‘black tax’ may be perceived as interconnected and treated synonymously. In the below section the conceptual differentiation is clearly outlined.

When individuals are constituted by their relationships within a shared reality, that is Ubuntu which emphasises the importance of interdependent relationships anchored by shared humanity (Udah et al., 2025). Ubuntu goes beyond human interactions but is the engaging in recognised co-dependency ethos that involve the living kin, non-human or ecological environment (Udah et al., 2025). When translated into actionable metrics, Ubuntu judges actions on whether they are based on communal harmony and if these behaviours possess cultural resonance and whether they have transformative potential (Ramathhale, 2025). This framework re-centres human identity with an emergent reality shaped by one’s relations with others and not autonomous and isolated individualism (Nyamnjoh, 2025). While ‘black tax’ is often idealised

through the ethical philosophy of Ubuntu; 'black tax' rather functions as an economic practice compensating for generational disenfranchisement (Mbalisi & Mbalisi, 2025). 'Black tax' is frequently conflated with Ubuntu which arguably masks the failure of government social grant programmes and persistent economic inequality (Dyomfana, 2022; Oppel, 2023). 'Black tax' therefore is understood as an economic and social practice that draws from the Ubuntu context (Sibiya, 2018). Ubuntu is hence an extension of 'black tax' but is not synonymous. 'Black tax' is the vehicle used to show Ubuntu and 'black tax' can be used synonymously with family financial responsibility.

Family financial responsibility is not unique to South Africa. According to Oppel (2023), financially assisting family members extends to other Southern African countries such as Namibia. Zimbabweans living in the United Kingdom (UK) and other developed countries support their relatives back home (Musodza, 2022), while Dube (2022) states that it is not uncommon in developing countries to have families sharing resources. Similar kinship support necessitates financial support amongst African Americans; while in South Africa this stems from inequality and unemployment of Black people (Dube, 2022). The South African experience is different because it is deeply rooted in the dark history of colonialism and apartheid which has financial implications in the lives of Black people (Makotoko, 2019).

Originating in South Africa, 'black tax' as a micro-mechanism of income distribution developed from the legacy of racial segregation and is a colloquial term that emerged in the late 2000s when the country was expanding the Black middle-class (Hunter, 2019; Ndinga-Kanga, 2019). While the term is post-1994, the socio-economic conditions driving 'black tax' were institutionalised over a century back (Boima & Oyedemi, 2024). The restrictive laws forced Black men to be migrant labourers who remitted their wages to sustain their families back in the homesteads. Many years later, the professionals found themselves carrying the intended burdens of their historically impoverished family members (Mazambi, 2022). This include financially supporting grandparents and parents who were denied pensions because of the systemic oppression (Mazambi, 2022). When academics recognised the macroeconomic weight of the 'black tax' term in the 2010s, researchers analysed this term parallel to frameworks of "intergenerational transfers" and "remittance

economics” whereby the vulnerabilities of the middle-class turned them into welfare safety nets for the government (Carpenter & Phaswana, 2021; Ndinga-Kanga, 2019; Phaswana & Willows, 2026).

Bond (2014) argues that the African National Congress’s (ANCs) post-1994 embracing of neoliberalism entrenched inequality rather than dismantling it. Bond’s framework focuses on how privatisation, free market policies and globalisation exacerbate inequality and poverty (Houston, 2022). This framework assists in explaining why ‘black tax’ persists because of government’s retreat from redistributive policies which is what has propelled the socio production onto the Black middle-class. Hart (2008) and Terreblanche (2007) also evaluate how neoliberal restructuring has deepened precarity and limited upward mobility-leaving Black professionals with systemic burdens of structural inequality. Their seminal critique illuminate how post-apartheid neoliberal restructuring has consequently created uneven landscapes of vulnerability and power (Hart, 2008; Terreblanche, 2007).

Viewing ‘black tax’ as either an altruistic behaviour or a problem is debatable. Some professionals may view ‘black tax’ as an obligation while others perceive it as an act of Ubuntu (Socikwa & Ally, 2021). A closer review of the differing societal perceptions on ‘black tax’ in South Africa (with a focus on whether it is seen positively or negatively) is necessary to enrich academic discourse on the topic. Western ideology defines ‘black tax’ as a moral responsibility towards other Black family members who are in need (Fongwa, 2019) while Ubuntu is an African humanism grounded on morals such as kindness, unity and charity (Blechman, 2022). Both these definitions speak of moral obligations which can then be easily misconstrued to mean Ubuntu and ‘black tax’ as viewed to be similar practices. The accepted argument is the belief that ‘black tax’ and Ubuntu are firmly established to the practice of the African way of life (Sibiya, 2018).

Mathunjwa (2017) states that the word ‘tax’ gives the practice (i.e., ‘black tax’) a negative connotation. Mhlongo (2019) concurs that the practice cannot be considered a burden, it is a sign of Ubuntu and remains one of the oldest African traditions. In this study, I discuss Ubuntu along with ‘black tax’ because of the misconception that these

concepts mean different acts of kindness. The act of provision made by an individual can be categorised as positively to be an act of Ubuntu, but the very same gesture can be seen negatively, consequently viewed to be 'black tax'. Unlike 'black tax' which has been given a negative connotation, Ubuntu does not explicitly carry a racial connotation (Oppel, 2023). Oppel (2023) further explains that Ubuntu is conflated with 'black tax' and racialised as a "black thing". Ubuntu is not race specific and there is no reason that when other races financially provide for their families it ought to be called 'White, Indian, or Coloured tax' - unless meant to be derogatory when Black people are financially responsible towards their families by calling the practice 'black tax'.

The 'black tax' and Ubuntu terminologies will remain debated as either having positive connotations (for instance, seen as an investment) or negative connotation for instance, (perceived as a burden) (Fongwa, 2019). 'Black tax' can be seen as a societal investment (Tlholoe, 2020) because of the social impact it has on the overall community. The findings by Mangoma and Wilson-Prangley (2019) suggest that more often 'black tax' is seen as an act of Ubuntu because it is positively perceived. Mangoma and Wilson-Prangley's (2019) found that 60% of their participants (with the majority earning over R50 000 per month) confirmed having positive gains from 'black tax'. Therefore, 'black tax' can be arguably seen as re-interpretation of the Ubuntu philosophy (Oppel, 2023). 'Black tax' should arguably be understood as a positive practice amongst Africans and should not be adopted to Western ways of living whereby financial responsibility towards family and friends is negatively portrayed because of the individualistic lifestyle.

Those who view 'black tax' as a burden, may continuously feel overburdened, crippled, and undervalued (Foster et al., 2021). The view of 'black tax' as a burden within the African context is problematic because Africans were raised to take care of each other (Mofokeng, 2019). Fisher (2019), describes 'black tax' as "a burden and a blessing to others; it is a privilege to all" (p. 194). Fisher's (2019) quotation suggests that 'black tax' is a burden for those who are obliged to pay, but it is a blessing to those who relish their family members having to be taken care of and those receiving the benefits. 'Black tax' is a privilege for the family that directly or indirectly benefits from it. Ubuntu becomes a practice – providing for those who do not have but also taking this as a personal responsibility other than a burden (Whitelaw & Branson, 2020).

Some 'black tax' payers experience negative feelings from financially assisting their family members. This discourages 'black tax' payers from financially taking care of their families. Overall 'black tax' is synonymous with negative consequences due to the burdensome experience that it comes with (Mangoma & Wilson-Prangley, 2019). When paying 'black tax' the payers dig themselves back into poverty (Magosha, 2021) and experience a hinderance to prosperity (Mangoma & Wilson-Prangley, 2019). Therefore, 'black tax' becomes, "...a non-negotiable, impermeable prison for those who perceive it as a threat to their livelihoods" (Mngomezulu, 2022, pg. 70). In respect to some, the obligation of family financial responsibility may not outweigh the altruistic feelings that it comes with, hence they avoid paying 'black tax'.

Although private transfers of money reduces poverty for the beneficiaries, it hampers the accumulation of wealth for the benefactors which can result in intergenerational transmission of social inequality (Whitelaw & Branson, 2020). When that happens, it results in a cyclical phenomenon that repeats itself generation after generation. Chauke (2019), agrees with the existence of cyclical generation and states that it is perpetuated by the mistreatment of Black professionals through exploitation and underpayment at work. This undermines Black people's ability to support themselves and their extended families. It further makes it hard for Black people to pay 'black tax', therefore, the latter becomes misconstrued as a burden because of the extra efforts put in to generate income, which 'black tax' payers cannot enjoy alone. Below I elaborate further on how 'black tax' impacts Black female professionals and how they navigate their socio-economic statuses within the frameworks of their education, intergenerational mobility and retirement.

2.3 Black female professionals

Historically, South African Black women were uneducated and struggled to obtain resources to start businesses, contributed to women entering low income or unskilled labour (Willows & October, 2021). The unskilled jobs included working in the agriculture sector or domestic work. Agriculture was the largest sector, followed by domestic service that Black women from that time were involved in (Letsoalo, 2022). Byfield (2018) states that women were concentrated in sectors such as garment and

textile factories and food-processing industries, where Afrikaner women dominated, and Coloured women were hired in the 1920s and 1930s but Black women were still largely excluded.

The lack of skills was not the only reason behind the unemployability of women; women had to contend with the global stereotype of them being less competent than men (Khosa-Nkatini et al., 2023). Contemporary Black women should be celebrated for empowering themselves as the patriarchal culture kept Black women invisible (Letsoalo, 2022). Women are thought to be less rational and more emotional than men and for that reason are less employable than men. It is also no surprise that currently the unemployment rate of Black women was 40.5% (Statistics South Africa [StatsSA], 2026). This possibly stems from factors that had excluded women from economic participation. Nonetheless, Black women still financially assist their families. The monetary contribution by Black middle-class women helps to alleviate the financial burden of their immediate and extended family members. Due to an increased financial expenditure by Black people contributing to the sustainability of the economy of family members they are contributing to the economy even though they have been economically excluded (Nieftagodien & van der berg, 2007).

Since some unemployed Black people could not entirely depend on themselves financially, it made 'black tax' an even more important component in their lives. To fulfil one's levels of life satisfaction according to Maslow's hierarchy of needs (Anfara & Mertz, 2014), money forms one of the tools used to meet one's needs. Furthermore, it greatly impacted how Black people considered and thought about money. To illustrate, White people became more acquainted in handling their finances, such as knowing which investment vehicles they could utilise to grow their wealth exponentially. While Black people were historically invested in possessing livestock, White people learnt about the importance of shares, stock, and bonds (Nyathi, 2019).

The impact of how the quality education, particularly, the need to take care of intergenerational family members is discussed below. In addition, the negative impact of 'black tax' on retirement savings is discussed further below.

2.3.1 Impact of quality education

In the past, the field of study Black people undertook was influenced by policy restrictions and lack of access to funding. They might have to study for qualifications that have prospects of quicker access to employment and that are short in duration because they have limited funding for long-term studies. This may explain why between 2000 and 2006, there was a decline in the number of professionally qualified Black people from 32.8% to 20.2%, while White figures increased from 56.1% to 61.2% (Letseka, 2012). Although education is the foundation for a functioning society, many of sub-Saharan countries have limited access to receive quality education or for the youth to receive additional education (Runde et al., 2023). The limited access to education could possibly result in restricted employment opportunities. There are economic factors that should be considered. Without quality education, people are not able to realise their full potential and therefore not able to prepare to live in a community that will enable them to participate and contribute economically (Runde et al., 2023). Quality education therefore allows for cohesive living where there is independency.

Despite proactive policies, there has been little progress in the integration of Black women in South Africa into professional spaces; not forgetting that Black women are more likely to have tertiary qualification than Black men (Jaga et al., 2018). The virtue of having an education would seem to equate to having more family financial responsibility and especially for women who have been presented as more likely to acquire qualifications than men. Msibi (2020) concede that 'black tax' does indeed affect young Black graduates. From the above it would appear that the more pertinent challenge is the level of education that one has which impacts how much they can pay 'black tax'.

Lee (2021) found that Black workers increased in the share of professional posts, from 45% to 70% from the early 2000s to 2018. According to Statistics South Africa [StatsSA] (2019), access to education by young girls and women has increased over time as well as the functionally literate in gender parity was 0,95 in 2002 and 0,99 in 2019. The statistics show that women should be the ones who are more absorbed into becoming professionals due to their status of achieving more academic qualifications, instead of being recognised as professionals, they lag behind their counterparts.

The attainment of a high qualification is perceived as one of the tools to generate and enhance economic growth (Molaodi, 2022). Without this higher qualification, getting into more professional spaces arguably might be difficult, thus resulting in financial difficulties. Ensuring the inclusive quality education for women is linked to policy decisions such as women empowerment (Runde et al., 2023). This enables women to be involved in leadership decision making. According to Macrotrends (2022) the South African government spent over 18% of their GDP (Gross Domestic Production) on education from 2001 to 2022. When government continuously invests in education, this ensures the sustainability of the economy.

Education provides the knowledge and skills needed for the production of goods and services (Bouhajeb et al., 2018). Therefore, quality of education provides for the country's social and economic well-being. The possession of human capital lies in education for economic growth more than the physical capital (Molope, et al., 2023). This is supported by Molaodi (2022) who states that education is the fundamental instrument of human capital and production enhancement. Runde et al. (2023) concur that human capital investments can be a source of resilience over the long-term. What this does is ensure the well-being of future societies by empowering people in determining economic growth. Technology, labour and capital remain the major determinants of economic growth (Molaodi, 2022). Education plays a significant role in promoting stability, citizenship and social cohesion beyond socio-economic benefits as education improves employability (Runde et al., 2023). The increasing job creation for graduates allows for the reduction of graduates who leave the country in search for better employment opportunities (Molaodi, 2022).

The opportunity to adequately train and empower the future workforce lies in quality education. Educational institutions should equip individuals with skills and knowledge they need to transition from the classroom to the labour market (Runde et al., 2023). Although a study done in South Africa indicated that secondary level and a bachelor's degree were the only qualifications linked to growth in the economy, furthering one's qualification did not yield any further positive economic growth (Molaodi, 2022). This posits that post-graduate qualifications do not necessarily transcend to better financial outcome any more than an undergrad qualification. Some individuals therefore seek to go into entrepreneurship as another way gain access to the economy. Some

individuals believe that quality education is only offered from private schools; they believe that entrepreneurship is fundamental to economic growth where learners should not be relying on government for employment opportunities. Instead, they should be creating opportunities for growth and development through entrepreneurship (Radcliff, 2016). Therefore, it can be postulated that impact of education should not only be to find employment but also create employment opportunities for others.

2.3.2 Intergenerational mobility

The Great Gatsby Curve is used to make an analysis of countries with high levels of inequality and low levels of intergenerational mobility (Corak, 2013; Finn et al., 2016; Piraino, 2014). South Africa is a good example because of systematic policies/Acts that have worsened any economic prospects and have led to inequality that has become generational. According to Finn et al. (2016), children with parents who have a low income, are unlikely to find good employment themselves, perpetuating the inequality from previous generations. The policies in place do not appear to advance everyone, despite increased educational attainment (Finn et al., 2016). Wage inequality remains high despite all the policy interventions.

Women support their family members by sending money or non-monetary support on a monthly or sporadic periods. According to the Old Mutual Savings and Monitor (2021), 43% of the working South Africans formed part of the sandwich generation. Out of the children, it is said that it is usually the girls who grow up and take care of their families compared to the boys (Cox & Soldo, 2013). Women therefore care for their children and elderly parents (Cox & Soldo, 2013). Thus, parents are more willing to assist their daughters with the assumption that they may care for them later in life and be responsible towards their grandchildren since sons are less likely to support their parents (Cox & Soldo, 2013).

The interaction between the parents and their daughters puts women in a peculiar position because it may appear that there is more expectation from women than men even though there are income disparities. Looking after parents may be due to the guilt one feels because Black parents have made sacrifices to raise successful children, and the success of those children comes with a sense of guilt from their end

to repay their parents (Le Roux, 2018). On the other side, one should not ignore that there could be an anticipation of a bequest that some children expect from their parents and hence the willingness to help in the present for a reward in the future (Cox & Soldo, 2013). The willingness to offer financial relief should not depend on the colour of one's skin. Still, it is understandable when African Americans and African Black people receive kin support and also give support because of their marginalised historical background.

2.3.3 Black Women in retirement

Family financial responsibility does not necessarily end within the active employment period. According to Cox & Soldo (2013) women are the primary caregivers to their own and extended family members. In the USA, a study found that 25% of new parents received financial support from their mothers and less than 10% received money from their fathers (Hill, 2022). The primary caregiving role continues into their later years, when they have retired, through raising grandchildren, relying on pensions, and small child-care-grants (Khosa & Kaseke, 2017). In South Africa, Moore (2020) found that retired women not only use their retirement savings to take care of their family members but they also tap into old age grants, indicating that financial obligations is perceived to extend beyond employable years.

Despite numerous studies within different racial and gender groups, the general consensus is that Black women are the least prepared for retirement (Willows & October, 2021). They are least prepared because of their employment status which inhibits one from having adequate savings for retirement. Individuals can get tax rebates if contributing 27.5% of their annual income for retirement contributions but there is still a retirement fund deficiency amongst the Black middle-class (Ndebele, 2022). According to the Quarterly Labour Force Survey (2021), employees were only contributing 45.8% towards pension/retirement savings for female employees, while 51.3% for males. The results are that women, again, suffer in their retirement years because of their inadequate retirement investments.

Seemingly this is not the case exclusively for Black women. A study by Alexander Forbes from 2018 found that only 5.17% of South Africans retire comfortably which is not unique as 21% of Americans had no retirement savings (Willows & October, 2021).

The retirement disparities between these two countries indicates the economic positions of Black women if the national levels are so low. In Nordic countries (Denmark, Finland, Norway, and Sweden), the public pension and other forms of social insurance make their income inequality low, but high wealth inequality. This means that their wealth accumulation is less important than “middle-class people have low personal assets by international standards” (USB, 2023, p. 55).

The lack of retirement saving is a global problem due to individuals opting for other investments options such as property or informal savings. Such informal savings in the South African spectrum includes some parents viewing their children as their support system as they get older, which is supported by a study conducted by Old Mutual in 2018 whereby 38% of the respondents stated that their children would become their financial support during their retirement (Willows & October, 2021). Therefore, some Black female professionals compromise their savings by taking care of their families, with the expectation that the children become their retirement plan. As mentioned earlier the discrepancy of male and female pension contributions is one of the many inequalities experienced by women in their workplace, which contributes to their inadequate retirement funding. Gender inequality in the workplace therefore has lasting effects that transcend into the home spaces of some Black females. Below I further expand on what the impact entails.

2.4 Gender inequality in the workplace

Black women and White women purportedly cannot have similar struggles, the same applies to Black men. Black women continue to battle for job opportunities because they were excluded from economic empowerment through apartheid policies (Mpetsheni, 2019; Segalo, 2012). Black women also deal with racism and sexism in their respected professional fields and in their social lives, because they are undermined in leadership roles (Zulu, 2021).

Parry and Gordon (2021) attests that the increase in women entering the workplace is due to them having gained access to education. The increase in women representation is required in public and private sectors to achieve gender equality (Parry & Gordon, 2021). The Commission for Employment Equity (2022) shows that

the representation of Black female professionals in senior management positions consistently remained above 63% in 2021. This is despite the Employment Equity Act of 1998 which was enacted to promote fair and equal treatment in the workplace (Association of B-BBEE Professionals, 2022). According to the Quarterly Labour Force Survey (Statistics South Africa, 2021), only 33.1% of women were in managerial position in the second quarter which was an increase from 32% in 2018 in the same period. Interesting to see that since Employment Equity Act, that the positions for these roles have remained stagnant, which could suggest that the Acts may not be yielding expected results.

Women continue to be underrepresented in global workplaces (Latchanah & Singh, 2016). The lack of women representation even with the strong Constitution in South Africa has not changed the lack of women leaders but this is not the only reason. According to the United Nations (UN), 60% of working women globally are within the informal employment sector and on average, they earn 16% less than men. Both unfair payments and informal employment show that women still contend with gender discrimination almost 30 years since the establishment of the commission.

Workplace discrimination may include racism, sexism, and lack of resources (Linnabery et al., 2014). Workplace discrimination and underemployment possibly has a negative impact on how they are able to fulfil their financial obligations to their families (Parry & Gordon, 2021). Despite some women having to overcome the intersectionality of the race class and gender dynamics, they also have to deal with the invisible glass ceiling (Matotoka & Odeku, 2021). The invisible glass ceiling is the prevention of crossing over to the next level in the career development of individuals (Baruah & Biskupski-Mujanovic, 2021). Women who are mostly affected by the glass ceiling are those who are highly educated within academia and other sectors (Zulu, 2021). The ways that women are affected includes receiving different pay-grades for doing the same jobs as men or overlooked for promotions because of their gender. Both cause women to become stagnant once they get to a particular level. Furthermore, women who only have primary and secondary education are affected by the sticky floor phenomenon (Mpemba, 2018). The sticky floor phenomenon is the invisible ladder when trying to climb up the corporate ladder (Latchanah & Singh, 2016) that prevents women from rising to leadership status (Mpemba, 2018). Women

therefore get stuck in certain positions longer than they are meant to be. By them being stuck, it prolongs the financial burden and feeling of not earning enough to support their families.

Despite having access to a wider labour market, Black women still feel the scourge of the unfair job market. An example is the Reitz debacle of the University of Free State that occurred in 2007 where Black women who worked as cleaners were humiliated by young White men (Shefer, 2010). The example shows more than workplace racism, it is an indication of the continuation of the mistreatment that White people inflict on Black people (Modiri, 2018). Additionally, it shows the common practice of undermining Black older females because of their limited powers and perceived lack of authority although by the virtue of their age, they deserved respect from these young racist boys (Shefer, 2010).

Below I explore whether the empowerment policies have had a positive impact on disenfranchising women by means of having women in leadership roles.

2.4.1 Demographics of the labour market

In the workplace women are underrepresented, despite all the legislation that has been implemented but for Black women, the discrepancies are worse (Latchanah & Singh, 2016). Pro black-policies such as Black Economic Empowerment Act (2003), Broad- Based Black Economic Empowerment Act (2007) and the Employment Equity Act (1998) (Booyesen, 2007b; Milazzo, 2019; Ncube et al., 2011) have not adequately ensured security for those intended. Noticeably, the creation of the BBBEE has helped structure the business sector to be compliant and simultaneously empowering more Black people in South Africa (Cornelius, 2023). More Black people are skilled or upskilled and some are absorbed into employment. Additionally, more Black businesses and individuals benefit from procurement and enterprise development. Despite BBBEE efforts, Black people do not have dominance in the directorship of the top companies. Besides the empowerment and affirmative action policies, other methods such as mentoring and networking have been considered but have not been able to close the income and leadership gap between men and women in the management role (Mpemba, 2018). Generally, the labour market is not favourable for Black people despite the pro-black policies (Parry & Gordon, 2021). This adversely

affects how Black people are then able to financially sustain themselves and their families.

The labour market of South Africa is categorised by race and gender. In 2022, Black women represented 35.8% of the semi-skilled sector, while Coloureds, Indians, and White women represented 4.1%, 0.9% and 3.9% respectively (Commission for Employment Equity, 2022). Therefore, the unemployment rate is highest among Black people in comparison to other races. This amplifies the financial struggles experienced by Black people on a higher scale than the other races. Indians have the least unemployed levels with semi-skilled levels of only 2.7% while the levels are set at 79.4% for Black people (Commission for Employment Equity, 2022).

That is, Black people tend to lose their jobs once they have been in the labour market. The job sustainability is the least in comparison to White (83.9%), Indians/Asinas (77.3%), and Coloureds (77.5%) (Inequality Trends in South Africa, 2019). According to the Quarterly Labour Force Survey (Statistics South Africa [StatsSA], 2021), White people's unemployment rate is 8.6%, Black people's stands at 38.3% and the national average is 34.4%. Black people are unemployed even more than the national average, this shows how unfavourable the labour market is towards Black people. According to Statistics South Africa [StatsSA] (2023), there has been a decrease to 36.8% and 7.4% of the unemployment rate for Black people and White people respectively. These statistics indicate that it is difficult for Black people to enter the labour market. It is also difficult for the Black people to remain employed.

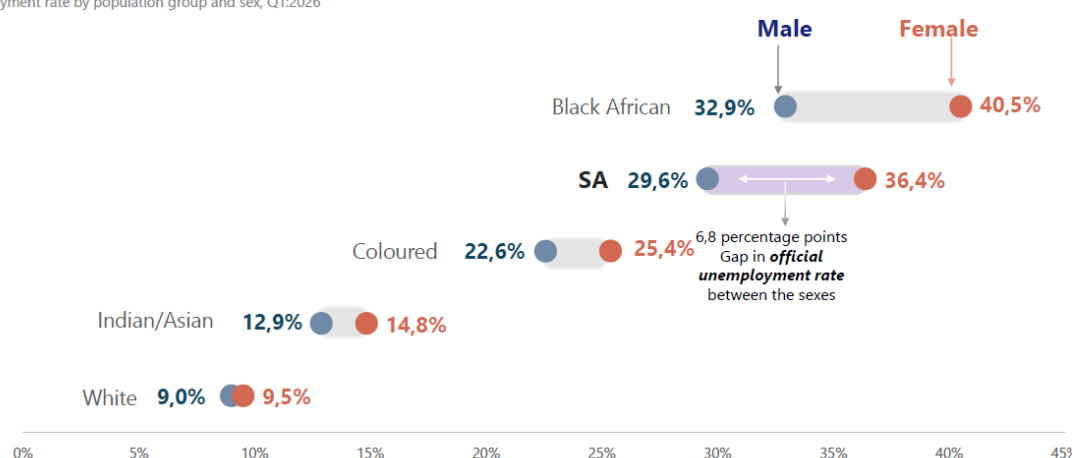
Khosa-Nkatini et al. (2023) confirms Parry and Gordon's (2021) statistics using the Quarterly Labour Force (Statistics South Africa, 2021) that the labour market favours men. Black women face constraints that limit their access to certain resources such as organisational exposure and work experience (Linnabery et al., 2014). In 2021, for all races, 32.4% of men were unemployed compared to 36.8% women (figure 2.1). In respect to Black women, it was 41.0% compared to women of other races as follows: 8.2% White, 22.4% Indian/Asian, and 29.9% Coloured (Statistics South Africa, 2021). According to Statistics South Africa [StatsSA] (2026); 32.9% of men are still unemployed in comparison to 36.4% of women (figure 2.1). Black women remain the highest unemployed at 40.5%, compared to White women at 9.5%, Coloured women at 25.4% and the highest decrease of unemployment for Indian/Asian women at 14.8%

(Statistics South Africa, 2021). The figure below demonstrates that by 2026, Black African women are still the most unemployed, compared to all other races. Moleko (2022) shows that the unemployment rate of Black African women was higher than that of national average by over 4% in 2021. Therefore, women have an unemployment rate that is lower than the national average (Moleko, 2022). The overall South African female unemployment population is 36.4% which is 4.1% lower than the Black women average for the year 2026 which is 40.5%, a decrease from 0.1% in 2021. Therefore, it has been noted that women are the most unemployed which has a negative impact because of their inability to support their whole families and extended family members.

Figure 2.1 represents the level of unemployment specifically for Black women which is even higher than the national average in 2026.

Black African women continue to be the most vulnerable with an unemployment rate of **40,5%** in Q1:2026. This is 4,1 percentage points higher than the national average for women at 36,4%.

Official unemployment rate by population group and sex, Q1:2026



Note. Figures represent the unemployment rate by population. Adapted from StatsSA, by 2026,

<https://www.statssa.gov.za/publications/P0211/Presentation%20QLFS%20Q1%202026.pdf> by Quarterly Labour Force Survey (2026)

Concerning Black women, those who occupy leadership positions are usually assigned lower ranks and not necessarily middle or top management (Allen & Lewis, 2016). Black female professionals are the least represented in senior management position which leaves them with limited access to power and authority. The

marginalisation of women is seen in the reality that senior positions in organisations are predominantly held by White men. As a consequence, in spaces such as higher education institutions, White men's supremacy has been institutionalised to continue the entrenchment of discrimination (Zulu, 2021). Only 43.4% women were employed, and out of which only 33.1% represented women in managerial positions in comparison to 66.9% represented by men (Statistics South Africa, 2021). In South Africa, women earn approximately 30% less, on average, than men according to the Inequality Trends in South Africa (2019). Men are more likely to be employed and have relatively better-paying jobs compared to women (Inequality Trends in South Africa, 2019). The above assertions can be supported by Parry and Gordon (2021) who found that in 2015, on average, women earned 23% less than men with an average income of R3 500 and R27 500 respectively. From the above statistical findings, data shows how discriminatory the labour market is towards Black women. Women who are not in the labour market then rely on 'black tax' payers or social grants for their daily economic survival. The 'black tax' payers do not only contend with the financial strains of supporting their families, but plausibly, this has an impact on their emotional state, below the emotional implications of 'black tax' is unpacked.

2.5 Emotional implications of 'black tax'

The lack of money that sometimes 'black tax' payers experience monthly may result in emotional challenges and some may have to hide these negative emotions from their family and extended family members (Mngomezulu, 2022). The problem becomes profound because either the benefactors or beneficiaries suffer the consequences of lack of money (Montle, 2020). The consequences include monetary challenges, and psychological health effects (Montle, 2020). The annual retirement funding surveyed over 1300 workers in South Africa and found that three-quarters of them experienced stress which was related to their financial situation (Nhlapo, 2017).

Therefore 'black tax' does not only affect people financially, but it is also accompanied by psychological implications (Williams, 2023). 'Black tax' payers are often cognisant of the financial implications but perhaps society does not understand the emotional turmoil of financial responsibility experienced by some individuals.

'Black tax' payers may be concerned with the long-term effects of financially assisting family members (Mangoma & Wilson-Prangley, 2019). These effects heavily impact their mental health and physical health (Williams, 2023). Some researchers have associated the stressful nature of 'black tax' to the persistent expectations that they would contribute beyond their means (Mangoma & Wilson-Prangley, 2019). While for others, the stress is associated with being stuck in an endless cycle of poverty (Mangoma & Wilson-Prangley, 2019; Montle 2020). Sometimes, the efforts and sacrifices executed by 'black tax' payers are unappreciated by family members. When this happens, it further exacerbates the psychological stress experienced by 'black tax' payers.

Sometimes the unfair treatment received from family members is communicated through gossiping, name calling or altering moods when the latter do not get what they want (Mpisane, 2022). Often than not, this leads to the anticipation of both the emotional and financial harm as 'black tax' payers are unable to save for the future (Magosha, 2021). The sense of entitlement poses a risk because of the payers' struggles to meet the financial expectations that are placed on them by family members and this perpetuates a cycle of exploitation in the form of 'black tax' (Mpisane, 2022).

Although not clinically diagnosed, the financial distress prompts and perpetuates depression (Mpisane, 2022). Montle (2020) also found that the financial stress was common amongst both the professional Black men and women. Nhlapho (2017) found that 87% of the sample (i.e., the study had 2000 respondents) attributed being worried for no apparent reason and had several psychological symptoms. This is supported by Williams (2023) in reference to the USA demographics. Williams (2023) reports on "emotional tax" which affects Black women and men's sense of well-being which disrupts their sleeping patterns. The above assertions record that financial strains also have direct impact on the emotional well-being of 'black tax' payers.

'Black tax' threatens the financial security of 'black tax' payers which results in lower employee well-being and may result in more psychological challenges. Mngomezulu (2022) found that individuals who pay 'black tax' experienced lower levels of employee well-being. Conversely, those who had positive psychological responses exhibited

higher levels of employee well-being; but the overall impact of 'black tax' was experienced through negative emotions (Mngomezulu, 2022). This finding is supported by the South African Depression and Anxiety Group which found that the financial pressure causes mental health challenges which can lead to an increased risk of suicide (Nhlapo, 2017). The Lappeman et al.'s (2021) report found that 42% of the participants reported that their mental well-being has deteriorated and they displayed anxiety-related symptoms about the maintenance of the middle-class status. The final impact may be at a higher cost than the one of only financially assisting a family member that is in need (Williams, 2023). According to Mtolo (2018) it is in bad taste in the Black community for a successful family member to succeed alone and not try and financially assist extended family members. Mtolo (2018) continues to postulate that some of these 'black tax' payers would sacrifice their own financial freedom to protect their family's reputation by ensuring that they are well taken care of.

Mpisane's (2022) study found four main repercussions of 'black tax' which are that; 1) it destroys relationships, 2) it has financial impact, 3) prioritising and the sacrifice for others, and 4) results in stagnation or no progress in life. When individuals have to contend with these challenges, they can either opt to seek professional help or find other ways to drown the pain. Drowning of the pain may also include negative coping mechanism. Mpisane (2022) found that none of the participants considered seeking psychotherapy as one of the coping mechanisms as it is often frowned upon in the Black community. Instead, the coping mechanisms included alcohol abuse (Montle, 2020; Mpisane, 2022). Mabidi and Mwaikambo (2023) concur that many young people were engaging in unhealthy coping mechanisms which included impulsive behaviour. Some individuals engage in none-risky activities such as retail therapy by shopping or eating out, to destress (Mpisane, 2022).

Eventually the 'black tax' payers may experience emotional challenges that are associated with a combination of maintaining their personal financial needs, taking up work duties, and ensuring that there is a consistent income for their families (Mngomezulu, 2022). 'Black tax' becomes a stressor which is a threat and may result in harm or loss (Mngomezulu, 2022). Thus, 'black tax' can be viewed as negative because of the dire consequences suffered by those who are financially responsible

towards their families. Besides the pressure that is felt by these individuals, some of the positive emotions that can be associated with 'black tax' are pride and satisfaction (Mangoma & Wilson-Prangle, 2019; Mpisane, 2022; Sibiya, 2018; Tihlooe, 2020). The pride and satisfaction however do come with economic as well as emotional implications that require 'black tax' payers to ensure they have been continuously active in the economic market. Should 'black tax' payers be exposed to financial discrimination through the various institutions, it possibly becomes more challenging to fulfil the obligations of supporting family members.

2.6 Financial discrimination

The credit worthiness enables individuals to do more than what their monthly salaries allow (Ravina, 2019). Without the aid of the financial institutions, it becomes more difficult for individuals to be able to sustain their financial statuses (Cheng et al., 2015). Even with the technological advances, Black people are often seen as a high financial risk, and banks charge different interest rates to mitigate this perceived risk (Cheng et al., 2015; Ryan, 2018). Consequently, the limited access to finances has a direct impact on how 'black tax' payers are able to financially assist their families.

Blank et al. (2004) states that banks have systems that rule out lower-income Black individuals that do not apply to White applicants. Other factors apart from the applicant's credit worthiness come into play. For instance, biographical information that shows the location of the applicant. Furthermore, Reskin (2012) argues that about 38 years ago to date, Black people were still denied credit by the financial institutions due to their skin colour. However, technological advancement has eradicated the need for individuals to walk into banks, where a person's race is physically exposed to loan bankers. Technology has an impact on who is credit-worthy (Abrahams, 2017) despite the names and surnames still linked to certain races but should not have such an impact as races carry surnames that do not originate from them through inter-marriage or relationships. In putting fewer Black-exposing variables makes the system hard to identify the race of the applicant, hence, as Ravina (2019) states, Black people do not appear to have bad credit despite the expectation to be charged higher interest rates at the financial institutions.

Some Black professionals battle to receive loans from banks because of low net worth despite having good salaries (Ards & Myers, 2001). Busani-Dube (2019) concedes that the difficulty of obtaining loan approval is due to over indebtedness. Alternatively, some Black people are offered loans at exorbitant interest rates (Ards & Myers, 2001; Cheng et al., 2015). Some Black people may require loans for home upgrades, education or car purchases. They may battle to repay loans as their credit credentials are under dispute (Busani-Dube, 2019). Black professionals may not be able to buy their first home because they are over-indebted (Busani-Dube, 2019). Over-indebtedness also hinders the ability to purchase homes sooner, meaning that they rent for longer periods without securing assets that can be passed on to their children

The discriminatory practice is evident in an alleged case against Saambou (later renamed First National Bank [FNB]), one of South Africa's big five banks, that occurred in the early 2000s in relation to cases that occurred in the 1990s (Manyane, 2023). A financial investigation consultant accused FNB of overcharging the mortgage bonds for Black people. FNB was alleged to charge Black clients the double interest rate beginning from the first month of the loan which effected the bond to be in arrears from day one, this was what was known as 'interest in advance' (Ryan, 2018) as opposed to the right interest charge which starts at the end of the month. This may cause the loan recipient to be in arrears starting from the first day and not end of the month, this charger leads to exaggerated amounts owed as interest. The practice was an illegal charge used by the banks prior to 1990, after which the South African Reserve Bank (SARB) put an end to it. FNB continued with the illegal 'interest in advance,' charges for Black people only by using coded words to hide their race (Manyane, 2023).

Low-cost and high-cost housing was used to classify Black and White customers. It started in 1998 and charged Black and White clients 0.45% and 1.1% below prime (Moosajee, 2019). Evidence from a database by the former FNB bank employee indicated that 23 000 low-cost housing clients were charged as much as 30% more than the high-cost housing clients (Ryan, 2018). According to Moosajee (2019) a report by Munro Consulting Actuaries on FNB found that for the loans exceeding R150 000, 94% was granted to White South Africans with the remainder being a split among all other races. First National Bank (FNB) disputed the claims of discrimination,

citing that there was no reference to the race of the customers in their database, and they were acquitted (Ryan, 2018).

Another case in South Africa was brought forward by AfriForum in 2022 against Amalgamated Banks of South Africa (ABSA) which was accused of using racial criteria to grant business financing (AfriForum, 2022). AfriForum argued that it was an injustice for ABSA to use racial classification policies and practices that preserved the practices that were used by the apartheid regime. White people also feel the injustice when race is used to decide between who accesses certain finances over another race. AfriForum voiced their opinion in a matter that concerned racial discrimination against White people, but not in the racial discrimination case concerning Black people that occurred years before.

On an international perspective, Moosajee's (2019) study by Finance Corporation shows that in 2006, only 2% of Black men and women had home loans compared to 26% White women and 32% White men. The National Bureau of Economic Research in the United States of America (USA) also found that Black mortgage borrowers were charged higher interest rates than White people or denied access (Flitter, 2019). The above indicates that racial profiling is not only a South African phenomenon, and it is not limited to home loans.

Additionally, in July 2012, in the Wells Fargo case in the United States of America (USA) involved a settlement of \$175 million dollars after it found that higher fees were charged for the Black minority borrowers compared to the White borrowers although they all had similar risk profiles (Cheng et al., 2015). In the United Kingdom (UK) Black people are not paid out their claim fraud because of racial profiling. A study by Cambridge University showed that Black victims of bank fraud were twice more likely to be denied a refund in comparison to their White counterparts (Andrews, 2017). Black businesses were four times less likely to receive business funding despite having to contend with higher interest rates (Andrews, 2017). South Africa is not alone in the unjust treatment concerning the financial institutions as in the cases of the USA and the UK. In trying to overcome the financial struggles faced by Black people, the empowerment policies discussed later were an attempt to minimise the financial exclusion experienced by Black people.

The discrimination towards Black people therefore did not start with financial discrimination. Colonial taxes were predominately an expense that was charged only on the Black community. These colonial taxes effected a chain of negative consequences that Black female professionals contend with. The following two sections expand on what has caused the current contemporary financial situations of Black people.

2.7 Colonial taxes: Hut and poll taxes

Globally, the payment of taxes is a historical phenomenon that continues to exist (Ndebele, 2022). The tax that all citizens pay are economic sacrifices used to develop and maintain a country as a whole (Ndebele, 2022). According to Machin (1995), before the imposition of enforced colonial taxes, African communities had already been paying various 'taxes' to their chiefs.

Taxes were a form of barter exchange where subordinates of a chief had to give away their livestock for exchange of "*imfanelo zakomkhulu*", which is translated to, "rights of the great places," in the chieftdom (Ntsebeza, 2005). These were unauthorised "fees" paid by the people which included poultry, sheep, alcohol, and cattle which allowed the chiefs to misuse this practice later when the community started paying formal hut taxes (Ntsebeza, 2005). Both parties benefitted in this respect as one received access to land and the other received goods in exchange. These colonial taxes were not only enforced in South Africa which means their effects are also felt elsewhere, other countries such as Gambia, Kenya, Zimbabwe and Malawi (Byfield, 2018; Gwaindepi, 2023; Ndlovu, 2017).

However, in South Africa the payment of taxes was exacerbated by colonialism (Gwaindepi, 2023). Colonialism singled out Black people to pay taxes that the settlers were exempt from. Thus, one race was negatively impacted than the other (Redding, 2000). Colonisers imposed several taxes despite the increased poverty amongst the African people. The several taxes were meant for the benefit of the colonisers as they were working on building for themselves a stable revenue at the expense of Black African people (Gwaindepi & Siebrits, 2020). Both the chiefs and colonisers extracted taxes from ordinary individuals who ultimately let go of their resources and suffered the negative financial consequences (Gwaindepi, 2023; Marumo, 2020). The negative

financial impact of paying taxes was suffered by individuals who were not affiliated with the colonisers such as the chiefs in authority and who were not revered as those who were in leadership positions (Gwaindepi, 2023). Consequently, in South Africa most Black people remain economically less developed (Mpetsheni, 2019).

One of the foundational colonial taxes is the hut tax followed by the poll tax. The introduction of the hut tax instigated calamities that affected Black people in South Africa, because the hut tax had a ripple impact on their efforts to build wealth (Ndlovu, 2017). In 1849, the British colonial administrator Theophilus Shepstone instituted the hut tax in Natal (southern KwaZulu-Natal) – the tax was later rolled out to the Cape colony and the Boer Republics (Guy, 2009; Ndlovu, 2017). The African house-headed homes paid the hut tax of 7 British shillings per hut (Etherington, 2015; Guy, 2009) (this is equivalent to £56.83 or R1 332.66 as of March 2025 exchange rates).

In 1850 (which was the first year of the tax collection), nearly £9 000 (R211 050) was collected from Natal, and by 1869, the total collected had risen to £25 217 (R591 338.65) which all went to the colonists (Ramdhani, 1985). Additional taxes that were imposed after the Native Taxation and Development Act of 1925 included the education tax to fund African education, dipping tax, pass/compound tax and a dog tax of 10 shillings (Ndlovu, 2017). These taxes were imposed on men who were aged over 18 years, regardless of their marital status or whether they had livestock (Burton, 1987; Ndlovu, 2017). The indigenous African people only began to benefit from any income tax that was paid by the Europeans from 1914 after the introduction of the general Income Tax Act (Ndlovu, 2017), yet the Europeans benefited from the hut tax paid by the indigenous Africans since the imposition of the colonial taxes in 1849.

The hut tax was among the many taxes that were instituted by the colonisers, in which indigenous African men had to pay for the benefit of White settlers, who were in fact exempt from paying these taxes (Gwaindepi & Siebrits, 2020). The taxes were disguised as a collection of funds to benefit African people, but this was perfidious because these taxes only benefited the settlers (Gwaindepi, 2023). Although in South Africa, men were portrayed as the ones responsible for the hut tax, women from West Nigeria were taxed independently of men (Byfield, 2018). Meaning unlike the indigenous women in South Africa, indigenous women elsewhere had to go and sell

their labour like men. In such instances, the hut tax was not only the responsibility of males but women had to find way to pay for these taxes.

The hut tax initiated what would become the beginning of African people trying to keep up with the different taxes that were subsequently imposed on them, resulting in the economic and psychological hardships that continue to exist in South Africa (Makgetla, 2020; Ngoma, 2016). The economic decision that was made by the British later yielded emotional implications on African men who lost more than they gained from the settlers (Byfield, 2018; Gwaindepi & Siebrits, 2020; Reid, 2020). In the pre-colonial past, indigenous African people had not been obligated to make periodic monetary payments to keep their position in society because *izimfanelo zakomkhulu* were done only when required (Ntsebeza, 2005). The introduction of the hut tax was assimilating formal tax collection methods from European countries (Ramdhani, 1985). The tax collection was authoritatively enforced on African people by the British government who could collect the taxes in order to circumvent non-compliance and resistance (Ndlovu, 2017). The hut tax was collected by the native leaders including chiefs, so that it could be disguised as benefiting the 'natives'. Those who defaulted paying the tax had their cows confiscated or huts burnt down (Gwaindepi, 2023). In the year 1850 about £3 306 (R77 525.70) was paid in cattle, with an auction happening on Saturdays at the Pietermaritzburg market square (Ramdhani, 1985). These auctions were a place where the colonisers benefited from assets they stole, while the indigenous Africans lost their assets and ultimately their wealth (Ndlovu, 2017).

The introduction of the poll tax (also known as the general rate or quitrent tax) was difficult to administer and faced significant resistance from the indigenous African people because it posed financial burdens on them (Frankema & van Waijenburg, 2014). Unlike the hut tax that was paid by married men for each hut, the Poll Tax Act of 1905 was introduced to all Black men who were over 18 years for the occupation of land (Ndlovu, 2017). Every Black man paid 10 shillings per year until 1925, after which the Native Administrative and Development Act passed an annual payment of £1 (Guy, 2018; van Dyk, 2019). Scholars argue that the additional tax further exacerbated the inequality between the colonisers and indigenous African people because it ensured that indigenous African men depended on the income that was provided by settlers (Feinstein, 2005; Ndlovu, 2017; Stapleton, 2006; van Dyk, 2018). In a similar manner

that 'black tax' puts financial pressure on some Black individuals that cannot be said for those people who do not have this financial pressure. Leading to increasing financial gaps between those who pay for 'black tax' and those who do not. The additional expenses in the form of the tax forced them to join the labour market.

It can be argued that the result of these forced tax payments is one of the reasons that Black people are still not able to build wealth, because they lost their assets, including livestock (Dube, 2022). Colonial taxes are one of the foundational pillars from history that has structurally crippled the creation of wealth for Black people. These colonial taxes were specifically applicable to the indigenous men who then ultimately abandoned their homes in search of wage labour (Gwaindepi, 2023). This could be akin to how 'black tax' is now predominantly experienced by the Black community who delay their wealth building because of financially taking care of families. Colonial taxes funded the British colony and left the Black men with no savings (Gwaindepi & Siebrits, 2020; Ndlovu, 2017). In contemporary times, workers' pay income tax to the government; 'black tax' payers also give financial support to their families whose earning potential had been historically stunted by the then British government (Carpenter & Phaswana, 2021; Oppel, 2023). Resultantly, 'black tax' operates as a direct consequence of the colonial taxes (Oppel, 2023; Naidoo, 2023). This is because the colonial system actively prevented Black people from accumulating wealth through property acquisitions or having jobs that had pension fund savings (Magubane, 2017; Sibiya & Biyase, 2026).

Though the hut tax and poll tax were abolished in 1913 and 1969 respectively (van Dyk, 2018), when indigenous Africans later joined the labour market, they were faced with the harsh reality of paying income tax. The labour migration gravely affected the Black family structure; as it would create female headed-households (Mazibuko, 2000). Female headed-households form part of the demographics of some Black female professionals, hence the gender roles changed as females are also migrating for better job opportunities.

2.8 Labour migration

Historically, labour migration affected Black family values on a global scale (de Haas & Frankema, 2025; Hall & Posel, 2019). Labour migration involves seeking better employment opportunities elsewhere. The demand for economic centres and growth for labour in 1850 in the wool and sugar cane industry in KwaZulu-Natal was the genesis of what is known as the migrant labour system (Vosloo, 2020). Black men left their homes in search of better opportunities while women were restricted from participating in the labour market (Vosloo, 2020). Labour migration persists, people are still migrating to find better economic opportunities elsewhere, away from their homes of origin (Ubisi, 2019). In terms of gender, women are no longer restricted to participate fully in the labour market (Schiel, 2014), although the labour migration marked the beginning of a single wage earner, as it was perceived that only men sold their labour (Socikwa & Ally, 2021).

Out of labour migration, four industrialised regions developed in South Africa as a consequence of the establishment of “diamond fields in Kimberley and gold field in the Rand”. These regions were “Pretoria-Witwatersrand-Vereeniging”, “South Western Cape”, “Durban-Pinetown” and the “Port Elizabeth-Uitenhage” industries in the 1970s (Mazibuko, 2000, p. 48). Industrial development (resulting from growth of the colonial economies) was the start of rural-urban migration for many South Africans (Gwaindepi, 2023). The type of labour market which was introduced by the Europeans served as a vehicle of getting men to leave rural areas in order to work in the mines for the purpose of paying various taxes imposed by the colonisers (Hall & Posel, 2019). The main colonial economies consisted of farming, mining and trade (Gwaindepi, 2023). Most women were left behind and became single mothers, whereby they assumed financial responsibilities (Byfield, 2018; Letsoalo, 2022) and in some cases, some of their men never came back or could only rarely come home at the end of their seasonal work in the cities (Makusha, 2013).

Although the migrant labour system played a significant role in the development of the economy, for the benefit of White people, this was at the expense of Black people (Mazibuko, 2000). Mpeta et al. (2018) concurs that by the end of the 19th century, White miners earned eight times more than Black miners. This repressive practice (i.e., wage discrepancy) is institutionalised as income disparities continue to exist well

into the 21st century (Socikwa & Ally, 2021). Internal and international migrants provided cheap labour in the mines, and this kept men away from home (Vosloo, 2020). Migrant labour was a systematic arrangement that destroyed the family structure of Black South African families because men were not permitted to migrate with their families, and this caused an overburden of family responsibility for partners that were left back at the homesteads (Mazibuko, 2000).

The mining industry is not unique to South Africa, although it may come off as very stringent in comparison to other countries such as the USA and UK, where the miners migrated with their families (Mazibuko, 2000). In South Africa, some families who were left behind at home faced the harsh reality of financial struggles because some mine workers did not regularly send money home (Mazibuko, 2000). Having fathers living far away in mining hostels caused financial strain back home, especially if the fathers eventually neglected their families (Mpetsheni, 2019).

The exclusion of some women from the labour market was not only due to social and economic dependence but there was the “dompas” which restricted movement for non-White people (Schiel, 2014; Vosloo, 2020). Since the urban migration was permitted and regulated for job seeking purposes, this restriction also aided in perpetuating social and economic control (Ubisi, 2019). One such control was to deny resources to Black migrant labourers such as permanent residency and accommodation as a method of discrimination (Ubisi, 2019). Black women were left in the rural areas to take care of their families, which has resulted in many women headed-households, they also contributed, supported, and subsidised the colonial economy (Byfield, 2018; Letsoalo, 2022).

Throughout the colonisation and apartheid period, women were portrayed as non-agentic in the absence of their men (Letsoalo, 2022). Letsoalo (2022) further argues that women found ways to survive by seeking employment as domestic workers in nearby White areas. These women did not wait for their husbands to send money because that was not always guaranteed. Some women did not allow themselves to be seen as destitute and marginalised in the absence of their men (Byfield, 2018). Instead, they worked on White farms and White residential areas, leaving their own children in the rural areas to be nurtured by grandparents and other relatives (Letsoalo, 2022).

The implication of Black women having to take up the leadership roles in their homes does not start now (Sylvester, 2024). Black women suffered emotional hardships during mass labour migration, which is associated with colonialism and capitalism, thus, when their partners left for the labour market, the economic and child-rearing responsibilities were left at the hands of Black women without any support (Letsoalo, 2022). In Lesotho, there have been studies which show that wives who were left back home had difficulty with farming to sustain the household (Mazibuko, 2000). Even in the post-apartheid era, where a few Black people are economically progressing, research has found that Black female-headed families have minimal growth and suffer more poverty, compared to their Black male counterparts (Mpetsheni, 2019; Olurode, 2011; Rogan, 2013). The argument possibly is that some Black women do not earn as much as their counterparts (Makgetla, 2020).

Besides agriculture and domestic work, Black women also traded in urban spaces and regional hubs and the demand for sustenance in the cities necessitated the production and distribution of food and beer in the mines (Byfield, 2018). An example is the Kwa Mai-Mai market in Johannesburg which was founded in 1929 and currently has around 218 stalls with shelters catering to more than 400 individuals (Sithole, 2023). According to Byfield (2018) for some women the beer brewing business was highly successful that women left the agricultural sector and hired men to work in their beer-brewing businesses.

Migrant labourers provide financial support to family at home as an insurance against unemployment and uncertainties (Schiell, 2014). Financially providing is also a form of insurance for migrant labourers to go back to a decent home once they retire, or as some call it “going home to die”. By mid-2020, Southern Africa was estimated to cumulatively have 362.2 million people, out of which, 6.4 million were international migrants (Migration data in Southern African Development Communities, 2023) while 2.9 million migrants resided in South Africa (Menozzi, 2021). The reason for migration is not always monetary. According to Migration data in Southern African Development Communities (2023) people from countries such as Comoros, Madagascar, Malawi, and Mozambique, migrate because they are affected by natural hazards such as cyclones and flooding.

Therefore, migrating may be precipitated by the need to seek physical security rather than financial security (Czaika & Reinprecht, 2022). From a global perspective, men and women from Asia and sub-Saharan countries migrate to the Middle East but are faced with challenges such as exploitation, discrimination, exclusion, racism, stereotyping, and xenophobic treatment (McCormack et al., 2015). Despite the above challenges, many people still migrate because they understand the importance of remittance and financial responsibility even if some of the job opportunities such as looking after babies (or au pair), working in construction sites, manufacturing, and agricultural work are unappealing to the local inhabitants (Hlatshwayo, 2019). Immigrants are able to remit billions of dollars by working these unpopular jobs (McCormack, et al., 2015). Over 67.85% of South Africans lived in urban areas and cities by 2021, which was 62.75% in 2011 (O'Neill, 2023). The move is not always possible for everyone due to high migration costs, and some opt for rural-to-rural migration. According to the United Nations (2016) by 2050 it is expected that the urban population would have doubled. Gauteng has had the most influx of migrants within South Africa with 45.9% in 2017, though a decline from 52.9% in 2012 (Labour market outcomes of migrant populations in South Africa, 2012 and 2017) (Statistics South Africa [StatsSA], 2019). Due to an influx of migrations, Migration data in Southern African Development Communities (2023) estimated that US\$7 billion was received in remittances in 2019 in these Southern African countries. These statistics indicate the positive flow of remittance because of individuals sacrificing physical time with families for financial provision.

The discovery of gold and diamond is what heightened the demand for cheap labour from Black men (van Staden, 2024). In contemporary realities, Black workers are still more likely to be in precarious work or even unemployed (Makgetla, 2020). The colonial taxes and land dispossession created a massive pool of cheap labour which fractured family structures and forced the migrant workers to stretch their wages across two households- in the city and the village (van Staden, 2025). 'Black tax' is therefore a direct structural descended of stretching wages and regular remitting to family members as it was for the mine labourers (Carpenter & Phaswana, 2021; Dube, 2022). Paying 'black tax' applicable to some Black female professionals can be akin to the start of labour migration where remitting wages was done by particularly Black men. Some Black female professionals who may work in urban areas remit 'black tax'

to family members in the townships or rural areas. The labour migration fundamentally restructured indigenous families by transforming women into de facto heads of their households, which has radically altered traditional gender roles (Ntsoane, 2015; Otundo Richard, 2024). Currently women manage the financial budget and still assume the roles of financial and emotional responsibilities (Otundo Richard, 2024). This is despite Black women in general being frequently restricted to informal jobs which exposes them to vulnerable economic crisis (Makgetla, 2020).

Thus, one of the positive impact of migration is that large amounts of money flows back to the homes of the workers. Therefore, family financial responsibility is playing an important role in the economy of Africa. When women also started to migrate for job opportunities, this gave them a role that had been predominantly portrayed by men for a very long time. Although women now have access to the job market, Black people have had to overcome the challenges of racial subjugation where they were restricted in terms of access to land and movement as well as adequate education. Below these racial Acts are expanded further.

2.9 Legal Black subjugation disguised in racist Acts

The impact of racial discrimination and disempowerment experienced by the Black community has had long-lasting effects (Dladla, 2020). Other races are excluded from this study because their productive resources and access to skills were not to the effect of Black African people; for instance, the taking away of their hereditary land, denial of supervisory or management positions and subjected to Bantu education, which means Black Africans were at the bottom of the ladder. White people remain in privileged positions socio-economically. For instance, the wealth that White people historically cumulated enabled them to open trust funds and off-shore investments (Eddo-Lodge, 2020), while some of the Black middle-class, Indians, and Coloureds are still trying to accomplish these. White people have benefitted the most from subjugation of Black people and for that reason this study makes several comparisons to the Black people who have benefited the least.

The ideology of apartheid was adopted by the National Party in 1948 by implementing a series of separate Acts such as the (Population Registration Act 1950, Group Areas Act 1950, Suppression of Communism Act 1950, Bantu Education Act 1953, and others) which was aimed at racial segregation and oppression at the expense of Black people (Dladla, 2020; Jackson, 2020; Reid, 2020; Southall, 2004). The colonial and apartheid policies have assisted in the perpetuation of racial divide and discrimination against Black people (Dladla, 2020; Jackson, 2020). One of the long-lasting consequences of this discrimination has been lack of economic access for Black people, particularly Black women, which could arguably be the reason why many Black people regularly need external financial assistance to sustain them. Although modernisation is not a Western project, it came with policies disguised as civilising or modernising Africans while destroying Africa for the betterment of their own home countries (Dladla, 2020).

Colonisation was a precursor to the South African apartheid regime in that the foreign White person systematically used the economic and cultural control to gain possession of land and better employment opportunities (Go, 2013; Mpetsheni, 2019; Okpeh, 2011). The lack of access to land, and education are key factors which acted as a precursor for how Black people found themselves in less viable economic situations which was aided by the racist regime of the past (Ndlovu, 2020). This implies that Black people were never able to gain back control until after 1994 and how long the injustices persisted throughout that period (Dube, 2022). Regrettably the current Black government is still not able to address the impact that the past has had on Black people (Carpenter & Phaswana, 2021). The reliance on 'black tax' payers possibly will continue until every individual has access to adequate job opportunities whether created by government or the private sector. And the elderly have enough funds post-retirement. Better employment opportunities for the current generation arguably could be the precursor for the emancipation of the future generations to come.

In the post-apartheid period, there is still a struggle in undoing the racial subjugation of Black people and domination by the apartheid regime which has been experienced even prior to 1948 and dates back to 1652 (Dladla, 2017b; Dladla, 2018; Dladla, 2020), meaning that the effective policies that may try to rectify the wrongs of the past and to bring about equality have not yet emerged. Arguably, colonisation and apartheid led

to Black people depending on each other for financial assistance. Therefore, 'black tax' as a legacy was largely instigated and perpetuated by colonisation, and its devastating ramifications cannot be taken for granted (Gumede, 2015; Segalo, 2015).

The apartheid regime introduced Acts that would control access (lack thereof) to land, and education to mention but a few. This has led to psychological and financial challenges on Black people, as they strive to work together to overcome the subjugation of the past (Dladla, 2020). Colonialism and apartheid although different, had the same objective which was to subjugate Black people, economically and racially, which still affects the socio-economic and political positionality of Black people (Zindi & Ndhlovu, 2024). When apartheid was intentionally developed it was an official heightening and strengthening of colonialism (Modiri, 2018). The below two sub-sections detail how effective the restriction of land and education have been on the Black community.

2.9.1 Legislative Restriction – Land

The land dispossession and land redistribution without compensation is a contested topic that would require careful policy planning to avoid the ongoing land challenges. The restriction of land ownership for Black people still persists in modern times as land was dispossessed from their ancestors (Gwaindepi, 2023). The Natives Land Act of 1913 was critical in formalising the racial segregation in land ownership (Zindi & Ndhlovu, 2024). Black people were therefore restricted to specific areas known as reserves or Bantustans. Displacement policies prescribed that Black people could buy 7.7% of land, and restricted crop sharing with White people (Dubow, 2014; van Dyk, 2018). According to Dubow (2014), this figure may be inaccurate as it did not account for unproductive or infertile farmland. The percentage is debated by other authors who state the 1913 Natives Land Act permitted most of the land to be designated to White people, leaving only 13% of the land allocated to Black South Africans (Fourie & Swanepoel, 2015; Mpetsheni, 2019; van der Berg & Bhorat, 1999).

The unintended consequences of the Act was the solidifying of African resistance (Ntombini, 2022), this can be seen as a turning point as it started a revolt (Hay, 2012) and created overcrowding and impoverishment (Zindi & Ndhlovu, 2024). The Natives Land Act of 1913 systematically dispossessed Black people from their ancestral land

by restricting access to productive agricultural land (Zindi & Ndhlovu, 2024). The impact stifled economic opportunities which perpetuated poverty and dependency (Zindi & Ndhlovu, 2024). Without land and subsistence farming, this resulted in food shortages and poverty (Rankoana, 2016). Black people could not sustain themselves, and that brought the challenge of malnutrition and hunger in their communities (Olurode, 2011).

The land taken away from Black people had a negative impact to their financial freedom; additionally, land ownership has a sacred meaning for them (Vorster, 2019). Before it is used for commercial purposes; for African people, land is considered as sacred, one's identity, and where one belongs (Amanze, 2007; Vorster, 2019). Traditional South Africans still believe in burying the umbilical cord of the new born in their homesteads (Vorster, 2019). Without this ritual that signifies the rootedness of an individual to their place of origin, some people may be seen as not rooted to their ancestors. Arguably, colonisation destructed the relationship between Black people and land in signifying that land is more than a place to live on for Africans, which meant legislation took away a place where they belonged and strived for their survival and lineage identification. Instead, the act subjected men, especially, those who were considered the breadwinners and main source of paid colonists' labour, to consider alternative ways to sustain their families. Thus, not having land meant that Black families in the smaller homesteads relied primarily on the income that was earned by men who worked for example in mines such as Kimberly, Witwatersrand, and Johannesburg (Dladla, 2020). Therefore, without access to land which also gives one financial power, there is little bargaining leverage which can be used to build wealth. The lack of access to land could arguably be seen as a contributing factor to the 'black tax'.

Limited ownership of land, restricted the legacy that Black families would pass on to their lineage. The subsequent generation would repeatedly need to depend on each other as no title deed meant they could not build any property or establish businesses they could pass on to their children. Having non-arable land meant they could not continue with agricultural activities which forced many Black people into the labour market (Mpeta et al., 2018). Since land is a source of food security, it can be assumed that it transcends to more self-reliance and less financial reliance on others for food

(Vorster, 2019). In as much as income was more unequally distributed during colonial and the apartheid period for the Black population, personal assets were more unequally distributed by race and gender. Even in rural areas only a small minority had access to farmland, while majority had access to dwellings but could not use that asset to take advantage of the then existing economic and educational opportunities (Makgetla, 2020). Makgetla (2020) further states that in the rural areas, the value of properties on the farm lands could be better than urban areas but due to no real house markets in rural areas, it becomes difficult to estimate economic wealth. Even currently many Black people who have remained in the rural areas do so as some do not have the economic means to move to the urban areas. They may not be aware of the amount of wealth they possess from the land that they live on.

The general housing crisis seems to be an on-going challenge that requires urban transformation in creating housing at greater densities (Vosloo, 2020). Hence many developers have taken advantage by creating very attractive, modern but small houses to save space. What should be happening is that more job opportunities should be created in the rural areas so that urban to rural migration also happens more. The impact is the injustice of rural subsidy when the actual growth-point of the economy are urban focussed (Mazibuko, 2000). In the economic scale, rural areas receive minimal focus on housing and social security resulting in rural areas subsidising urban development while rural areas are not developed as much. Possibly, for that reason, many individuals migrate to urban areas instead of creating job opportunities in their homesteads.

The reinforcement of the Bantustans came from the Native Trust and Land Act of 1936, this reinforcement of the Bantustans was meant to make available alternative spaces as a resemblance of property rights for Africans (Ntombini, 2022). From the 1913 Land Act, the government “released” a further 6.5% of land for the purpose of Africans settlements (Hay, 2012). This would explain the debated percentage of 13% of land allocated to Black people as stated earlier on. The Trust not only embarked on dealing with the shortage of land for African settlement but with unsustainable or traditional agricultural practices (Hay, 2012). The assumption was to insinuate that Africans did not know how to tenure their land that would ensure sustainability for their community without the intervention of government. The Native Trust could administer

acquired land on behalf of Africans which further entrenched segregation and dispossession of land (Zindi & Ndhlovu, 2024). The process still undermined the autonomy of Black communities as they could not act on their own authority. In 1913, from around 7%, to roughly 13% by 1936, and over 20 years by 1959 only 34.8% of the land had been transferred to the Trust as land available for African settlement (Hay, 2012).

The purchasing back of the land by Black people was not an easy process. Although the chiefs collected money through the tribal levy, only a few Africans could purchase these farms in their individual capacity (Hay, 2012). Hay (2012) further states that in many cases of land released under the 1936 Act, it was land already owned by Africans who were forced to sell due to their inability to finance their mortgages. The authority of land in the Bantustans still did not rest with people living there (Ntombini, 2022). Although Africans were permitted to live on their ancestral land, eviction could happen at any time. The dignity of owning land is still not experienced by many Black people in South Africa due to inaccessibility to financing the purchases.

The Group Areas Act of 1950 instituted racial segregation by allocating specific areas to different racial groups and designated them for white settlement (Zindi & Ndhlovu, 2024). According to Dladla (2020) this subsequently moved Africans from their land to accommodate Indians in urban areas. This further justifies why the study emphasises Black Africans as the most impacted by the historical injustices. The Group Areas Act further created segregated townships (Zindi & Ndhlovu, 2024). This created unequal access to amenities, services and opportunities for those not living in urban areas by further disenfranchising and disempowering Black people (Mpetsheni, 2019). The disruption of economic activities exacerbated poverty and created hardship among the displaced communities.

Without land, some Black people find themselves in peculiar situations where they experience poverty and starvation, particularly in instances where there is no external assistance. So far with land redistribution only a small percentage of this land has been allocated to improve the lives of people living in poverty, especially in the rural areas. This has led to a situation where inequality is only addressed by using the racial construct while the economic and regional inequalities in the rural areas are ignored (Makgetla, 2020). Many Black women remain homeless and own no land, which

directly impacts their children (Sauti, 2018). The genderised challenge here is that the role of women is still not recognised. Black women still experience economic instability despite the reality that many take financial care for their households.

Black women who remained home while men were in the labour market, arguably many had to solely take care of their children. This was financially difficult because women were deemed minors and were unable to own, inherit or lease land independently under the colonial and traditional laws (Al Jazeera, 2024). These women suffered double patriarchy because they had to take care of their children and the rural life was not sustainable, they migrated to urban areas where they were relegated to underpaid sectors such as domestic work (van Staden, 2025). Similar to the men who left for work and the women who stayed in the homestead, currently Black female professionals are taking on the role of breadwinner whereby they are channelling their salaries back home to cover basic survival costs (Dube, 2022). For some, instead of purchasing property or investing in land, these women are covering the wealth gap created by historical disenfranchisement (Boima & Oyedemi, 2024; Dube, 2022).

Land dispossession forms part of the historical mechanisms that directly birthed the contemporary phenomenon of 'black tax'. The Natives Land Act of 1913 dispossessed Black people of their ancestral land by restricting them to the overcrowded Bantustans (Gwaindepi, 2023; van Staden, 2024; Zindi & Ndhlovu, 2024). Land being the primary asset for intergenerational wealth, Black people losing their land resulted in the prolonged exclusion from the agricultural and property economies (Modise & Mtshiselwa, 2013; Phala, 2013). The seizure of land from indigenous people reduced them from landowners to labourers. This has currently created deep rooted economic disparities and wealth remaining in the hands of the White minority-therefore perpetuating socio-economic inequality for Black people (van Staden, 2024).

The land reform policies would do better if they promoted the rural livelihoods (Makgetla, 2020). Ideally this would create the production for local consumption which would take care of the nutritional needs of people living in poverty. Ultimately for Black people, access to land is not only a reconnection to their historical roots but access to resources to cater for family needs (Amanze, 2007; Vorster, 2019). One of the

pertinent resources to financial freedom is having access to an education that allows one to optimally make use of their qualification to advance their lives.

2.9.2 Legislative Restriction – Education

The White government in South Africa had succeeded in dispossessing Black people of their land and was also adept at restricting educational opportunities for Black people (Dube, 2022; Gwaindepi, 2023). The restriction of educational opportunities meant that job prospects were also affected (Dube, 2022; Gallo, 2020). The damage of exposing Black people to inferior education (e.g., Bantu education) had ripple effects, it did not make them employable because of limited skills that the education provided (Gallo, 2020). Bantu education was a well-orchestrated move because it was meant to carefully support planned policies of apartheid segregation that interrupted the socio-economic development of Black people by limiting educational opportunities for the Black youth (Fourie & Swanepoel, 2015; Gallo, 2020; Michalopoulos & Papaioannou, 2020). The then youth are now parents, grandparents and great-grandparents of Black people who are now financially taken care of by 'black tax' payers, who form part of their lineage.

Five years after the promulgation of apartheid and +300 years after the Dutch arrived, the Bantu Education Act of 1953 was enacted (Moore, 2015; Reid, 2020; Walker & Archung, 2003), meaning in order for the one act to be effective, it needed the enforcement structures of all the other Acts to be already in place. The apartheid regime instituted separate development based on race, comprising separate economic and political structures that were enforced by Bantu education (Mpetsheni, 2019). Bantu education was designed to expose Black people to substandard education which arguably may have affected their access to employment due to a substandard education (Fourie & Swanepoel, 2015; Thobejane, 2013). This may have compromised their confidence level and ultimately negatively impacted their social status (Reid, 2020). Furthermore, some adults were unable to finish their studies through day school which restricted them in terms of academically improving themselves, another way Black people were held back (Moore, 2015). Educationally, Black people were disadvantaged, rendering them unable to fairly compete with White people in the job market (Gallo, 2020). The economic disadvantage meant a lack of

proper infrastructure to ensure proper education and employability (Gallo, 2020; Giliomee, 2012).

Educational restrictions systematically translated to limited employment opportunities, leaving the Black community disadvantaged because it restricted them from certain employment opportunities (Gallo, 2020). Being essentially under-employed, Bantu education ensured that Black people would be subjected to subordinate employment (Michalopoulos & Papaioannou, 2020; Moore, 2015; Mpetsheni, 2019; Walker & Archung, 2003). Thus, Bantu education rendered Black people economically inferior, which could be postulated as one of the reasons why many Black people still live under appalling economic conditions. The discrimination was exacerbated by the Regional Industrial Decentralisation Programme (RIDP) that was introduced in 1960, which purposely steered jobs away to metropolitan areas which were restricted to Black people (Todes & Turok, 2018). This was part of an extensive spatial planning by the apartheid government; the Bantustans were subjected to restrictions and control in terms of movement and job reservation for White people at the expense of the Black people.

Post-high school, Black people were restricted from mixing with White “peers” at the post-school level. In 1955, under Bantu education, African learners were restricted to attend two technical colleges, only five technical secondary schools and a mere ten trade schools (Badroodien, 2004). At the height of the Soweto-uprising, students representing the African National Congress (ANC), Pan African Congress (PAC) and Azanian People’s Organisation (AZAPO) all rallied to take a stand against the Bantu education system (Thobejane, 2013). In 1976 when Black students managed to protest the Bantu education system and could, by law, subsequently access similar education systems that were attended by White students. However, even after their “success”, students still faced discrimination because there were financial restrictions for them to enrol in tertiary institutions since they could not secure scholarships (Michalopoulos & Papaioannou, 2016). All this demonstrates the inaccessibility of education for the Black learners at the time.

The inability for some Black students to attend postgraduate studies and later support their siblings to attend school imposed restrictions on self-improvement for the ‘black tax’ payers (Busani-Dube, 2019). In other words, the White government wanted

to continuously oppress Black students. Had there been no academic restrictions, perhaps Black students could have cemented their connections with their white counterparts, for future business endeavours. White people created a system that would restrict Black people from having to be qualified to do the same jobs as them (Dubow, 2014; Gallo, 2020; Giliomee, 2012).

The White government's primary argument for Bantu education was that then, who else would do the menial jobs if Black people qualified for managerial work (Gallo, 2020; Giliomee, 2012; Moore, 2015; Southall, 2014). Education for Black people was then a privilege instead of a right. Although Black people are no longer restricted academically, some 'black tax' payers are still limited in terms of furthering their studies because they are putting their siblings through school (Mhlongo, 2019). This still restricts them from attaining their goals and, in some cases, may subconsciously create resentment towards those who depend on them.

In hindsight, Black people have been paying higher education costs by being prevented from maximising their investments in education. Fees are another way to reintroduce segregation because some Black people do not have the means to pay fees (Maldonado-Torres, 2016) as the National Student Financial Aid Scheme (NSFAS) is constrained in accommodating every financially deserving student. The ramification of Bantu education did not end with abolishing the policy because 60-plus years later since 1953, students were fighting to lower or remove fees for tertiary education through protest movements such as Rhodes Must Fall and #FeesMustFall movement over 2015 and 2016 (Dladla, 2018; Hodes, 2017). The overarching message of the #FeesMustFall was the demand for free higher education, while at institutions such as Stellenbosch and the University of Pretoria it also included the demand to scrap Afrikaans as the language of instruction (Hodes, 2017).

Some parents and grandparents of contemporary university students are unskilled, employed as domestic workers or unemployed; much of this can be attributed to Acts of apartheid and Bantu education (Gallo, 2020). They have no means to pay university fees. They see the importance of an education, particularly because they had been subjected to the Bantu education system (Moore, 2015). While Bantu education underfunded black schools, thus limiting career options, this crippled generational wealth for the Black community (Hunter, 2019). Black female professionals are faced

with the triple burden (work, family and tax); while their Black male counterparts may also pay 'black tax'- Black female professionals are still culturally expected to have the majority share of domestic and caretaking responsibilities (Diko, 2022; Ewinyu & Shedi, 2022). The historical education laws limited the ability of earning good wages, therefore Black female professionals are having to privately subsidise the living expenses of their family members, especially the grandparents and parents who were directly impacted by the inadequate education of Bantu education (Dube, 2022; Dyomfana, 2022).

However, White people who enforced the implementation of Bantu education did not fathom how their own Acts would affect the economy that their children and grandchildren still control. Bantu education is now economically costing all people in South Africa in terms of not enough economic stimulation created for the economic growth (Gallo, 2020). The restricted access to education is not the only factor that still affects the economy of Black people; a large majority of Black people were economically excluded. Both the Native Land Act of 1913 and the Bantu Education Act of 1955 created intersecting systems of oppression for Black women. These laws constrained them into multi-generational cycles of poverty (van Staden, 2025). This has led Black women to be the most economically vulnerable demographic because of the previous lack of property ownership and under-education access (Mphephu, 2024). Subsequently, this may have resulted in Black communities and families uniting and supporting one another as they could not rely on the system that has restricted them economically (Dube, 2022). Arguably, has made it easier for Black people to generally understand that they all had family financial responsibilities (Sibiya, 2018).

Once Black women could further their education, gained access to the labour market, and had rights to property ownership- all this has cumulated to having their own autonomy and agency. This resultantly has created women who are empowered to support their families independent of male partners which consequently has changed societal gender roles as more women are becoming breadwinners (Kowalewska & Vitali, 2021).

2.10 Evolving gender roles

Despite being amongst the lowest paid and precarious workers in society, the economic burden of care becomes the responsibility of Black women who are more likely to also provide financial assistance (Hill, 2022). The responsibility of home keeping is not relegated to their partners in some cases which means there are men who are not breadwinners, but who also do not assume the role of primary caregivers of children. The situation puts women in unique circumstances. The situation also puts men in complicated situations as their traditional roles as breadwinners may be compromised because they can be labelled as men without power (Sikweyiya et al., 2022). Without power men feel disabled, compared to how they were viewed in a patriarchal system. In transitional economies such as Nigeria and South Africa, patriarchy needs to be retheorised (Akanle & Nwaobiala, 2020). Retheorising entails making provision for situations where the roles have reversed, and women are the ones who feed their families. Parry and Gordon (2021) noted the report by the World Bank in 2011 that revealed that the gender role evolution can be partly attributed to economic pressures to change the stigma. Moore's study (2020) also affirms an increase of female-headed households growing by 1.5 million in the period 1997-2006 already. Female-headed households put the societal male role in jeopardy as men no longer have the economic power as before.

In South Africa the traditional gender norms are becoming less acceptable. The disruption of African household, coupled with unemployment has had a major impact on women who financially and physically care for their children in the absence of men (Moore, 2020). Patriarchal practices and norms that are taught from a young age include the notion that men are generally expected to be the providers while women stay at home (Khosa-Nkatini et al., 2023). The reason attributed to this is that in the rearing phase, boys develop a care-free personality and are less concerned about the needs of others (Diko, 2022). On the other hand, the legal and economic systems historically excluded women from economic participation, women were reliant on male provision (Parisi, 2017). Girls are conditioned to take on familial caregiving from early socialisation whereby they learn domestic behaviours from emulating their maternal figures. As a result, their impulse is to fill any perceived gaps in the household resources, which reflects as internalised social responsibilities ingrained deeply in

gender roles instead of inherent biological traits (O'reilly, 2010). The social construction of gender roles is thus rooted in assigning family caregiving and financial provisioning to women which historically stems from social and political economies (Asiedu, 2024).

In trying to engage with the intersectionality and the roles that Black women are believed to portray in society, Black women have to contend with the stereotypical representation of cultural media narrative ideals that historically give these women clichés such as “desexualised mammy”, the “aggressive sapphire” and the “hypersexualised jezebel” (Leath et al., 2022). This takes away from the many real impactful roles Black women have had in society and undermines their ability to be dynamic individuals. Another common stereotype is the expectation of strong Black women which tends to normalise their domestic and professional labour burdens due to intersecting economic marginalisation (Erving et al., 2024). Black women are expected to sustain these atrocities and not vocalise their impact specifically on their mental well-being (Sue, 2017).

Within the patriarchal structures, Black women also have to navigate gendered racism where they lack the patriarchal privileges of both Black man and the systemic privilege of White women. In regard to White women, their negative experiences of motherhood policing is not to the extent that Black women experience (Williams-Butler, 2023). Especially in examples where single Black mothers have been historically characterised as unfit and unworthy and lack the necessary values of traditional motherhood-hence the justification of getting social services involved in more cases for Black women than White women (Lens, 2019; Williams-Butler, 2023). These maternal standards are often based on racialised and gendered notions, even Black middle-class women do not measure up to the ideal white image of motherhood (Lens, 2019). Thus, for Black women, navigating through their different roles expected by societal standards adds to the degree of challenges that they experience.

Now that more women are becoming economically independent, the breadwinner status goes to whomever has more economic power. Hence, men are no longer the decision makers in the family, sometimes not because they earn less but because they are absent. Therefore, women now hold the dual role of being financial and practical caregivers for their families (Moore, 2020). This reliance often creates a burden that

is now carried by the Black South African woman, which in an ideal world, should be partly shouldered by the government (Moore, 2020).

Families with a woman breadwinner have a multitude of disadvantages (Kowalewska & Vitali, 2021). For instance, a low income for men can cause tension between couples due to power struggles. The tension can tip over to work-family conflicts which affects shared responsibilities within the household. Ultimately a situation where women are breadwinners can result in relationship breakdowns which has seen an increase in family instabilities and divorce rates (Akanle & Nwaobiala, 2020). The above assertions are also supported by Blom and Hewitt (2020) that no study has found positive correlations between female breadwinners and relationship quality. Again, this puts women in unique circumstances where some may have to decide between keeping healthy relationships and keeping their families healthy.

The dire economic situations over the years, has constructed a situation where one breadwinner (within a household) is no longer sustainable. Sikweyiya et al. (2022) suggests that the idea of men as sole providers is also not sustainable. Having more women in power and as breadwinners has its consequences which should not be taken lightly. For this Akanle and Nwaobiala (2020) state that these implications need to be understood. However, to start-off, the expectations which accompany being a breadwinner should be non-gendered (Kowalewska & Vitali, 2021). There seems to be a paradigm shift in the construction of who is a breadwinner. Men and women are able to interchange the role of breadwinner independent on who has financial power at a given moment. This approach negates the need to put gender as a prefix in the expecting of being a financial provider.

2.10.1 Women as breadwinners

During the colonisation of South Africa, particularly at the height of labour migration, it was assumed that men were solely responsible for financial provision of their families (Sikweyiya et al., 2022). Men were defined as breadwinners because they were perceived to be in full-time employment (Chesley as cited in Blom & Hewitt, 2020). Women inherited the gendered economics of patriarchy and the racial economics of White capitalism (Fisher, 2019). Resultantly, it would appear that women had even

less opportunities to become breadwinners for their families. According to Busani-Dube (2019) these limitations bring about daily challenges. In some circumstances, it leads to women having to be the primary financial caregivers. In some cases, unpaid family labour negatively impact women later in life even after children are out of the family household as they were not able to get into the labour market. The impact of colonisation and extortion are still felt later by the Black female professionals who now have to bridge the financial freedom and poverty gap (Bassil, 2005). All this has been a consequence of historical Black women who have been confined to underpaid and unregulated labour (Bowers, 2023). Therefore, Black women were previously forced into specific labour and consequently, a specific class.

Women, who were not as educated as men, were left to find alternative employment, but some were excluded from job opportunities because of their gender (Segalo, 2012). Even if some women secured employment, there was still a big income gap between them and men. Therefore, there was a higher chance during pre-democracy that children from female headed families would not have access to the opportunities to study further and lead better lives. Opportunities to study further are expected to increase the chances of financial stability because children would be expected to be responsible for the family's finances at home (Allen, 2024). If the father had younger children or children out of wedlock, the older children would assume the responsibility of the younger siblings (Dube, 2022). This assumption arguably may be valid as older siblings who pay 'black tax' are expected to accumulate money while the younger siblings are still yet to start working. The more money that was saved would have led to more opportunities to study for all the children, which would arguably have afforded them financial stability.

Although 42% of children lived with their parents, only 4% lived with their fathers (Statistics South Africa [StatsSA], 2019) in the preceding year of 2018 in South Africa. As of 2021, 42% of the households in South Africa were female-headed (Galal, 2022). Arguably indicating that women are the main breadwinners in such settings which incorporates the financial obligations of playing different roles. However, women headed households are not unique to South Africa, they are spread across the world. In the USA, Black women are also the breadwinners where their income and labour

lead in 68% of households (Hill, 2022). For example, by 2017 the USA's approximately 50.4% households were women headed; while by 2022, Botswana had 55% and South Africa 43.1% women headed households (Letsoalo, 2022; United States Census Bureau, 2017). According to South Africa's General Household Survey (Statistics South Africa [StatsSA], 2023), 44.1% of children lived with their mothers compared to 3.7% who lived with their fathers, 32.7% lived with both parents and the remainder were orphaned children. The above statistics indicate that it is not only South Africa that has women who carry the financial and emotional burden of caring for their children and having multiple roles to play.

However, over the years, more women breadwinners have emerged as a result of the socio-economic advances (Tshifhumulo et al., 2018). In other instances, women breadwinners are the consequence of employment and health statuses of their partners which impact the level of satisfaction in relationships (Blom & Hewitt, 2020). The effects of female breadwinners has reduced inequality between genders that have historically existed. As a result of being breadwinners, women are now financially responsible for their families, which can translate to more women now empowered to pay 'black tax'.

Despite empowerment, women breadwinners still present a lower individual average earning than men, even in developed countries (Blom & Hewitt, 2020; Kowalewska & Vitali, 2021). Interestingly, a study by Winslow-Bowe (2006, as cited in Parry & Gordon, 2021) found that some African American women earn more than their husbands. These findings should not be celebrated because the reason is the low income of their husbands and not that women earn very high salaries (Parry & Gordon, 2021). In the study by Kowalewska and Vitali (2021) which included 20 developed countries such as the United Kingdom, Australia, Canada and the USA, women breadwinners never had a higher disposable income than men breadwinners. This indicates that even in more affluent economies, women breadwinners do not have the advantage of being expected to be associated with a better income.

Thus, although women breadwinners earned more or the same as men (Kowalewska & Vitali, 2021), they are furthermore impacted financially because of the household expectations. A study that was conducted in Australia by Blom and Hewitt (2020) found similar findings that despite men earning more, more women are

becoming primary breadwinners. In countries such as Australia, the idea of females being viewed as breadwinners is a challenge as the country wants to hold on to men-breadwinner-culture (Blom & Hewitt, 2020), despite the demographics indicating the opposite, even first world countries find it difficult to accept this socio-cultural change. The problem with the West is that they only consider the nuclear family structure, for example husband and children (Sear, 2021). Western nuclear family structures do not take into consideration external assistance from other family members but perpetuate the gender stereotypes in which men are solely viewed as responsible for being breadwinners.

Females being breadwinners is not a new phenomenon in the African continent. Historically, men were seen as the primary breadwinners while women played supportive roles by taking part in trading activities (Akanle & Nwaobiala, 2020). Although they were involved in trading activities, they were not acknowledged as breadwinners because of the patriarchal system. As African women became more educated and secured stable paid employment, while some men lost their employment, it posed a threat to the traditional breadwinner role of men. A study that was conducted in Nigeria by Akanle and Nwaobiala (2020) showed that being a breadwinner is seen as a construct that is exclusively a domain for men. This narrative needed to change as men are not the only ones who possess specialised skills in modern society.

Women are still not socio-culturally expected to be breadwinners. A study that was conducted about Zimbabwean women by Hlatshwayo (2019) demystify the notion that it is only men who migrate to South Africa in search of work; instead, more women are looking for work to provide for their families back home. Women are no longer restricted to the homestead, doing household chores, they now have a role of providing. However, many Zimbabwean women are often perceived as precarious workers who earn low wages working as cashiers, child minders, waitresses, vendors and domestic workers which poses other challenges as their wage work does not come with any job security and benefits such as medical aid and pension funds (Hlatshwayo, 2019; Mbeve et al., 2020). Perhaps Zimbabwean women are misconstrued as not professionally qualified because of the jobs that they undertake. Zimbabwean women are not the only women who find themselves in these precarious

jobs, women and men from other African countries find themselves in similar job prospects and thus alike situations. Although they are qualified, in some cases they are underemployed.

Therefore, the literature is moving away from the comparative “men breadwinner” and “dual breadwinners” (Kowalewska & Vitali, 2021) and accepting the notion of women breadwinners because of the changes in the socio-economic landscape. One now has to review how the changes of women breadwinners have been accepted in society. Tshifhumulo et al. (2018) show that even in developing countries such as Bangladesh, Malaysia, the Dominican Republic, Thailand and Taiwan, employment expansion has opened opportunities for women to participate in the labour market. The Western concepts of “men breadwinner” and “women homemaker” (Sear, 2021) traditionally constructs women as individuals who are responsible for homecare which renders it difficult to accept the new narrative of changing gender roles.

Below I elaborate on some of the empowering policies that have contributed to the financial emancipation of Black women which has empowered them to breadwinners in their own right.

2.11 The alternative policies- Black women empowering policies

In 1994, the new governing party, the African National Congress (ANC) had to change South Africa’s political and socio-economic landscape to improve Black people’s lives by rectifying the ramifications of apartheid. In comparison to South Africa, Americans have had to redress their own historical and racial injustices through the Civil Rights Act of 1964, which since inception, has paid trillions of dollars in racial reparations in the form of, “contracts, job placements and educational admissions” (Block, 2019, p. 61). Though not to the extent of the USA, South Africa is still attempting to redress the complications created by historical injustices. One of those attempts have been through the empowering policies aimed at capacitating Black people to be financially emancipated (Collins, 2000; Khosa-Nkatini et al., 2023).

South Africa has had policies to redress its racial and political grievances. Some of the Acts that the democratic government promulgated were the Labour Relations Act of 1995, the Constitution of South Africa of 1996, the Basic Conditions of Employment

Act of 1997, the Skills Development Act of 1998, the Skills Development Levies Act of 1999, the Broad-Based Black Economic Empowerment (BBBEE) Commission in 1999, the Employment Equity (EE) Act of 1999, the Black Economic Empowerment Act implemented in 2003, and the Black Economic Empowerment Industry Charters with proposed quotas for Black ownership and management (Booyesen, 2007b). These policies were empowering because they were designed to rectify the damage done to the Black community by the apartheid regime by availing more opportunities that Black people did not previously have access to (Booyesen, 2007a). All these policies were in place in order to mitigate the economic gap that was caused by the injustices of the past laws (Mothoagae, 2011). Black people are now able to continuously find new employment as they are no longer restricted to staying in one job. These Acts provided more work opportunities which was meant to improve the lives of Black people. Nonetheless, not all Black people have benefitted from such policies; many Black people are unable to access work and business opportunities (Ngoma, 2016).

The BBBEE is intended to open economic opportunities for Black South Africans, through the Skills Development, Employment Equity, Preferential Procurement, and Enterprise Development (ED) (Cornelius, 2023). In as much as this has helped influence multi-discipline industries, it has only benefitted a few, the elite who have managed to improve their lives at the exclusion of the majority of the deserving people in South Africa (Ngoma, 2016). Research has shown that in some instances Black professionals are denied access to job opportunities because those positions may be reserved for White people (van De Rheed, 2022). The opportunities reserved for certain individuals do the opposite of what the empowerment policies are designed for.

Companies with more than 50 employees are required to submit an Employment Equity Report which helps with succession planning and assists the companies with a more representative staff compliment (Datadin, 2023). The aim is that companies create a sustainable environment where there is job security and recourse if employees are unfairly discriminated (Musabayana & Mutambara, 2022; Francis & Valodia, 2021). The above Acts and compliance reports are not enough because Black women face gender discrimination that impedes their growth (Manjoo, 2005). The BEE has only contributed small strides in the representation of Black people in the economy

(Matotoka & Odeku, 2021). Perhaps stricter non-compliance penalties may be enforced for companies to comply with the law.

Individuals who oppose BEE and Affirmative Action (AA), arguably negate the negative impact of the separate development policies. Those opposed say the achievements of such Black people can be only attributed to the empowerment policies, which they view as unfair (Ngoma, 2016). The attribution of achievements to quota fulfilments has inadvertently affected the same Black people it was meant to uplift (Melber, 2016; Southall, 2014). Some level of doubt may be planted in the minds of Black people and not necessarily that the achievements can be attributed to their merit, but fronting (Van De Rheede, 2022). Individuals opposed to the Acts argue that these Acts exclude White people from enjoying any economic benefits of the new democracy (Booyesen, 2007b; Melber, 2016). This was in direct contrast to the apartheid regime's policies which excluded Black people.

Policies such as the Reconstruction and Development Programme (RDP) and the Growth Employment and Redistribution (GEAR) were both engineered to systematically promote the socio-economic landscape of South African citizens in the new South Africa (Booyesen, 2007b; Zwane, 2019). These policies have not benefited the Black community as a whole, but it might be acknowledged that they have facilitated changes that have somewhat been beneficial to the country. However, Mpetsheni (2019) contends that they have not contributed to eradicating poverty. Gallo (2020) postulates that GEAR has not acknowledged the negative effects of apartheid and Bantu education. More rigorous programmes need to be enforced, perhaps not reinvented programmes that have not been effective in the past.

On the positive side, the economic empowerment policies afforded Black people opportunities to be recognised in the corporate space (Musabayana & Mutambara, 2022). Therefore, there is a compliment to be given to the strides that the acts have contributed albeit it being at the exclusion of some White people and although White women also benefit from certain acts (Francis & Valodia, 2021). Implementing new, democratic economic policies has seen a rapid growth of Black corporates and more representation of Black voices (Modiri, 2011; Southall, 2004). Although in some instances it is not Black people having to be represented in White corporations but

sometimes a front by companies in order to comply with the regulations. This illegal practice needs to have harsher repercussions in order to quell other from doing it.

Black economic empowerment (BEE), and the EE policies have somewhat contributed positively to the growth of the Black middle-class (Melber, 2016; Southall, 2014). The impact of BEE policies remain in question, whether or not they have led to a structural transformation such as the occupational and remuneration aspects, and not in terms of ownership structures (Francis & Valodia, 2021). However, Gallo (2020) states that BEE policies have failed to create more employment. Noteworthy, policies are corrupted by individuals who want personal gains. There has been talks by the Democratic Alliance (DA) about challenging and ultimately scrapping the BBBEE policies, but these policies still remain a key part in the National Development Plan and are yet to be scrapped as President Cyril Ramaphosa was addressing the Members of Parliament in 2019 (Hiralal, 2019). In 2025 there has been no intention by the president to have the BBBEE policies scrapped.

The next section and sub-sections outline what economic prospects have emanated from the previous sections such as the empowering policies to produce more conducive conditions for those previously disadvantaged. Expanding on what the current economic landscape looks like for them.

2.12 Economic outlook

The colonial taxes and the legal subjugation impacted Black people in that they were economically excluded from the basic economic benefits that were and are still enjoyed by other races (Mpetsheni, 2019). For instance, education for Black people was inferior leading to substandard employment (Fourie & Swanepoel, 2015; Thobejane, 2013). The access to good education is often costly which some people cannot afford (Naicker et al., 2020). The type of education that some financially constrained individuals can access are the no-fee paying schools which is perceived to offer substandard education (Naicker et al., 2020). Furthermore, South Africa's unemployment rate is currently increasing faster than the employment rate (Gallo, 2020; Melber, 2016). Thus, there are more Black people who do not find employment than those who are absorbed into employment. People not having to be absorbed into

employment means more responsibility for those who are employed to provide in form of 'black tax', which results in financial strain.

People who have slim opportunities to be absorbed into employment have historically been Black people because they lacked the skill-set needed and they resided in outer lying economic areas (Gallo, 2020; Ndlovu, 2020; Sooryamoorthy & Makhoba, 2016). It was found that private institutions only employ 44% of Coloured graduates, 34% of Black graduates and 61.4% of White graduates (Lourens & Fourie-Malherbe, 2017). Although Indian statistics are not specified in the previous report but Statistics South Africa [StatsSA] (2023) specify the general unemployment rate of Indians at 16.1%, Black people's is at 36.8%, and Coloureds at 21.9% which confirms that Black people are worse off than the other races. The latest statistics show that Black women's unemployment level are now at 36.4% and Indian/Asian at 14.8% (Statistics South Africa [StatsSA], 2026). For Black women this has remained the same, while for the Indian demographic it has decreased further.

Despite the Employment Equity, Black graduates are likely to be unemployed irrespective of their qualifications (Mncayi, 2020). The reason is that employers perceive Black graduates who come from historically disadvantaged universities to possess a lower quality of education (Mabidi & Mwaikambo, 2023). The quality of the student is pre-judged from their academic school background and not their academic strengths. In some cases, this leads to Black graduates being overrepresented in youth unemployment. The statistics may imply that White graduates do not struggle to find employment and do not worry as much about periodic unemployment as Black graduates experience underemployment more than White graduates (Mncayi, 2020). Private institutions consider Black graduates who went to previously disadvantaged universities as low skilled and are less likely to employ those graduates (Mncayi, 2020). For this reason, some opportunities bypass the Black graduates because of the institutions they attained their qualifications at.

Although Black graduates have a harder time acquiring employment, their parents expect monthly stipends from them, because the latter are unemployed or under-employed, hence have insufficient income to sustain their livelihoods (Mncayi, 2020). According to Mouton et al. (2021), Black South African doctoral graduates amongst all demographic graduates has increased between the year 2000 to 2018 from 25% to

54% but they are insufficiently absorbed by employment. Thus, even though Black graduates are on the increase, they are not necessarily reflected on the employment statistics. Therefore, the economic inclusion of Black people is not necessarily increasing. The ripple effect is that Black people struggle to maintain their families because of the volatile unemployment conditions that they are faced with. Despite the fact that there have been economic improvements through policy reform, many Black people are financially struggling, which means perhaps creating employment opportunities could bring more income and independence as opposed to the expectations to be employed by someone else.

2.12.1 Economic productivity

In as much as there have been interventions by the new government in the post-apartheid era, the true owners of wealth remain as the ones during apartheid (Mpetsheni, 2019). Due to the historical injustices, the inability of Black people to economically sustain themselves, affects generation after generation (Diko, 2022). As part of initiatives, Kim (2018) believes that growth and poverty alleviation, for instance aid and government support are elements that are available in helping the marginalised and disenfranchised in accumulating wealth. The current initiative in the form of welfare aid, development aid and debt relief aid have not accomplished economic development. The meagre social grants are not meeting the financial needs of recipients; Small Enterprise Development Agency (SEDA) and Development Bank of South Africa (DBSA) are cumbersome processes and financial institutions are reluctant to extend repayment terms or favourable interest rates (Molope et al., 2023). The above interventions have not aided to improve the financial situation of Black people. The government is perceived to be reactive instead of being proactive in relation to building a better financial future for all. In order for the government support to succeed, it would need investment in health, education, infrastructure, physical and human capital (Kim, 2018). That way more of these interventions could lead to better economic productivity.

Molope et al., (2023) gives an assimilated example of a Grade 1 learner with the help of their guardianship, saves R10 per month up to the last month of their Grade 12 school year. How at the end of that period, that money buys listed shares on the Johannesburg Stock Exchange (JSE); considering market fluctuations, that would

equate to over R500 000 (Briagender, 2022 as cited in Molohe et al., 2023). The implementation of this programme would be difficult to administer, also waiting for 12 years to see the legitimacy of the programme would be problematic for some individuals unless non-compliance had serious consequences. The investment return could assist in the wealth accumulation of individuals even before they become full adults.

In relation to wealth accumulation for Black people, the Lappeman et al. (2021) report found that 32% of the 1900 middle-class households recorded having less than R5 000 in their savings account, while 10% of the Black middle-class participants had over R100 000 in savings. Thus, it would appear that the Black middle-class are progressing financially but this does not transcend to them having real wealth accumulation. Real wealth is not only a monetary factor but encompasses free time to build on relationships; while generational wealth refers to resources, assets and financial stability passed on generationally (Allen, 2024). It can be postulated that the above allows for wealth creation. The process of generating long-term investment, accumulation of resources and financial assets overtime (Allen, 2024). The top 1% of South Africa's White population owns half of the wealth, and the top decile owns 90% to 95% of that wealth (Orthofer, 2016; Business Tech, 2021). Eighty percent of the wealth is held by 10% of the population and the remaining 90% of the population only owns 20% (Business Tech, 2021).

There is no misdirected assumption regarding who those wealthy individuals are. Coloureds at 58% consider inequality as a primary source of social division. While at least 47% of White people considered inequality as a source of division and Black people as well as Asian/Indians both considered social division to be under 55% (Meiring et al., 2018). What this signifies is that some White people are less aware of how their wealth is a social deterrent which blocks integration with other races. While poor and rich are all affected by inequality, the rich are less willing to acknowledge the extent to which inequality matters (Meiring et al., 2018). Despite Coloureds and Indians sharing similar sentiments as Black people, the past policies have not adversely affected them as much as the Black people. The effect of having to be economically excluded has disempowered Black people who have not been

economically enfranchised because they need to economically depend on the government and Black employed professionals.

After the restrictions on Black traders were relaxed in 1970s, more factories were built and the economy expanded, resulting in more employment opportunities for Black people (Southall, 1980). However, since the expansion of work opportunities, the concentration of economic activities in metropolitan areas left townships and rural areas with fewer opportunities (Southall, 2004; Todes & Turok, 2018; Zwane, 2019). Although there have been some infrastructural improvements in some townships through improved access to shopping centres compared to the apartheid era, it is counter-productive if those economic hubs are still unable to eradicate unemployment from within the townships (Southall, 2004). The township shopping centre developments have been taking place since 1995 and the Neighbourhood Development Partnership Grant (NDPG) was introduced in 2006 as a programme to improve the quality of the township residents, but neither has managed to economically emancipate Black people (Todes & Turok, 2018). There are not enough jobs created to absorb all labour supply from the townships.

The lack of township economy can be rectified by finding solutions that require the economy to be built from inside the township. When Black people are able to secure well-paying jobs, this has an ability to affect the financial stability of that Black community (Allen, 2024). The economy of the community stays within the society without having to take away the human capital. This is a way of empowering people by keeping the possession of capital in the form of physical capital (Molope et al., 2023). Dhlamini (2023) proposes that the government should address the issue of economic growth for Black people in a similar manner that the apartheid determined economic growth for White people; that is through geography. The geography policy approach for anyone living in tribal trust land, townships and informal settlements would not impose levy of income taxes; no corporate income taxes and lower the value added tax (VAT) to 10% (Dhlamini, 2023). The above could potentially increase disposable income for people operating and living in those designated areas and effect more money that they could save.

Access to capital enables people to have financial freedom to build wealth, but individual capital growth is not sufficient in amassing wealth in a bigger scale. In favour

of that, the Black Industrialists Scheme (BIS) was introduced in 2016 to give market access and has supported over 135 enterprises with over R12billion as of May 2019 (Vilakazi & Bosiu, 2021). The BIS sources funding (part grant) from the Industrial Development Corporation (IDC) and government development institutions (DFIs) in developing the manufacturing sector (Vilakazi & Bosiu, 2021). This broadens Black participation and creates employment opportunities which establishes economic growth. This positive employment trajectory ensures productivity for enterprises that encourages further investments because of scaling.

2.12.2 Industry development

The former President, Thabo Mbeki recognised that small black-owned businesses were crucial in driving the new economic dispensation in South Africa (Sanchez, 2006, as cited in Musabayana & Mutambara, 2022). One of the objectives of the BBBEE Amendment Act 2013 was to increase more black-owned businesses, to make a way for productive assets to be reinvested in South Africa (Centurion Plus, 2022).

Many initiatives that were launched since 1994 to, “transform the racial complexion of the ownership structure” (Sixaba & Rogerson, 2019, p. 1) have not succeeded in expanding the participation of Black women. There has been a poor understanding and communication of employment equity, together with the lack of commitment from senior management which has resulted in the incorrect implementation of employment equity (Booyesen, 2007a). The above can be seen as a lack of interest from top management. Booyesen (2007a) further argues that the ineffective mentorship programmes, inadequate training, and failure of career succession plans as well as the insistence on male-dominated organisational structures continue to leave Black women out of employment empowerment. The slow pace of women empowerment mirrors a lack of growth and development for Black women.

In 1992 there were only fifteen Black directors that were listed on the JSE. Additionally, for the companies listed on the JSE, Black people owned 1% of stock and who had direct interest in companies by 1995 (Tshetu, 2014). In 2004, 68% of the BBBEE deals benefited only six black-owned businesses in the whole country (Musabayana & Mutambara, 2022). This indicates that only a few individuals were benefiting, and this was the same during the pre-policy implementation period. In

2020, only 2% of the companies that were beneficiaries of the BBBEE were fully Black-owned, and half of the companies were 25% partially Black-owned (Centurion Plus, 2022). The implication is that over 31 years since 1994 not much progress has been made in ensuring more Black ownership representation (Dhlamini, 2023).

Due to the failure of the policies to achieve the expected goals, then it is up to the individuals to work together for sustainable economic growth. According to Centurion Plus (2022) the community of Black businesses should be building networks of impact. This would benefit Black-owned businesses by forming unions amongst themselves and explore international investors. In 2020, South Africa had 74.8% of Black-owned businesses in the formal small, medium and micro-enterprises (SMMEs), 66.9% Black businesses in the informal sector; 17.3% owned by White and 3.9% and 3.7% by Coloured and Indians/Asians respectively (Centurion Plus, 2022). According to SEDA, (2023) the SMME employed 59% of all the employed in South Africa in 2022. Ultimately the SMME employs more employees than government and other bigger cooperates, making them the biggest employer. By having the bigger employment market share, then arguably additional investments should go into ensuring that more individuals start private companies to absorb an increased number of people into the private sector.

The Centurion Plus (2022) statistics suggests that in the SMME sector, Black business owners are the biggest employers. Business owners involved in SMME appear to be contributing a major role to the economic status of the average citizens. According to Tshetu (2014), people that are involved in BEE ownership are usually motivated by political, social, and psychological powers. The empowerment of people is not the central driver of BEE deals which continues to advance only a few success stories by empowering only a few individuals. Therefore, more Black people could be motivated to enter the SMME sector to enable and empower them in employing an increased number of people. In doing so, there would be an attempt to decrease the economic inequality gap.

2.12.3 Economic inequality

Income plays a vital role in determining inequality (Finn et al., 2016). Statistics South Africa [StatsSA] (2023) states that men (i.e., 30%) are less unemployed than

women (i.e., 35.7%). In respect to Black women, inequality plays itself out in the form of race and gender (Ndebele, 2022). Inequality is no longer between the White and Black people but among Black people (Dhlamini, 2023). Rautenbach (2005) and Alexander (2006) concur that there has been a significant increase in inequality within the Black community, due to the development of the Black middle-class and the Black elite. Inequality within race groups has become the dominant form of inequality (The Emergent South Africa, 2013). Thus, double the impact when individuals are confronted both by race and by the different class-setting within their own race as well.

Although women are more likely to be jobless and earn less, the proportional unemployment and income between gender is not as high as the race differences (Makgetla, 2020). Race has a higher effect than gender concerning economic inequality. During the reign of the second democratic president, Thabo Mbeki, the affirmative action policies such as the Black Economic Empowerment Act (2003), Broad-Based Black Economic Empowerment Act (2007) and the Employment Equity Act (1998) were promulgated but failed to substantially improve the lives of Black people due to improper regulations of the policies (Booyesen, 2007b; Milazzo, 2019; Ncube et al., 2011). For this reason, amongst others, South Africa has the highest income inequality in the world out of the 149 countries from the World Bank database (Francis & Valodia, 2021). The proportion of income earned by White people fell from 71% in 1972 to 48% in 2001, while for Black people, it rose from 20% to 38% over the same period (Telzak, 2012). In the period from 2011 to 2015, the mean real earnings of White people were R24 646 and for Black people, R6 899 (Statistics South Africa [StatsSA], 2019). According to Marrero et al. (2021) the USA has a larger gender pay gap in comparison to other advanced countries. This shows that the gender pay inequality is not only influenced by the economy of the country.

The above Acts created an elitist market which comprised of the struggle stalwarts and those who associate with them in order to benefit from the policies (Dintwe, 2012). These elites form a group of individuals who may have sought out their fortune from the African National Congress (ANC), because of their affiliation with the party-leaders (Musabayana & Mutambara, 2022). The good work of the Black middle-class should not be conflated with the corrupt elites who used their influence to benefit themselves. The most ostracised individuals are those who are believed to have attained their

wealth through corruption, especially as “tenderpreneurs” who were somehow affiliated with the ANC (Ngoma, 2016). BEE allows the inefficiency of wealth to those connected Black people (Dhlamini, 2023). This can inadvertently take away from the most competent individuals who do the work and who can grow the economy by creating employment.

The “tenderpreneurs” are believed to have benefited from the economic restructuring of the new South Africa because they took the opportunities that presented themselves (Southall, 2014). These opportunities that arise could be corruption-related deals where they inserted themselves as beneficiaries of the contracts. Though they did not have much proof to show why they deserved such accolades, except through the notion that they were once exiled and some obtaining qualifications from prestigious universities in their asylum countries (Southall, 2004). Some of these leaders have been shadowed by myriad of corruption accusations (Dintwe, 2012). Indicating the greed that comes with the positionality of such leadership spaces- arguably whereby some of these positions were not earned on credentials but on connections.

However, according to Zwane (2019), the new policies solidified and sustained the Black middle-class. According to Schotte and Zizzamia (2023) Southern Africa Labour and Development Research Unit (SALDRUs) research in 2019 showed that 50% of South Africans were chronically poor, 20% belonged to the middle-class while 4% were considered elite. The chronically poor are those who have a below than average chance of getting out of poverty. The indication that half of South Africans are poor is testament of inequality and the reason why the empowerment policies cannot be scrapped as they are part of the tools needed to create equality in the country. During an address to members of parliament, President Ramaphosa reiterated that even if the ANC loses elections and there is regime change, the BBBEE Acts would not be scrapped (Hiralal, 2019). Despite the inefficiency of the policies, they have effectively given some Black people access to economic opportunities they were previously excluded from, which has allowed some of them to be categorised as ‘black tax’ payers.

Subsequently economic inequality has necessitated government intervention of social grants. In having social grant, the below section expands on the positive and negative effects of individuals relying on government subsidisation and how 'black tax' payers intervene in instances where the social grants fall short (Sinyolo, 2016).

2.13 Social Grants

South Africa currently has 12 different types of grants, the common being the Child Support Grant (CSG) which supports children under the age of 18, the Disability Grant (DG) that supports adults with disabilities, Old Age Grant (OAG) supports old people over the age of 60 and the latest Social Relief of Distress Grant (SRD) introduced during COVID-19 (Orlandi 2021; Sinyolo et al., 2016). According to Patel et al. (2023) the Old Age Pension (OAG) is received by 3.7 million beneficiaries, one million beneficiaries receive the Disability Grant (DG) and the Child Support Grant (CSG) is received by 13 million beneficiaries. Black Africans received 33.9% of social grants compared to 29.9% of Coloureds, 12.5% of Indians/Asians and only 7.5% of Whites (Statistics South Africa [StatsSA], 2019). The disparity indicates that besides Black people being the majority population, they face socio-economic challenges such as poverty, thus relying on grants.

In South Africa, the Child Support Grant was established in 1998 and was intended to alleviate poverty among children (Zembe-Mkabile, et al., 2015). Studies have shown that the CSG enhances women's power because they are able to have more control over the household decision making as the grant sees to the children's well-being and the general household spending (Fanta et al., 2017). Despite receiving social grants, many Black people still rely on money in the form of 'black tax'. This is indicative of poverty levels in South Africa especially as it affects marginalised Black people, women and people living in rural areas (Dodge & Gilbert, 2016; Triegaardt, 2006).

The idea of social grant stems from improving the lifestyles of those who have been previously powerless and oppressed due to the historical background of that community. Since the social grant money is collected from the taxpayers' income, this places an extra burden on 'black tax' payers who pay tax twice, first to the government through their taxed income and second to their family through financial support. What this illustrates is that South Africa comprises of consumer and welfare citizens (Melber,

2016), those who are the givers and the receivers. Grants should be mainly used for food, clothes, and education (Triegaardt, 2006), as all this significantly affects poverty-stricken households. The same manner that money used from 'black tax' payers should be utilised for positive usage. The negative impact of social grants is that oftentimes the grants can reduce the incentive for people to look for employment and may purport a culture of dependency and entitlement to the grant (Sinyolo, 2016). 'Black tax' can also have a similar effect where dependents no longer feel the need to work on getting away from the dependency status. Social grants therefore have not led to the reduction of poverty amongst people living in penury and also, they have not led to economic growth (Molope et al., 2023). Policy makers and academia need to address these challenges by introducing innovative solutions. Grants also cannot be a temporary fix to an economic problem that was caused by the apartheid system that lasted for over four decades.

The South African Human Development Report (SAHDP) reported that there is a decrease in individuals living in poverty, from 52.1% to 48.5% from 1995 to 2002 (Terreblanche, 2004). Mtshali (2018) also concurs that poverty has declined due to the support of social grants, with the exception of large households. The statistics from the Development Policy Research Unit (2008) shows a decline in poverty from 18,5 million in 2000 to 15,4 million in 2004. Although the figure remains contested, the above shows improvement in the social status of South Africans. Zembe-Mkabile (2015) states that the proportion of the population living in impoverishment has remained stagnant despite the different grants that were intended to decrease poverty since 1994. According to Samson et al. (2004), social grants were a positive contributor to the reduction of poverty and the promotion of education; Zembe-Mkabile et al. (2015) agrees that the CSG was associated with increased school enrolment and an improved nutritional status of the child. Unfortunately, the money received may not all be consumed in a positive manner. Similarly, 'black tax' money may also not be used for the intended purposes when the payers sent the money to their families. Examples could possibly include when families consume the money on frivolous items and 'black tax' payers are made to feel like they are exploited in their financial giving (Fongwa, 2019; Mathunjwa, 2017).

2.14 Overcompensation consumption

Consumer consumption is an important driver of the economy, but Black people were not fully part of it for a long time because of the past policy restrictions imposed on them (Chevalier, 2015; Sibiya, 2018). The pro-white policies had far reaching consequences for Black people, as they did not have access to recreational facilities and shopping centres because of their dislocation. The lack of infrastructure in townships meant shopping malls were not that easily accessible to the black community in the townships (Chevalier, 2015). Restrictions on movement further restricted access to consumer spaces. These restrictions limited employment opportunities in metropolitan areas, contributing to the black unemployment crisis (Todes & Turok, 2018). As a result, Black people's purchasing power was limited through apartheid policies. Furthermore, it implied Black people's inability to control what they could purchase (Sibiya, 2018). After the 1970s, the growth of the economy due to the relaxed restrictions culminated in "the expansion of the Africans finding employment, this led to the move from "low-wage primary sector employment to higher pay secondary and tertiary spheres" (Southall, 1980, p. 47). The expansion resulted in Black people acquiring purchasing power because of access to employment.

The significant aspect regarding attaining purchasing power is that Black graduates can now purchase assets that can be passed on generationally (Maluleke, 2021). These assets include property that will be passed on to their children so that they start life from a good financial standpoint (Dube, 2022). The property purchases by Black graduates have even outnumbered that of white first-time home purchases in suburban areas (Mattes, 2015). According to the General Household Survey (Statistics South Africa [StatsSA], 2019), Black women were the biggest purchasers of property in 2018. This indicates that there is some level of growth in skilled jobs because of access to tertiary education. The aforementioned indirectly leads to money going back to the capitalists who still have the economic powers over not only Black people but over different classes regardless of race.

Due to the country's history, it can be postulated that Black people had little experience in the handling of money because of lack of access to it (Blocker et al., 2013). Poverty leaves little room for spending. Although on the other hand whatever little they had, they managed it so well that it had a positive impact in society. A lack

of exposure to luxuries in the past, might be a reason why the Black middle-class overconsume because they are overcompensating, for instance, dressing ostentatiously which is seen as showing off by both Whites and Black people (Steinfeld, 2015). Purchasing luxury goods can be equated to the freedom to consume (Steinfeld, 2015). Through this purchasing power, Black people also wanted to affirm their economic position, thus moving away from their former socially constructed identity of being poor to take position of their new social standing in the economy (Chevalier, 2015). Understanding Black people's consumption patterns requires understanding the psychology behind their spending habits. These choices are influenced by historical, social, and psychological narratives (Blocker et al., 2013). Being deprived and having less access to luxury goods and assets meant Black people had a lack that affected their decision-making process (Mattes, 2015). 'Black tax' permits Black people who are struggling to strive for a better lifestyle. Therefore, economically this lifestyle would require systematic intervention to catch up financially (Sibiya, 2018). Black people aspire to match their lifestyles to those who are economically stable (Reimer et al., 2020). 'Black tax' payers pay for the overconsumption on behalf of their dependants in order to bridge the psychological traumas of the past (Steinfeld, 2015). But their aspirations alone may not ensure the longevity of their affordability that would sustain their spending habits (Magubane, 2017). Furthermore, political intervention alone has not compensated Black people for historical political, financial, or economic deprivation (Dube, 2022).

Due to the inability of 'black tax' dependants to have their own purchasing power, they rely on their family members for financial assistance (Diko, 2022). Some family members take advantage of the 'black tax' payers by misusing the funds received on superfluous and frivolous items (Fongwa, 2019; Mathunjwa, 2017). The compulsive spending may make these dependents focus on materialism at the expense of the 'black tax' payers (Burroughs & Rindfleisch, 2012). Frivolous requests cause immense pressure on 'black tax' payers as they may sometimes find themselves in situations where they are financially responsible for purchases that are not viable. However, sponsoring beneficiaries can be emotionally beneficial and fulfilling (Magubane, 2017), boosting benefactors' self-esteem previously eroded through discriminatory policies preventing full economic participation. At the same time, it does a lot of emotional damage to the payers as some feel compelled to give what their family members

lacked because of the past policies. Even when Black consumers purchase cars and renovate their parents' homes, these are seen as conspicuous purchases (Maluleke, 2021). Some of these purchases cannot be compared to frivolous spent as they can be considered to be making huge differences in the lives of both the buyers and those who benefit from the purchases.

The past Acts created racial suffering and inequality, meaning Black people found it difficult to access social capital (Dubow, 2014; Southall, 2014). This led to 'black tax' payers having to carry the burden of providing support over and above what they can afford to be dutiful and play their obligatory roles (Magubane, 2017; Ruth & Hsiung, 2007). According to Fongwa (2019), the South Africa Graduate Employment Association argues that 'black tax' hurts society and individuals for the same reasons stipulated above. Furthermore, it puts too much pressure on the graduates to be benefactors, and the recipients take advantage of their generosity. Black professionals financially assist family members because some may be intent on pleasing their family, which negatively impacts the acquisition of their own assets (Sibiya, 2018). The people pleasing attitude can drown them in debt, taking out loans and credit cards to cover their family's expenses. They might also end up with poor credit ratings due to their family's poor consumer behaviour and become further indebted by sourcing further loans (Sibiya, 2018). This is done under pressure to maintain their family's living standards, even if it is to their detriment by overcompensating for those who do not have much purchasing power.

2.15 Conclusion

In this chapter I juxtaposed Ubuntu and 'black tax' and that their meaning is embedded in the African culture, but that this is not the only a "black" people specific phenomenon because other cultures also financially take care of families. The Black female professionals was at the exclusion of Coloured, and Indian women; the reason was based on the evidence that the other two racial groups were not as affected by structural racism. The section elucidated how the Black community are interdependent on one another and the inter-dependence does not necessarily have to be in monetary terms as people will offer other ways of assisting if they do not have money. Therefore, this can be relatable to pre-colonial times where money was not the currency, but

people used the assistance that came in other forms. The workplace discrimination discussed women susceptibility to financial difficulties and as some are primary caregivers which leaves their families financially vulnerable. Women are still overlooked in the workplace. The inability to access adequate housing leaves Black people vulnerable in terms of accessing further finances to build their profiles.

The structural discrimination pointed to how in modern South Africa, Black people are discriminated, which impacts on their access to facilities such as housing and employment. The perception that Black people are a financial risk, particularly by banking institutions, has impacted how much assets they accumulate and that in turn this impedes on their ability to build wealth. South Africa, the USA, and the UK have all experienced racial discrimination because these countries live in societies where Black and White people are still not seen as equals. All of the financial impact also has a bearing on the emotional well-being which has led to some taking on more than they can in order to appease family members.

Due to discriminatory hut and poll taxes, indigenous African men were pushed into the labour market (mining and agriculture), this required that men be the main breadwinners of their families. Even with BBBEE Acts, the economic outlook for Black people in South Africa still looks gloomy 31 years into democracy, as chances of accumulating wealth and visible economic empowerment has not been achieved. One way to shift the focus would be for Black people to start building their own means of production so that they create more employment for many qualified youth and adults who sit at home hoping to get into the job market.

Women were constructed as non-autonomous, thus, dependent on their partners. Women as breadwinners is not a new phenomenon that started after the liberation of Black people. Black women have been physically and financially managing their households for generations. The restriction of land, education and mobility caused Black people to lose their economic power as they could not build or grow anything. They could not generate wealth from the capitalist system which resulted in Black people's poverty, which is still plaguing South Africans currently. The result is that the subordinate education did not provide good paying jobs for Black people which meant

Black people could not fully participate economically. The economic exclusion resulted in Black people not necessarily having a good relationship with money. Since some Black people were either unemployed or underemployed, someone needed to subsidise their living expenses. Then I discussed how the structural policies have contributed to the growth of people falling into the category which means that policies are working in empowering more Black people but at the same time how the strain of financial responsibility affects the 'black tax' payers. The help that South Africans get from social grant appears not enough as 'black tax' payers still need to financially support family members. But government also cannot be made to be solely responsible for all the needs of its people and 'black tax' payers ought not to be responsible for all the financial shortfall of their family members.

CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 Introduction

In this study, I draw on Critical Race Theory (CRT) which is strongly influenced by feminism discourse to understand the effects of 'black tax' on Black female professionals in South Africa. I use CRT to examine race and its external factors, which impact Black people negatively. CRT recognises that race and racism are rooted in structures, discourse and policies that guide daily activities (Crichlow, 2015). I chose CRT because it critically shows how race has had an impact on the Black people from the colonial and apartheid era and how certain policies have not managed to fully emancipate Black women in South Africa. According to Reimer et al. (2020) social categorisation is a process where people are classified according to ascribed categories such as ethnicity or gender or achieved statuses for instance, occupation or prestigious affiliations in order to survive. The culture that flows from ethnicity is used to oppress women (Khosa-Nkatini et al., 2023).

Since their invasion on African soil, White people ensured that they implemented the "right" structures which were conducive to the domination of the natives (Dladla, 2020; Reid, 2020). Race is important in understanding societal discrimination as race determines the quality of life and one's locality in the social status of life. Racism is embedded in institutions and systems that are rooted in political, social, cultural and economic history (Crichlow, 2015). CRT is important in identifying how interconnected race and class are (Cole & Maisuria, 2007), both of which are socially constructed. CRT reveals how race is socially constructed and that the position of Black people in society is different from that of White people (Modiri, 2017).

Due to racial subjugation of Black women during apartheid, the practice of the current laws in South Africa must cumulate to their emancipation – this is the approach that encouraged me in this study, to analyse and determine why CRT does not adequately explore the inequities that are faced by Black women. CRT is not adequate to sufficiently explore Black women's experiences in navigating a world that does not prioritise them. This is because CRT is gender blind; it does not acknowledge Black

women's plight. CRT centres primarily on racial dynamics and overlooks the gender intersection with race while CRF is able to capture the unique overlapping layer (Wing & Pappalardo, 2022). CRT addresses Black experiences as a monolith and only examines systemic racism of Black people's experiences in general and therefore lacks the capturing of unique female perspectives (Rankin-Wright et al., 2020; Wing & Pappalardo, 2022). For that reason, CRF is also used to further explore the plight of undermining and discrimination that is faced only by Black women, and not their counterpart race-Black men- and gender-White women. This is because CRF recognises that Black female professionals experience a complete and economical socio-political reality and accounts for the overlapping system of racism, classism and patriarchy (Howard, 1997; Maleka et al., 2023).

CRF is used to understand the gendered position of Black women. In using these two theories I am able to understand Black female professional's identity through intersectionality. Black people, and specifically Black women tend to be the most socio-economically marginalised (Biney et al., 2020; Dodge & Gilbert, 2016; Mpetsheni, 2019). CRF is relevant to the South African context given the oppression of Black women during apartheid in South Africa (Segalo, 2015).

In this study I first discuss CRT. Although CRT has several tenets, I will briefly describe some of the fundamental beliefs but will mainly focus on storytelling and counter-storytelling. The two storytelling paradigms are majoritarian stories which are told by privileged White people and counter-stories which are told by subordinated Black people (Crichlow, 2015).

Second, I discuss why I also use CRF to examine the position of Black African females with the exclusion of Coloured, and Indian, in the context of South Africa. This is because Coloured and Indian races were not as equally marginalised as Black African women (Byfield, 2018). The intersectionality of race, class and gender as will be further elaborated.

3.2 Critical Race Theory (CRT)

CRT scholars indicate that race and class are universal - they are identity categories that are based on biological characteristics such as skin and eye colour, hair texture, and facial features (Bridges, 2018; Burton et al., 2010). These biological characteristics are used to categorise people's position in society. According to Solorzano (1997), the experiences of Black people should be acknowledged to better understand, analyse, and practice, in relation to racial subordination. CRT emerged in the United States of America (USA) in the 1970s, as a consequence of the political and social difficulties that Black people were experiencing at the time (Chambers, 2022; Delgado & Stefancic, 2017). Theorists such as Kimberlé Williams Crenshaw, Patricia Williams, Frederick Douglass, Allan Freeman, and Derrick Bell, built on feminism views on the relationship between power and construction of social roles (Delgado & Stefancic, 2017; Fibbi et al., 2021). Allan Freeman and Derrick Bell pursue the exploration of how racism and discrimination continues to thrive (Seng-Low, 2020). According to Delgado and Stefancic (2017) the "system of civil rights law and enforcement ensures that racial progress occurs at just the right slow pace" (p. 38); thus, to purposely maintain legitimising racism. CRT has not only helped racialised individuals, but it has also influenced the field of social work by implementing policies that help create more equitable environments even for White women as well (Seng-Low, 2020). Similar to social work, CRT advocates for individuals who are oppressed.

3.2.1 Fundamental presupposition

Given CRT and CRF overlap in key areas, the discussion of CRFs principles will be provided in the subsequent section. Crenshaw's intersectionality of race, class and gender will be discussed as the main tenet of CRF because it incorporates the experiences of Black women (Crenshaw, 1989). Other pertinent tenets of CRT such as storytelling and counter-storytelling will be discussed below, but according to Delgado and Stefancic (2017), other key arguments advanced by CRT are that:

(a) *Race is socially constructed* in a manner that suits the society's own agenda. Race is a salient factor which exploits how Black people do not have access to the amenities that other races enjoy (Smedley, 2000; Stevens, 2014). This is because the

power still remains at the helm of White people in South Africa (Modiri, 2012). What the tenet posits is that race is not biologically grounded but socially invented; this social construction leads to catastrophic consequences which have created systemic racial hierarchies, dictating who has access to capital, property and job opportunities (Ladson-Billings, 2021; Vos, 2020). As a result, Black people experience financial challenges which reveals that 'black tax' is not an individual cultural burden but the legal barriers and historical repercussions that have systemically prevented Black people from generational wealth accumulation (Magubane, 2017 Mpisane, 2022).

(b) *Racism is normal and not aberrational*. White people refusing to let go of their undeserved power is not racism, but White people thinking that Black people are incapable of leading and taking back their power is prejudicial and undermining. This tenet encapsulates how racism has been institutionally embedded and enmeshed in societies structural operations (Milazzo, 2019). These institutions continuously operate to produce racialised advantages and disadvantages (Crichlow, 2015, Delgado & Stefancic, 2017). For as long as there is a belief in the existence of different races, then there will always be racism (Milazzo, 2019). The question that one should pose is, can humans exist in a nonracist world? White supremacists still believe in separating themselves from other races based on their imminent non-survival as a race if they mix with other races (Ferber, 1999). The legal and economic systems which have historically allowed institutions to provide unequal quality education and job market discrimination prevented Black families from wealth opportunities and thus has created a situation where 'black tax' payers try to minimise the financial gap (Magubane, 2017).

(c) *Differential racialisation* is used to maintain White privilege. White people are born "pre-qualified" for certain privileges, for instance, earning an income may be contingent on the vicissitudes of them being white (Maloka, 2014) instead of merit. White people do not have to contend with problems that are often experienced in the Black communities. This tenet highlights how different stereotypes, rules and economic expectations differ for different racial groups (Sibiya & Biyase, 2026). Black people were seen as subservient labourers which has created economic marginalisation which resulted in stark wage earning disparities and how that power is now distributed across racial lines (Sibiya & Biyase, 2026; Socikwa & Ally, 2021).

The lives of Black people are still threatened because of poverty and low income due to unemployment (Modiri, 2012). Sometimes it is not so much as unemployment but underemployed that Black people experience. Underemployment does not sustain Black people and as a result, they are prone to poor socio-economic conditions which also then segregates South Africans economically. The differential racialisation compels communal support by 'black tax' payers which may be perceived as a burden to some, thus creating financial and psychological distress (Boima & Oyedemi, 2024; Sibiya, 2018).

(d) *Interest convergence* are the legal advances (hold-back for Black people) that serve the interest of White people. Coined by Derrick Bell, this tenet posit that until Black people's interest align with the socio-economic and political interest of the White minority, only then can racial equality exists (Zulu, 2021). In human nature, it can be seen as normal for people to act in the interest that best serves them, whether socially or economically, but it should not be at the expense of infringing the rights of other people. White people make altruistic moves that make it appear as if they affiliate with the interest of marginalised individuals. In the context of South Africa, the state and the elite economic structurers are reformed only when it benefits the interest of those powerful (Magubane, 2017). Since the Black community is affected the most by 'black tax' responsibility, this possibly is not seen as a crucial negative psychological factor because it does not adversely impact White people as much. Consequently, interest by the powerful to mitigate the emotional impact on Black people is not a priority.

Scholars such as Patricia Williams have conducted extensive work on discrimination and oppression which is faced by ethnically diverse individuals (Seng-Low, 2020). Williams has played a crucial role in the formation of CRT specifically her criticism that racism is normal and not aberrational. Williams (1991) insists that colour-blindness has a false implication that tends to undermine the power of racism where civil rights law benefit White people more (Mirza, 1999). Freeman believes that the civil rights law appears to be protecting the perpetrators' perspective but is disguised as fair for all (Delgado, 1988). The congruency with Derrick Bell and other CRT theorists lies in how these notions set back the lives of Black people. In the South African context, Mngxitama (2009) asserts that White people are able to wield power

because of the domination, exclusion and oppression of Black people due to the resources the former possesses.

Although CRT also emanated from Critical Legal Studies (CLS), it unfortunately failed to recognise and address Black people's social experiences and lacked sufficient critique of race (Mirza, 1999; Modiri, 2011; Modiri, 2013; Parsons et al., 2011). However, CRT does address some of those issues as it examines the conflict between Black power and White law and how they intersect - this is how society, law, and politics continuously frame the manner the two interact (Modiri, 2017). Law emanating and instituted by White people significantly undermines Black power; politics dictate who controls power and society views Black people as second-class to White people (Modiri, 2018). Those who stand to lose the most oppose CRT because it recognises that race and racism work together to perpetuate race, ethnicity, class, gender and sexuality-based discrimination hence the opposition in teaching it to learners in the USA (Hartlep, 2009). In the South African context, the critical and academic engagement with colonisation and apartheid is also not widely taught as part of the school curriculum (Gustafsson, 2024). One can attest this as a way of controlling the narratives that attempts to keep peace in society but at the expense of the marginalised (Shabangu, 2021).

The critics of CRT often fall into a trap of advancing their own objectives. They do this by putting their personal stories and agendas to the forefront and often disregard that their responsibility should be towards the advancement of the cause for truth and merit (Delgado & Stefancic, 2017). The main critique is the lack of focus on Black female experiences. Even though the education system cannot be changed by the marginalised, one can hope that the creation of disruption is enough to effect changes, as seen by various movements happening globally (Sen-Low, 2020). One can also take lead from Delgado, that an appropriate response to racism is public and not private prosecutions and that rather formal criminal sanctions are better than administrative sanctions. There are many examples over the years in South Africa where social media has been able to expose White people who post racist comments, victimise Black people and the consequences that follow suit. Some examples include the incident that occurred at the University of Free State Reitz in 2008 where the domestic helpers were mistreated by the White male students (Marais & De Wet,

(2009). The Westford High School incident, where a White pupil tagged some Black pupils in a racist post in 2023 (SAHRC, 2023) and the Pretoria Girls High White-only WhatsApp social group that shared racist comments in 2024 (SAHRC, 2024). The above incidence indicate that racism is embedded and is past on to the younger generation and how these young pupils and student use their social power against other school mates who should be their peers and even adults who should be shown respect.

CRT's direction has shifted from activism to academic discourse, leading to much frustration and discontentment for others (Cole & Maisuria, 2007). The shift in discourse has caused frustration that casts doubt on the significance of CRT (Cole & Maisuria, 2007). Critics of CRT often cite the importance of the advancement of equality instead of largely focusing on the teaching of inequality in the classrooms (Milazzo, 2019). There is also no doctrinal approach that all CRT scholars adopt, which is why it is seen as too varied and not uniform (Crenshaw et al., 1995). Since CRT does not deploy a single doctrine, its variation is unsurprising, although there is a general consensus that a variety of principles and different stances embedded with CRT ultimately stem from one goal. That goal is to expose how race and its external factors continue to impact Black women and men in their daily lives. The use of CRF theory will specifically focus on the plight of Black women which CRT does not.

Although CRTs genesis was not initially embedded within a South African context, it was chosen because of the racial tension that still persist in this country. The Jim Crow laws, and apartheid laws are similar in how they were used as tools for segregation and discrimination against Black people (Fibbi et al., 2021). One way to illuminate certain stereotypes and misinformed narratives about Black people is to use storytelling and counter-storytelling as analytic tools, which is discussed below.

3.2.2 Storytelling and counter-storytelling

Storytelling and counter-storytelling enables lived experiences to be vicariously shared with others (Jones, 2021). Storytelling is the description of personal experiences which attempts to give more insight into one's experiences; alternatively counter-storytelling is the practice of giving a voice to the marginalised, by casting

doubt on the narratives already in existence which addresses preconceptions that tend to sideline others (Delgado & Stefancic, 2017). These narratives would be some of the storytelling that have been portrayed negatively through the historical past of South Africa. In “non-Western cultures (not reliant on paper trails)” storytelling is how history is passed on which also affirms one’s link to their past and present (Crichlow, 2015, p. 195). In this study storytelling is important in showing how the past has impacted the present, emphasising the impact of historical injustices in relation to the current financial and emotional impact it has on society.

Storytelling has been the form of connecting to the past through audio stories or visual drawings (Smith et al., 2006). CRT legitimises the sources of storytelling and counter-storytelling, which become more than the only voices and can include historical narratives, fiction, poetry and data (Chambers, 2022; Parsons et al., 2011). Storytelling validates lived experiences through testimonies and voices which can be invaluable, particularly where individuals seek fair and unbiased knowledge (Crichlow, 2015).

Storytelling meaningfully challenges myths by counter-storytelling that reinforces racial hegemony (Hunn et al., 2006). The tenet therefore is not only about racial inequities but gender disparities. Some literature has historically portrayed Black women as weak, submissive and lacking agency (Letsoalo, 2022; Matsuda, 2017). This narrative ignores the critical role that Black women have played in supporting their families and communities. To disrupt and reframe these narratives, it is imperative that counter-storytelling takes place, driven by Black female professionals who can authentically redefine the dominant discourse by countering their lived experiences (Jones, 2021).

White privilege can be exposed by counter-storytelling in order to expose race neutral discourses that aim to support and reinforce unequal societal relations between White people and Black people (Hunn et al., 2006). Gender privilege can be exposed by pointing out how women have been sidelined in support of the unequal society as well (Parry & Gordon, 2021). CRT scholars often view counter-storytelling as a way to disassemble the dominant discourse and challenge the status quo (Cook & Williams, 2015; Crenshaw et al., 1995; Jones, 2021). What this does is also reaffirm

why it is important to demystify the incorrect narratives for instance, that women do not have autonomy.

There are various ways of storytelling and counter-storytelling besides audio and video. According to Smith et al. (2006), the three traditional storytelling genres include autobiography, which is the sharing of the author's experiences; biographical, which is the sharing of experiences of others; and composition, which is the combination of sources to tell a story. The three genres are similar to Hunn et al.'s (2006) genres of personal stories whereby a person relays how they have personally experienced racial discrimination, other people's stories, which can gain validation through re-telling, bringing the story more meaning and composite stories which include an accumulation and combination of numerous individual stories.

Counter-stories disseminate information by offering alternative perspective and challenging dominant narratives that educate about history and build communities instead of misinformation (Hobbel & Chapman, 2009). The educating aspect is important for teaching others so that similar situations are not repeated in the future. It is important to challenge society's beliefs that possibly view certain members negatively by exposing the communities to realities that have become the status quo. Counter-storytelling is important for correcting the false and inaccurate perspective of stories narrated by those who dominate. Listening to the voices of oppressed Black people is a way to understand how race and racism function (Cook & Williams, 2015). Black people are able to speak and write about their history (Delgado & Stefancic, 2017).

3.3 Critical Race Feminism (CRF)

This section begins with an explanation of why a Western-centric feminist theory was chosen over African centred feminist theories. These are African centred theories such as the Africana Womanism Theory and the Bosadi Theory that are uniquely grounded in the cultural contexts of Black African and Black South African women respectively that could have explored the unique situation of the Black female professionals (Bekele, 2021; Grootboom, 2025; Wee & Lavik, 2025). The aim was not

primarily on the cultural or interpersonal emancipation of these Black women- which would have necessitated the womanist theories- but rather the justification of using Western-centric feminist theories was because the study was also critiquing the legal, structural and systemic mechanism of racial capitalisation (Grootboom, 2025; Modiri, 2012). The Africana Womanism Theory also encapsulate the triad of race, class and gender, but advocates for the liberation of both women and men of African diaspora (Bekele, 2021)- while CRT and CRF endeavoured to also integrate systemic and legal inequalities rooted in institutional histories such as colonisation, migrant labourer, apartheid and Bantu Education which impacted Black women uniquely (Modiri, 2012, Modiri, 2013). The Bosadi Theory was also not used because it is often centred around the traditional African cosmology and scholars noted how this theory struggles to empirically critique the oppressive elements within those cultural systems (Wee & Lavik, 2025). Ultimately CRF was chosen because of the racial capitalism framework and how 'black tax' is arguably a forced response to unequal structural conditions of which the Western centred theories cover more adequately (Mathebula & Walker, 2025).

Critical Race Feminism (CRF) emerged from CRT, and black feminism meaning CRF has its roots in CRT as well as feminist jurisprudence theory (Allen & Lewis, 2016; Amey & David, 2020; Delgado & Stefancic, 2017). Although Black feminism is focussed on the intersectionality of race, class and gender (Mbatha, 2019), CRF was chosen because I did not want to only explore the lived experiences of Black women, but the legal, policy and institutional critique framework because of the historical injustices suffered by Black female professionals. CRF places women of colour at the centre of "the discussion, debate, contemplation, reflection, theorizing, research, and praxis of our lives as we co-exist in dominant culture" (Berry, 2010, p. 23). Berry (2010) continues to state that CRT often marginalises women's experiences, similar to mainstream feminist theorists, who are race blind. Critical race feminism (CRF) is multidisciplinary, and it draws from texts of women and men who are not academics but are concerned with theory and practice, acknowledging the importance of storytelling. For the shortfall of CRT in not acknowledging Black women and their plight, critical race feminism (CRF) is well suited for the context of explaining the multitudes of positions that Black women occupy in relation to sexism and racism (Allen & Lewis, 2016). The sexism experienced by Black women at work and societal

settings is not comparable to those of other races. Critical race feminism (CRF) asserts that the legal discrimination that Black women still suffer can be attributed to the judicial administration that does not see Black women as equals (Wing, 1997b).

Conversely, men are often perceived as more scientifically superior due to their greater presence in the public domain such as law and policy-making. This association often translates into assumed superiority in private work (Matsuda, 2017). This leads to women being socially constructed within a private realm of homemakers who are often unpaid (Matsuda, 2017). Critical race feminism (CRF) addresses the weakness of mainstream feminism, which does not consider the experiences of Black women. Within mainstream feminism, radical feminism contributed to denouncing patriarchy. However, radical feminism is often perceived to be blind to Black women's experiences, having no understanding and acknowledgement of Black women's identities. It was the work of Bell Hooks (Gloria Jean Watkins) that investigated how Black women are oppressed differently because of their race and how White women made it appear as if the movement was about them (hooks, 1990).

The variant of CRF that I focus on in my current study is the intersectionality of race, class, and gender because it specifically addresses the plight of Black female professionals. The concept of intersectionality was coined by Crenshaw (Anthias, 2013; Roberts, 2019), in her bid to articulate the experiences of Black women through the intersection of race, class and gender. Intersectionality managed to “encompass in a single word the simultaneous experiences of the multiple oppressions faced by black women” (Smith, 2013, p.3). Crenshaw's (1989) argument was that Black women's experiences facing discrimination make their circumstances different from the other oppressed White women and Black men. Critical race feminism (CRF) is able to recognise the discourse of both having to be female and Black, the intersectionality of these two identity categories, whilst sharing the emancipatory goals of CRT.

Intersectionality is important in bringing forth the need to relay the frustration of feminists in the exclusion of Black women's plight. Intersectionality is the “examination of race, sex, class, national origin and sexual orientation and how their combinations play out in various settings” (Delgado & Stefancic, 2017, p. 58). Identities intersect by

race, class, gender, inequality, disability and age amongst other identifiers (Purkayastha, 2010). Denis (2008) states that “intersectional analysis involves the concurrent analysis of multiple, intersecting sources of subordination/oppression” (p. 677). The interrogation of intersectionality is important for the diverse experiences and power of different race groups (Feagin & Ellis, 2013). Intersectional analysis is an attempt to address the fact that Black women were excluded from feminist theorising because of interactions of race and gender discourse that do not reflect them accurately (Crenshaw, 1989). Hulko (2009) states that the micro-level processes of intersectionality describe the social positions of individuals and groups and how these structures interlock to form and shape oppression. McCall (2005) further argues that the lived experiences of Black women are neglected, which further points to their exclusion. For example, the financial strain that Black women go through are not matched with expectations they need to fulfil. Feagin and Ellis (2013) state that although Whites are aware of their white privilege, they continue to maintain the power interest of whiteness. Intersectionality analysis stands to reject these power relations which are based on discourse and structures (McCall, 2005), but systems continue to exist to perpetuate the exclusion of Black women. Below I elaborate further how Black women are affected by this intersectionality.

3.3.1 Race

The concept of race was coined between the last half of the eighteenth century and the mid-nineteenth century and is considered a biological reality (Smedley, 2000). The term is influenced by individual and social perceptions which is fundamentally the social construction defined by ethnicity, culture, social and political definitions (Miller, 1999). Miles 1989 (cited in Miller, 1999) describes race as a phenotypical variation of skin colour, hair type, and bone structure. Therefore, race is not the term that could be used to describe this phenotypical variation. There is more focus on the exclusionary boundaries instead of focussing on the commonalities (Banton 1988 cited in Miller 1999) and why “race” has played a fundamental role in the structuring and representation of what society has come to know. Some scholars therefore choose to use the word ‘race’ in inverted commas to reflect its problematic but commonplace usage.

How race is socially categorised and perceived in society continues to be used to discriminate the “black” race. To continue to condone the racial inequalities, the significance of social construction of race is ignored in how it impacts the lived experiences of those on the receiving end of racism and racial discrimination (Vos, 2020). According to Vos (2020), racism and racial discrimination linger long after the abolition of discriminatory legislation and policies. Although South Africa is no longer run by a racist government, the past racist legislations continue to negatively have an impact on Black people. Even the new policies and Acts are not positively impacting Black people at a pace that will ensure economic freedom 31 years into democracy. Racism is not a constant influence but varies in accordance with time, place and context (Howard, 1997). Race is a significant factor and is seen in how the lawmakers of South Africa have implemented laws that recognise the needs of the victims of discrimination. Race-based measures are not a form of reverse discrimination but are a prerequisite to achieving the goal of equality for all before the law (Vos, 2020).

Racism has had many facets in this country and in many ways, is responsible for the differences which it has heightened. Fanon (1967) states that these facets manifest as or are characterised by violence, the rendering of invincibility and exclusion which results in the imprisonment of and exploitation of its citizens. In this country’s context, it is through the violence of apartheid and the exclusion resulting from the Reservation of Separate Amenities Act of 1953; that the country invalidated the status of Black people. Critical race theory (CRT) states that race is a concept that requires continuous rethinking to keep up with the identities and experiences of people in a multiracial society (Burton et al., 2010). For as long as there is a belief in the existence of different races, there will always be racism (Milazzo, 2019). Race is therefore a social construct that exists due to racial indifferences. Social constructionism therefore intercepts the daily interactions of those who are impacted by racism the most.

3.3.1.1 Race as a social construct

Racism can be subtle or blatant which is often inflicted individually or to group settings and can be experienced in institutional settings such as schools, workplaces or social circles (Delgado & Stefancic, 2017). According to Matsuda (2018) the implements of racism include violence and genocide, racial hate and threats, overt

treatment and covert sanitised comments perpetrated against the victims. Racism then becomes a permanent phenomenon in society (Bell, 2018; Delgado & Stefancic, 2017).

Race is a contentious phenomenon that is divisive in society. According to social constructionism, a core tenet of how people understand and perceive the world and its objects, including humans, is the product of language (Burr & Dick, 2017). How people understand and classify the world is historically and culturally contingent (Burr & Dick, 2017) and occurs through what Foucault calls discourses. Discourses are meaning systems comprising of knowledge and power (Burr, 2018). Foucault (1972) views power as shifting and operating in strategic ways. Thus, power can be resistance. Humans exercise power as they have agency and the ability to effect change. In doing so this directly impacts who lays claim to knowledge and that knowledge changes. Race has been viewed in a particular way from a Western standpoint, with the dominant discourse on race that devalues it. Understanding this allows a change of perspective. Racial differences (distinctions) are more than ways of describing human differences – they are also important factors in the reproduction of patterns of power and inequality in society. Race can, therefore, be seen as conceptualised and reproduced as a structural power because of its relation to inducing substantial socio-economic issues (Mabasa, 2019).

According to Appiah (1990) racism can be subdivided into two types. Extrinsic racism - when moral distinctions are made between different races based on certain racial essences, making them appear to have more relevant qualities (Appiah, 1990; Dladla, 2020). Intrinsic racism - a moral distinction of races based on the fact that each race has different moral statuses independent of their moral characteristics (Appiah, 1990; Dladla, 2020). They deem one race to have more moral worth than another. Extrinsic racism postulates that different members of a race group are treated differently based on their morals. Members viewed as intelligent, courageous or more honest are treated differently (Dladla, 2020). The notion of superiority can be combatted by de-racialisation to destabilise and disrupt the assumptions held about Black people (Burr, 2018). The action would help to diffuse the use of hierarchies as a means of an attachment to social relations (Stevens, 2014). These social relations may make individuals assume superiority of one race over another (Delgado &

Stefancic, 2017). These social relations have made White people think they are superior. Until the superiority fallacies ceases to exist, White people will continue to put this narrative of superiority than other races.

The social construction of race results in the marginalisation of Black people because it allows one race to undermine and discriminate against another race (Delgado & Stefancic, 2017). The historical injustices such as colonisation and apartheid are some of the examples where one race is perceived to be supercilious over another. Racism then becomes a permanent and inherent phenomenon in a society that is understood in the context of other inequalities with reference to class and gender (Bell, 2018; Chambers, 2022; Delgado & Stefancic, 2017). The effect is that racism transcends to how races treat one another in all spheres of life. For example, differences in skin colour are treated as socially significant but differences in eye or hair colour are not. An example in South Africa is Sandra Laing, a White Afrikaner girl who was born a darker skin shade and how the apartheid government removed her from her family and placed her with Black people (Ferris, 2015). Socially, she was not accepted in the White community because she was a genetic throwback which her White parents were not aware of. The ability of the apartheid government to disregard her genetic belonging with her White family because of something as insignificant as the shade of her skin shows how society perceptions over-shadow actual family genetics. Moreover, how much disdain her family had for Black people that they allowed for her removal.

The social construction of race gives rise to the prejudicial treatment of certain races that sees Black people as intellectually and morally inferior to the white race (Cook & Williams, 2015; Modiri, 2017; Parsons et al., 2011). The Human Genome Project in 2003 confirmed that humans share 99.9% of genes (Bridges, 2018). The 0.1% is too insignificant to show fundamental differences in characteristics such as morality and intelligence. These illogical semantics applied to different races impact them regarding access to education, healthcare, food, housing and income. Black women have struggled with access to these resources so through cross sectional statistics the data will show what struggles these women still have to contend with. People may defend racial hierarchies with assertions that one category is “better” or more intelligent than the other, though no sound scientific research supports such beliefs.

Thus “race” may be a thoroughly discredited scientific concept, but it has had immense social consequences throughout history and still does today. Even though scientists, sociologists, anthropologists, biologists and geneticists have discredited any distinguishable biological attributes revealing that race is not a scientific reality (Ladson-Billings, 2021; Parson et al., 2011), racists still want to purport that there is a significant difference other than the melanin of the skin. Racists would like to make one believe that there are significant differences in individuals that are based on one's phenotype or genotype (Burton et al., 2010).

Since racism in South Africa is innately linked to the evolution of a racialised capitalist social order (Mabasa, 2019), it is difficult to shy away from the different forms of racism, which may be seen as micro or macro, intentional and unintentional, blatant or subtle or even unconscious (Delgado & Stefancic, 2017). Some may say that South Africa is still a new democracy even after thirty-one (31) years since have elapsed. South Africa is no longer a young democracy, yet it remains classified along racial lines. It is difficult to perceive South Africa as the rainbow nation that it was purported to become after democracy (Modiri, 2011). The racial status classification will not change as long as certain races are structurally and systematically put above other races (Shabangu, 2021). Although Seekings (2008) purports that race remains important in social and cultural terms and continues to state that it no longer structures economic advantages and disadvantages, Modiri (2012) disagrees as he asserts that racism will remain structural because of the social, economic and cultural power that policies and laws keep on reproducing to keep the whites in power. Black people remain marginalised (Dladla, 2020; Reid, 2020) and perhaps the focus should arguably not be proposing solutions on paper but rather on action based programmes that are more focussed on the ground work. Until the structural forces change, no number of interventions or policies will change the current situation of South Africans and transform South Africa into a unified democratic country (Modiri, 2012). For that reason, racism becomes institutionalised in the different organisations and systems that are supposed to portray a fair environment for all its citizens.

3.3.1.2 Institutional racism

Racism is institutionalised and that is the reason why it will remain effective for as long as society allows it (Milazzo, 2019). Racism does not only reside within individuals but also within institutions, in the way they allow racial disparities which condone racism within the confinements of their policies (Ladson-Billings, 2021). Critical race feminism (CRF) plays a role here because it is able to provide a voice for the aggrieved Black female professionals in the institutions that do not want to hear or understand them, thus rendering them invisible (Allen & Lewis, 2016). Some institutions do not amend their policies and hence the continued disrespect and disregard for the victims of racism. For example, Collins (2000) believes that social institutions such as the media and government agencies have a controlling view on the perceptions of people. The working conditions of the Black female professionals will be telling of the status of progressiveness by their institutions they work for or how oppressive these corporates can be. Racism has become the “usual way society does business, the common, everyday experience of most people of colour” (Delgado & Stefancic, 2017, p. 8). A way to attempt to deal with racism is through policy and legality (Modiri, 2013). Therefore, institutions should arguably be the ones to heed the call to be the change makers. Systemic racism can be structural. The ineffectiveness of transformation is not only in corporate spaces but also in the homes of the most marginalised individuals of this country; Black women who are blamed for social problems and are targeted for social control (Roberts, 2019).

Institutional racism legitimises racial actions in keeping the “other” subjugated for the Whites to maintain their status (Modiri, 2011) for instance, how power structures are tolerated to encourage racial advances of White people (Banaji et al, 2021). This is when corporates allow individual decisions to over-power policies and some Black female professionals do not advance as their equally qualified colleagues (Jaga et al., 2018). This individualistic belief is driven by self-interest that challenges the notion that power should be held by one group or by certain people (Thabo & Odeku, 2021). Humanly, it is normal for people to act in the interest that best serves them, whether that is socially or economically acceptable, but it should not be at the expense of infringing the rights of other people (Feagin & Ellis, 2013; Milazzo, 2019). Factors such as power structures become embedded in society, which affects how the past, current

and future discourses are viewed. The reiteration is that racism is supported by policy and law, such as the 1910 Constitution which set up the Union of South Africa; the 1961 Constitution which set up the Republic of South Africa; the 1983 Constitution which created 3 houses of Parliament, the Interim Constitution of 1993 and the current Constitution which came into effect on 4 February 1997 (Booyesen, 2007; Manjoo, 2005). The law that favours White people continues to marginalise Black people because historically the legal structures ensured White people remain in power that continue to benefit them (Delgado & Stefancic, 2017).

Institutions have been permitted to operate in race-neutral ways that continue to perpetuate historical disadvantages and produce new forms of racial disenfranchisement through technology (Bridges, 2018; Rousseau, 2013). Dladla (2017b) declares the Constitution to be racist because he argues that the same laws and regulations do not apply equally to all citizens of South Africa. The notion which claims that constitutionally, everyone is equal before the law is an ideal because in reality no one is equal before the law (Vos, 2020). Although the current constitution has a high recognition status of the supreme law, it still leaves loopholes for vulnerable South Africans (Dladla, 2018). The constitution cannot provide the capital resources and cannot undo structural inequality which has adversely affected the Black community.

According to Delgado and Stefancic (2017) white poverty, except rural poverty, lasts for one or two generations but for Black people, it is apt to last forever. The reason that it lasts longer for the Black community is that there is a notion that black poverty is tolerated, and hence little is done about it because poverty is structural and persistent. White supremacy is useful in explaining the eminence of race, social class and class struggles and why capitalist societies are founded on inequality (Cole & Maisuria, 2007; Rousseau, 2013). The market was constructed to function in a White supremacist society and is not neutral as it serves White supremacy, because the context is one in which capitalist free market system normalises, empowers and exploits Black people (Reid, 2020). This explains the different perspectives of race from those who are the oppressed and the ones who dominate in the oppressive culture, that is, White people (Dladla, 2020).

Racial oppression is not only institutional, but it also involves discrimination of Black men, women and children; Black people are affected in spaces of politics, education, housing and health care (Feagin, 2006). Racial oppression is structural when ideologies become institutionalised through power (Howard, 1997). In South Africa, nonracialism renders the institution's racism permanent (Milazzo, 2019). The "system of white-over-colour ascendancy serves important psychic and material services" (Delgado & Stefancic, 2017, p. 7). Such as supporting their own interest because it serves their purpose by having enforced laws and policies that benefits White people. Middle and upper-class White people benefit materially as wealth increases due to benefits attached to their skin colour (Eddo-Lodge, 2020). According to Feagin (2006) the ongoing reproduction of white prosperity is rooted in wealth while power and privilege are unjust and deeply institutionalised. Feagin (2006) further states that the rigid colour line is the continuance of the unjustly gained socio-economic resources of White people thus making systemic racism more than racial prejudice and individual bigotry.

Race continues to be a contentious variant that preserves the inequalities of certain groups. This may be because "racism is difficult to address or cure because it is not acknowledged" (Delgado & Stefancic, 2017, p. 8). The law was designed to benefit the wealthy and powerful, and the idea that law is neutral and for everyone needs to be deconstructed (Wing, 1997a). Therefore, racism will remain structural because of the social, economic and cultural power that policies and laws reproduces to keep white power (Modiri, 2012).

3.3.2 Class

The status of an individual is able to give them leverage in society depending on the class they belong in (Howard, 1997; Shabangu, 2021). If class is a socio-economic category that is derived from income and power then the class status of people will be subordinate to those who have more power (Howard, 1997). People who belong to certain classes have similar socio-economic relations which can be grouped into three classes which are also dependent on economic differences which constitute inequalities in how material resources and possessions one controls (Burr & Dick, 2017; Rehbein, 2018). The first hierarchical category is the lower-class which represents people with little or no economic security because they are employed in

low paying jobs (Howard, 1997). The second hierarchy is the middle-class which emerged from the industrial revolution as a consequence of changes in property rights and relative prosperity (Burr & Dick, 2017). Third, the upper class, which comprise of people born into powerful families or who have acquired wealth (Bourdieu & Richardson, 1986). Class is often perceived to be the mechanism of oppression because through class one retains privilege or stays oppressed (Dladla, 2021; Reid, 2020).

Black female professionals who form part of the Black middle-class are anchors for their families by providing economic support across the different socio-economic levels that their families fall under. For these Black female professionals, the upward mobility involves the continuous redistribution of resources to lower class kin support (Kumar et al., 2026; Wiley, 2025). Outside of their homes, the Black female professionals' class privilege is still compromised by racial and economic disparities which may affect their long-term financial security (Ladson-Billings, 2021; Socikwa & Ally, 2021). Having the middle-class status does not shield or isolate Black female professionals from patriarchy or racialised care demands; instead, these women are arguably exposed to mental and physical well-being challenges (Fasang & Aisenbrey, 2022). All the while simultaneously leveraging their resources such as giving access to healthcare and educational opportunities to family members which is facilitated by their middle-class statuses (Fasang & Aisenbrey, 2022; Socikwa & Ally, 2021). The intersectionality of class provides an essential lens to analyse how this context reflects a relational positionality; and not only the context of income range, but rather how Black female professionals' upward mobility are intrinsically connected to their working-class kinship network (Magubane, 2017). Consequently, this intersection of class exposes how the economic success of Black female professionals does not protect them from structural oppression (Magubane, 2017; Wiley, 2025).

From the data results it ought to be telling whether the Black female professionals feel that the middle-class status is aligned to how privileged they ought to feel, or there is a mis-alignment that their class status still makes them feel oppressed with all the financial stresses the class group comes with (Dublin, 2023). Since class and race intersect in oppression, class allows to see how within a race group there is power

(Feagin & Ellis, 2013). Prestige, power and wealth are the social stratification that groups people in different class rankings that perpetuate social differences.

3.3.2.1 Social stratification

Class comes from shared interests and economic positions. An individual who has political power can influence his status although they may not wield economic strength (Burger et al., 2014). Social status brings prestige to individuals which allows them to be held to a certain high level of class standards. Thus, some Black female professionals may be held at a higher esteem than their other family members who are not able to contribute financially (Magubane, 2017). For Black people, class status has not been easily attained because they neither possess economic, social status, power nor wealth (Mabasa, 2019). Black people lack the different resources that allows them to participate in the market (Reid, 2020). The lack of class identifiers has affected their life chances because of lack of ownership (Magubane, 2017). Feminists have challenged the “male-constructed patriarchal system, which subordinate women physically, emotionally, socially and economically” which has been relatively dominated by empowered middle-class women (Mbatha, 2019, p.67)

Marx and Weber see the fundamental class division in capitalism as coming from property ownership (Wright, 2015). Marxism regards this working-class as the lower class; they are proletariats who earn wages and are culturally and economically different from the bourgeoisie who own property (Wright, 2015). The bourgeoisie controls the means of production (physical capital), and the proletariat sells their labour to the bourgeoisie (Burger et al., 2014). The working class become revolutionary agents as opposed to victims in the past. The working-class individuals were also made from cultural struggles of both dominant and subordinate classes (Seekings, 2008). This is the choice of forgoing extra work hours which is supplemented with overtime payment in place of normal working hours with less pay; but spending more time with the family so the employee may be more productive because they are not fatigued.

Suburbia is also segregated along old racial lines from the apartheid era and new class post-1994. There is also intra-group segregation between Black people because of class. In regard to class and race interconnectivity, belonging to a black race does

not change even if there is a change in class status. Ndlovu (2017) notes that race supersedes class, but Black people are not able to overcome their “blackness” even when they improve their lifestyle and fall into a higher class than they were. Living in townships confers a low status regardless of the improvements in Black people’s socio-economic statuses (Ndlovu, 2020). Some Black people are comfortable residing in townships despite the affluent lifestyles that come with suburbia living (Donaldson et al., 2013). They prefer living in that class category. Money is not the only barrier that prevents Black people from moving out of townships (Ndlovu, 2020). Living in townships can be a matter of preferences, comfortability for others and cultural reasons such as familiarity (Donaldson et al., 2013), despite the suburbs providing more amenities than the townships (Makgetla, 2020; Mpetsheni, 2019).

Currently, there are no longer legal boundaries between where Black and White people can reside. However, there are certainly socio-economic and cultural boundaries which ensure that the segregated boundaries are quite “visible” to those who fit in and those who are left on the periphery. The abolishment of the Group Areas Act in 1991 has not desegregated South Africans due to lack of financial and cultural resources for those who wish to move to the suburbs but cannot, and some Black people are not able to penetrate these affluent markets (Donaldson et al., 2013). They are left on the outskirts looking inwards in the hope that one day they will gain the capital to live in the suburbs. However, policies and financial inabilities have kept South Africa segregated.

Bourdieu’s social capital is useful in the analysis of class as it explains the resources and lack of social and cultural capital and does not see social capital as a collective but a property of an individual that is derived from the status or social position. In the South African context, Modiri (2017) states that Black people experience rights differently to White people. To have power, class and status is to have social capital. Social position and power contribute to the social capital that is assumed to be able to create and reinforce advantages. Social capital is aligned with social networking because who one knows and continues to know has profound effect on network connections that have been built over generations of contacts. These contacts provide access to jobs, loans, social events, lavish accommodation and cars amongst other privileges (Rehbein, 2018). The basis of exclusion for some countries may have

shifted from race to class (Rehbein, 2018), but this is not the case for South Africa. White people engage in exchange of reciprocity with each other but for Black people who have started to accumulate social capital, by starting black organisations, business forums, send their children to elite schools, they have class mobility; for them race barriers are still evident (Ndlovu, 2020). Rehbein (2018) alludes to “wealth, income, educational title, family networks, membership in organisations, family name and honorary titles to be meaningful operationalisations of capital in the global South as well” (p. 3). In South Africa, it would be what belonging to the “boys club” epitomises.

Social capital cannot be separated from economic and cultural capital. The same can be said that capital is not only economic and that social exchanges are not purely self-interested (Bourdieu & Richardson, 1986). Essentially, social inequality is what signifies the differential access to goods, positions and activities that are valued in society (Rehbein, 2018). Bourdieu and Richardson (1986) state that since economic capital can be convertible into money, means it can be institutionalised in the form of property capital rights. Unlike social capital which may take generations to amass and be used to level up in the social status, economic capital is immediate because it encompasses an individual’s wealth which can be easily convertible into money. Economic capital helps promote social mobility of the individuals determined by their level of education and intellect.

3.3.3 Gender

Gender intersects with race and class to reveal how Black men and women were economically excluded in South Africa through economic policies, albeit differently. Concerning race and class, CRF is central in the discourse of gender oppression whereby the historical structural inequalities cannot be ignored (Mbatha, 2019). Women are subjugated through their gender which is realised in the gendered division of labour, which locates women in the private sphere of the home and men in the public sphere of polity and paid work (Matsuda, 2017). Black women are plagued with having to be the most suppressed, oppressed and subjugated group in South Africa even in the new democracy there has not been enough to address issues such as land ownership, health care, education and housing (Wing, 1997b).

Women experience discrimination by males in the different interactive spaces of society. Biney et al. (2020) asserts that power imbalances continue to place women at a disadvantage culturally, socially and economically. Howard (1997) adds that women continue to experience, political discrimination. Women continue to be socially constructed as mothers and nurturers (Akinlolu, 2022). Women are subordinated and seen as the weaker sex which needs protection and care from men; with the support of the law that historically prevented married women from owning property rights (Matsuda, 2017). Crenshaw further asserts that Black women are seen to be without legal recourse and they are discriminated against for being women and black (Smith, 2013). Black women therefore find themselves in this double bind, which has been upgraded to a triple bind owing to specific social factors due to marginalisation. Systems that produce gendered differential axis of domination on one over another can be politically problematic (Butler, 2015). These problems also inflict women who are fully employed because employment status does not necessarily mean automatic access to these resources.

Gender as a concept is analysed and discussed with a focus on middle-class women because this study examines Black female professionals who are paying the 'black tax'. The deliberate development of the Black middle-class in apartheid as a buffer class is considered up to their present-day social, economic and cultural position in South Africa. Women have limited economic, educational and employment opportunities compared to their male counterparts. The marginalisation and essentialisation of Black women is prominent in South Africa (Wing, 1997a), as South African Black men are able to dominate Black women and it is often supported by "outdated" traditional gender norms that are entangled with customs (Wing, 1997b). These issues are continuously at the forefront of structuring discourses relating to race, class, gender and ethnicity (Roberts, 2019). Black women are often affected by such constructions which cannot be said for White men and women nor Black men (Crenshaw, 1989; Wing, 1997b). Intersectionality includes issues of nationality, faith, ethnicity, disability, age and religion to mutually be able to construct people's self and others (Burton et al., 2010; Hulko, 2009). Gender roles and expectations are intertwined with patriarchal systems whereby the structures favour men (Howard, 1997; Sear, 2021). This has implications such as unequal distribution of power which affects Black women immensely (Parry & Gordon, 2021). Microaggression against

Black women is more pronounced because they are exposed to both race and gender experiences (Williams et al., 2020).

3.3.3.1 Patriarchy

The system of patriarchy oppresses not only women, but men as well in how it operates throughout society and all its institutions; from the state (polity), religion (church), education (schools), family and culture amongst others (Walby, 1990). Politically through apartheid, White male power oppressed Black men of South Africa by undermining and emasculating their authority (Shefer, 2010). Apartheid was also a deeply patriarchal system and not only a system built on white privilege and economic and ideological power with black disempowerment and oppression (Shefer, 2010). Patriarchal behaviour happens at its highest hierarchical level where the White man is able to benefit above everyone else. Walby (1990) defines patriarchy as the domination, oppression and exploitation of women through systems of social structures and Howard (1997) concurs that these gender relations which are socially constructed give biological attributes which provides social significance. According to Matsuda (2018) sex operates as a locus of oppression. Women are faced with the violence of hate speech which lesbians and gays also have to endure as socially accepted (Matsuda, 2018). The oppression is distributed across all spheres of race and class and even location (Hulko, 2009). Therefore, it is not only heterosexual females who face this oppression.

Patriarchy is a set of social relations where men exercise their power and control over women. The power and domination allows men to control women and the oppression of race, class bias and patriarchy to overlap according to time, place and context (Howard, 1997). Black women must contend with the expectation of them not taking the lead or occupying leadership positions, not only professionally but in accordance with African laws because patriarchy intersects with culture (Khosa-Nkatini et al., 2023; Mpemba, 2018). Social scientists such as Weber define patriarchy as a system that allows men to rule in societies because of their positions as heads of households (Walby, 1990), but Howard (1997) asserts that having women-headed households has eroded the traditional norms of patriarchy. Black men can oppress women also through gender stereotypes, so it is how gender and race intersect with one another which creates oppression for Black women (Wing, 1997b).

Women suffer from patriarchal practices either privately or publicly and neither is necessarily better than the other because the impact still leave women oppressed and undermined. The private setting is based on household production as the main site of women's oppression where the women's labour is expropriated from individuals within the household (Howard, 1997; Walby, 1990). Public patriarchy occurs from the labour market and government where there is a collective appropriation when business management or government decides on certain procedures and policies that can be oppressive to women (Howard, 1997; Walby, 1990). The capitalists benefit from both because of the unequal division of labour at home and at the workplace.

The private and public patriarchy are supported by six structures of patriarchy. The first is the patriarchal mode of production (Howard, 1997) when women's household labour is expropriated by their husbands or cohabitees with minimal assistance (Walby, 1990). The second is patriarchal relation in paid work (Howard, 1997) which is where women are allocated to lesser skilled jobs and the exclusion of women from better and more paying jobs (Walby, 1990). The support for the girl-child in their formative years becomes redundant because when they get to a certain age, some of the support structures are no longer available. Third is patriarchal relations to the state (Howard, 1997) where the government is patriarchal as well as capitalist and racist (Walby, 1990). Government can have systemic bias that is geared towards patriarchal interest in their policies. Shefer (2010) provides an example of how apartheid served to entrench racial capitalism, it also perpetuated White male privilege through patriarchal gender injustice. Fourth is the male violence (Howard, 1997), whereby violence is experienced from men and endured by women (Walby, 1990). Fifth is patriarchal relations to sexuality (Howard, 1997), where sexuality is socially constructed around male's notions of desire and where heterosexuality is more acceptable to the exclusion of other sexualities (Walby, 1990). Women's sexual needs and desires and taking control of their sexuality is seen as something that is taboo and dirty as they are expected to stay submissive and not explore anything outside of the cultural norms. Lastly, it is patriarchal relations in cultural institutions (Howard, 1997), where women are portrayed in a certain way in settings such as religion, education and media (Walby, 1990). Patriarchy dictates how women should represent themselves and society still sees them as abiding by the standards set by society and

not standards that make women feel comfortable. In having all these structures, patriarchy allows for the influence of capitalism and racism to be perpetuated and women remain the most affected. Critical race theory (CRT) is then able to confront the laws that keep upholding White supremacy within culture which maintains patriarchy in the workplace (Zulu, 2021). The Black female professionals have to excel both at work and at home.

3.3.3.2 Microaggression against Black Women

Although microaggressions are not specific to Black women, Black women are more exposed because of the intersectionality of race, class and gender. For example, Black women may be impacted since Black men are perceived to be people who are aggressive and that White men feel the responsibility for keeping them away from their White women (Shefer, 2010). According to Williams et al. (2020) microaggressions are common forms of racism that maintain White supremacy because they are aimed at members of a racialised group. These are racial, discriminative undertones aimed to emotionally disempower the victims. Microaggression show both explicit and implicit bias directed at marginalised groups (Sue, 2017). Microaggressions understudies the interaction of the victim, perpetrator and the external environment that may be conducive for the aggression to occur. Originally conceptualised in 1978 by Pierce, Carew, Pierce-Gonzalez and Wills and expanded in 2007 by Sue, Capodilupo, et al. 2007 (Lewis et al., 2016), microaggressions can be defined as non-verbal subtle aggressions (Fay, 2015).

In the workplace environment, people may become reluctant to freely express their opinions due to the fear of repercussions. Since the study is focussed on Black females, it is going to be their racial assumptions on inferior intelligence, their bodies and cultural values (Lewis et al., 2016) that deny them the freedom to be who they are. When women experience these microaggressions, they are told that they are overreacting and oversensitive to the slurs that are thrown at them which then comes off as patronising for the Black women because the perpetrator sees them as paranoid (Fay, 2015). Some of the other racial microaggressions include colour-blindness statements such as that Black people are criminals, dangerous and enduring unwelcoming environments (William et al., 2020). Having that as an attached stigma,

possibly makes daily living for Black people difficult and to integrate into society seamlessly.

The Critical Race Feminism (CRF) framework examines the historical oppression of various groups of women such as the hardworking and caretaker Mammy, the angry and domineering Sapphire and the seductive and hypersexualised Jezebel (Lewis et al., 2016; Robets, 2019).

While the mammy is rooted in slavery, the sapphire comes from a fictional USA television character show from the 1950s who is seen as argumentative and threatening (West, 1995). The sapphire is an angry Black woman, and such insults are used to invalidate a Black women's existence (Lewis et al., 2016). Despite being a Black woman who is well educated and independent, she is portrayed as threatening even if she is not purposely doing so. She is labelled as a bully at work when she voices her opinion and is argumentative if she stands up for herself against any prejudice and discrimination at work. She is portrayed as not submissive to her husband and said also to want to wear the pants in her home. Black women are constantly accused of laziness in their workspace (Rousseau, 2013). They are unfairly compared to White men, White women and Black men who have privileges that are race and gender specific that society translates as hard-working.

According to Sue et al, (2007, as cited in Fay, 2015), three forms of racial microaggressions are defined. The identified microaggressions are micro-assaults, micro-insults and micro-invalidation. Micro-assaults are intentional and malicious discrimination such as name-calling which are intended to hurt the victim. The communication that conveys rudeness to demean an individual's racial identity is known as micro-insults. The victims must accept the insensitivity that these aggressions are thrown at them. Micro-invalidation are communications that negate psychological thoughts that are experienced by Black people. All these racial microaggressions whether done intentionally and unintentionally have similar psychological results on the victims. Black people have had to contend with psychological, physiological, and behavioural microaggressions that they are continuously labelled with despite proving that they are as capable as White people of having to be civil human beings (Bridges, 2018).

Bridges (2018) illustrates psychological microaggressions such as anger, hopelessness, and self-doubt. Negative psychological microaggressions of Black women, for instance, is that they are characterised as always angry. This often occurs when they are not angry, for instance, when they advocate for themselves, serving to deny or minimise their actions (Jones, 2021). Bridges (2018) elaborates further on how Black people are perceived as hopeless, unwilling to get out of poverty and unwilling to work as hard. This is not trivial because the microaggression may lead to Black people experiencing higher levels of depression, anxiety, impaired psychological well-being and stress disorders which can lead to other chronic diseases (Fay, 2015; Williams et al., 2020). The macroaggression impact leads to feeling powerless and invisible when their authority and intellect is questioned and challenged (Lewis et al., 2016).

The above are raced-inspired microaggressions that come in subtle and often non-verbal messages that appear harmless (Profit et al., 2000). They are not harmless as they cause psychological distress such as frustration, anxiety, sadness, anger, emotional and social withdrawals and physiological symptoms such as tension headaches and loss of appetite (Jones, 2021; Smith et al., 2007) and these can lead to depressive symptoms. These microaggressions may have traumatic effects on Black women and the Black community at large due to the significant role that Black women play at work and at home. Racism, not race, highlights racial differences in health (mental and physical) and social outcomes (Jones, 2001). Microaggressions perpetuate the racial inequality experienced by Black communities.

3.4 Conclusion

Critical Race Theory (CRT) articulated components that elaborate Black people's lived experiences. Critical Race Theory (CRT) is also anti-essentialist, recognising that people do not think and act as a group because their identities are multifaceted, and they belong to many groups simultaneously. This theory could denote a belief that "race" does not exist and that the law should not recognise "race" in any form to categorise people or their experiences. This view is often dismissed by South African

scholars as a “colour blind” approach which denies the reality that race – and its twin, “racism” – have a profound impact on people’s lives and their life-chances. Since the study is gender based, CRF theory allows the magnification of that as there has been strides for Black women, there is more needed for the liberation of this race and gender. The principles of CRF are testament to how it has contributed more than its predecessors of other race theories.

Both theorems jointly supported the analysis of this study by shifting it from an individualistic financial burden experience to include the intergenerational mobility and lack of inherited wealth from the perspective of Black female professionals. These frameworks assisted in challenging the perception that all professionals start on an equal baseline. Thus, negating that Black female professionals also contend with paying ‘black tax’ as cultural expectations in addition to their other obligations from their workplace and home duties. Systemic biases remains embedded in social and legal structures and not only as an individualistic prejudicial impact. The continuous reinforcement of spatial, racial and gender inequality remains a challenge for many Black women as a consequence of the intersecting race, class and gender biases.

In terms of intersectionality of race, class and gender, I elucidated how race is socially constructed, meaning it is not biologically based but rather biological markers are constructed to have social meaning linked to power allowing for the exploitation and oppression of the one race over another. I further argued how institutions perpetuate racism in spaces such as governance, religion and education. Perhaps without the support of institutions, Black women would not find themselves disenfranchised. I further discussed social stratification where power and status have a positive influence on the wealth one is able to accumulate. This is therefore how the social and cultural capitals define people into classes. Using microaggressions (of Black women), I discussed how Black women are aggressed by society even White women and Black men also tend to want to box Black women into certain characteristics which are demeaning, patronising and undermine their intelligence and authority. Black women have not been fully liberated from all the historical disenfranchisement that has always advocated to make them second citizens in South Africa.

CHAPTER FOUR

RESEARCH METHODS

4.1 Introduction

The research process involves examining a variety of scholarly resources on a particular problem area by means of a methodological step-by-step approach (LoBiondo-Haber & Wood, 2018). Research methodology is an attempt to systematically, logically, and rigorously study a phenomena of interest that aims to answer questions and add to the already existing knowledge of the problem (Sackett et al., 2009). It is a scientific study of how a research is to be conducted and how the problem will be systematically resolved (Quinlan et al., 2015). The study utilised the mixed methods design as the integration enhances the value of mixed methods (Fetters et al., 2013). The integration allows for a creation of nuanced and accurate conclusion (Sharma et al., 2023). The mixed method approach combines the strength of both quantitative and qualitative research traditions which enables the researcher to put the events and objects of a person's experiences into perspective (Dennis & Goldberg, 1996). Quantitative and qualitative data function as distinct approaches. The combination of both methods allows the offsetting of the inherent limitations of each approach by capitalising on complementary data types and thus yields comprehensive and nuanced understanding of the phenomenon (Ahmed et al., 2024). Quantitative establishes the "what" which measures statistical significance by using tools such as surveys (Banawa, 2025). While qualitative provides the "why" context by uncovering the depth of human experiences through tools like interviews and focus groups (Ahmed et al., 2024). The integration in practice occurs by using the explanatory sequential design whereby quantitative data is collected and analysed to establish trends before qualitative data can be collected (George, 2022). Due to time constraints, qualitative data collection began while still analysing the quantitative data. In this inquiry, the mixed method approach combined the cross-sectional and hermeneutic phenomenology designs.

The discussion below will follow this sequence. First, I shall discuss the pragmatic research paradigm. Second, I will discuss the mixed method approach and justify why

I chose it. Third, I shall specifically discuss the cross sectional and phenomenological designs and the rationale for using both. Fourth, I shall discuss the research process and the research procedure which include the sampling size, sampling technique and characteristics. Fifth, I shall discuss measures to ensure trustworthiness and why these are important to ensure authentic work. Sixth, I shall discuss ethical considerations and the importance thereof. The ethical consideration section is followed by the discussion of how quantitative and qualitative data was collected. This is followed by the discussion of how quantitative and qualitative data was analysed. Lastly, I shall discuss reflexivity where I will be disclosing my own personal experiences regarding 'black tax'.

4.2 Research paradigm

A research paradigm is an outlook or a worldview relating to research which incorporates a researcher's ontological, epistemological, and axiological premises (Denzin & Lincoln, 2008; Lincoln & Guba, 2003). Both set of authors describe a paradigm as a set of beliefs or worldviews and human constructions which deal with principles of how the researchers view the world (Kivunja & Kuyini, 2017). Paradigms guide the research process and address the results of the study. Different paradigms include positivist, interpretivist, constructivist, transformative, pragmatism, and the most recent, indigenous knowledge systems (Chilisa, 2012; Mertens, 1999). For this study, I chose the pragmatic paradigm because it will assist in the locating of ideas in dealing with the financial constraints experienced by 'black tax' payers. Pragmatic researchers focus on the "what and the how" of a research problem (Creswell et al., 2003; Mackenzie & Kipe, 2006). A pragmatic paradigm entails a set of values, beliefs, traditions and conventions that shape the understanding of how what is known (Elgeddawy & Abouraia, 2024).

In addition, the pragmatic paradigm was chosen due to the study utilising the mixed method approach. Pragmatic paradigm yields a stance that honours the exploration of multiplicity of worldviews in solving problems (Elgeddawy & Abouraia, 2024). Although the pragmatic approach does not prescribe the purity of paradigms, and one can lean on other paradigms to bring about the best results for a study; pragmatism allows for

subjective and objective research, meaning it becomes intersubjective, allowing individuals to have multiple interpretations of a phenomenon (Maarouf, 2019; Morgan, 2007). Quantitative research aims to measure causal relationships and qualitative paradigm is based on subjectivism and interpretivism (Maarouf, 2019).

Critics of the pragmatic paradigm, for example Mertens (1999), concede that mixed methods studies are better suited if they follow the transformative paradigm and not the pragmatic paradigm. The reason is that transformative paradigms are focussed on studies that deal with marginalised groups (Mertens, 1999). A transformative paradigm allows for social and political transformation while a pragmatic paradigm allows for solving practical problems that address the research questions, which depend on finding practical and effective solutions (IvyPanda, 2020; Maarouf, 2019). For this study, the pragmatic paradigm works best because it allows for both the numerical and narrative collection of data without any limitations (IvyPanda, 2020). Additionally, the pragmatic paradigm preference is because it views the researcher and participants as collaborative problem solvers, therefore allowing the researcher to act as an objective facilitator of tangible outcomes (Allemang et al., 2022). This paradigm justifies the combination of quantitative and qualitative methods by effectively addressing the immediate problem and focuses on localised, incremental and actionable reform (Heeks et al., 2025; Romm, 2015). Although there may be no limitations, some scholars argue that pragmatism does not provide the foundation for a mixed method research but transformative paradigm only utilises systemic and structural change to address root causes of identity (Kaushik & Walsh, 2019; Romm, 2015).

4.3 Philosophical assumption

There are four types of philosophical assumptions that research is built upon. These are ontology, epistemology, axiology and methodology (Onwuegbuzie & Johnson, 2006). Ontology seeks to determine the real nature and what constitutes the world (Kivunja & Kuyini, 2017). The nature of this study assumes multiplicity of reality because people understand their realities in different ways. Epistemology examines the objective or subjective assumption in what counts as knowledge and how we come

to know something (Onwuegbuzie & Johnson, 2006). The epistemological assumption informing this study was subjective. Epistemology ensures that there is a fair understanding of the key viewpoints in order not to overpower the results due to framing of questions. Axiology is either the value free or value bound philosophical assumption (Onwuegbuzie & Johnson, 2006), where the value free assumption was applied whereby the researcher did not impose their own opinions or values during the research process. Methodology deals with how knowledge is gained and defines “the theoretical assumptions and principles that underpin a particular research” (Andrew & Halcomb, 2009, p.121).

4.3.1 Ontology

Ontology is the nature of reality and what is known to be; ontology is how things are perceived and how things work (Andrew & Halcomb, 2009). The responsibility of the knower is making the world known how they as the participant experience it (Diko, 2022). As the researcher who is also a Black female professional and occupies an insider researcher status; I recognised that the reality of ‘black tax’ is not fixed but rather exists in complex lived experiences which have been constructed through socio-economic contexts and the historical inequalities of South Africa. The research was approached as an attached observer because of being an insider who is deeply embedded in the communities that I have studied. The reality can therefore be multiple and subjective as well as experienced differently depending on the context (Maboa, 2022, Oppel, 2023). To expand, the ‘black tax’ payers shared their experiences by showing what their realities were and what is known or perceived as ‘black tax’. The view of truth and reality is influenced by many factors which are active in the external world (Oppel, 2023). Ontology is the reflection of the reality of what beliefs are about (Andrew & Halcomb, 2009). The reality of ‘black tax’ is how some may see it as positive or negative as the debatable factor but how one views it, is dependable on their individual situations. The ontological questions can be answered by “placing various viewpoints within a political, cultural, and economic value system to understand the basis for the differences” (Mertens, 1999, p. 5). In doing so it gives the understanding of how certain perspectives based on reality become privileged over others. Namely, how those who view ‘black tax’ optimistically will see it as a privilege to financially assist in comparison to those who may view ‘black tax’ as a burden. Alternatively, how

individuals who do not pay 'black tax' may perceive themselves as privileged because they do not incur extra financial costs.

4.3.2 Epistemology

The distinction between belief and opinion on how knowledge is created is what leads to the theory of knowledge that is epistemology. Epistemology is determined by how knowledge is produced in research (Blechman, 2022) and what counts as knowledge (Andrew & Halcomb, 2009). The ontological and epistemological stances allow the researcher to deal with the observable and unobservable knowledge by making use of both quantitative and qualitative methods (Maarouf, 2019). Subjectivism often refers to how the knowledge is generated which stems from both the beliefs of the individual or the community they belong to. For this study subjectivism was chosen because one person may experience 'black tax' as financially and emotionally taxing and the other may view it positively as providing financial assistance to family members. Epistemology involves acquiring the knowledge of reality and truth through the subjectivity of people's experiences (Diko, 2022). As researchers we need to be cognisant of how we do not impose our viewpoints by framing questions that do not overpower the results (Mertens, 1999). Therefore, researchers must endeavour to understand reality outside of them in order to make fair and just conclusions.

4.3.3 Axiology

By the researcher not imposing their opinions or values during the research process, helps with upholding the ethical values of research. Ethical issues need to be considered when planning a research proposal (Kivunja & Kuyini, 2017). The researcher needs to value the participants' rights and there are moral issues that need to be considered with the different characteristics of participants. Axiology purports to give results that have a meaningful outcome that aims to satisfy as many people as possible. That is why researchers need to be truthful in their interpretation of the data, in that they need to be fair to all the participants in order to uphold their right. Therefore, axiology is associated with the study of values (Morgan, 2007). The researcher not imposing their opinions assist with being fair to the viewpoints of the participants and thus producing an ethical outcome.

4.3.4 Methodology

Research studies can be quantitative, qualitative, or both. The latter is known as mixed methods, meaning blending both research methods allowing for a complete understanding of the research problem (Creswell, 2014; Pole, 2007; Maarouf, 2019). Quantitative research is deductive. It focuses on a single reality aiming to establish a relationship between measured variables, measuring it with an instrument. Qualitative research is naturalistic, focusing on the meaning of a social situation from the participants' perspectives using a variety of instruments to collect data, such as interviews and observation. The study used the mixed methods approach to collect and analyse data, integrating the findings into a coherent whole. The fundamental principles of mixed methods is to ensure that the concepts and approaches project complementary strengths and nonoverlapping weaknesses (Onwuegbuzie & Johnson, 2006). The manner in which this is achieved is by gathering numeric information by making use of instruments and written information in the form of interviews in order to represent both quantitative and qualitative information (Creswell et al., 2003). The mixed methods approach is able to combine the power of numbers and stories (Pluye & Hong, 2014). This is drawing inferences from quantitative and qualitative methods through their collection and data analysis (Doyle et al., 2009). Teddlie and Tashakkori (2009) proposed 'mixed methods design' as a description for the use of both quantitative and qualitative methods. Mixed methods can produce robust research findings in that the methods complement each other. As demonstrated, in this study, the results generated from administering 200 questionnaires can strengthen the findings from 10 semi-structured interviews. The qualitative element may reveal nuances that are not clear in the statistics generated by quantitative data.

It is important to plan the procedure of getting data efficiently that is specific to a study. This study began with the administration of quantitative questionnaires that I led, as the researcher to embark on the qualitative data collection by conducting the semi-structured interviews. The in-depth questions emanated from the initial quantitative data collection. Employing this strategy helped to mitigate any possibility of obtaining incorrect data or unnecessary data. This can also be prevented by following the five stages of mixed methods, which include "planning, undertaking,

interpreting, disseminating, and applying in the real world” (Creswell et al., 2003, p. 368). Qualitative research is designed to answer questions regarding complex phenomena that the researcher is interested in and try to ascertain the participants’ views on the topic (Biggs et al., 2021). The qualitative method was used later because it assisted in the interpersonal exploration of the lived experiences of Black female professionals who are responsible for paying ‘black tax’ towards their family members, that a quantitative questionnaire would not bring out.

According to Greene et al. (1989), the main purpose of mixed methods includes triangulation, complementarity, development, initiation, and expansion. Mixed methods allow the researcher to explore multiple perspectives and be able to make comparisons between the different findings in order to come to a more comprehensive understanding (Brown et al., 2015; Ibiame & Ajekwe, 2017). This is better aided by having access to both processes and outcomes, which allow for better triangulation. That is, researchers “situate numbers in the context of words” and “frame words of participants with numbers” (Creswell & Plano Clark, 2017, p.70). Quantitative and qualitative research help with the intervention’s success and the intervention’s process, respectively (Pole, 2007). The point of integration for mixed methods is vital in demonstrating the move from one method to the next. The use of mixed methods is positive because it allows for different points of integration at different stages (Teddlie & Tashakkori, 2009). Therefore, the quantitative data was collected first for integration purposes with qualitative data.

4.4 Research design

According to Welman et al. (2012), a research design is defined as the intent to obtain research data. In other words, the researcher should strive to keep their preconception out of the design, collection and analysis phases. By doing so, the process is not skewed and reflects true experiences of participants. The experiential aspect of 'black tax' has not been given much attention especially when it pertains to Black women (Diko, 2022). The research design represents the blueprint that directs the research process by means of obtaining, determining, assessing and converging the research problem (Sekaran & Bougie, 2016).

The reason for the two phases is that the quantitative phase of ranking statements was to ascertain the group's financial well-being toward 'black tax' and qualitative interviews was to ascertain the psychological well-being of the participants. As per Fetter et al, (2013), the following three basic mixed design principles and practices can be used as a guideline for the integration of quantitative and qualitative data which involves design, methods and interpretation and reporting. They start off by indicating that design can be either three basic designs or four advanced frameworks. Considering the purpose of this study, the explanatory sequential basic design was used and not exploratory sequential and not convergent designs. The reason is that it allows the researcher to first conduct quantitative research then followed by qualitative research despite some researchers viewing it as time consuming and resource intensive when conducting the collection in distinctive phases (Ivankova et al., 2006; Maarouf, 2019).

Explanatory sequential designs justifies in, first, collecting and analysing quantitative data then the findings from there will inform the qualitative data collection and analysis (Ivankova et al., 2006). What this means is that the qualitative interview schedule will only be developed, and the questions formulated at the end of the data analysis of the quantitative phase. Integration through methods is the second phase where there is a linkage of the methods of data collection with data analysis (Creswell et al. 2011; Creswell & Plano Clark 2017). The connecting method linkage was used for this study and not building, merging and embedding because the quantitative survey and qualitative interviews allows the data to connect and link through the sampling frame (Creswell & Plano Clark 2017). The participants who partook in the qualitative phase were selected from the baseline of the quantitative survey participants. The last phase is the integration of interpretation and reporting which has three options: narrative, data transformation and joint displays (Creswell & Plano Clark 2017). The study made use of contiguous narrative because it produced the quantitative and qualitative findings in a single report but under different sections. Due to the reporting method, this is one of the few methods that provides the researcher the freedom to develop their own theories and it becomes a big contribution to the psychology field.

As previously mentioned, I used the mixed method approach which incorporates the cross sectional and phenomenology designs. Below, I discuss these designs and the rationale for using both.

4.4.1 Cross sectional design

The design of a research is aimed at giving direction to the procedure of the research and is a framework for data collection and analysis (Creswell, 2014). Cross sectional design was chosen to ascertain the prevalence of 'black tax'. A cross sectional study was employed to explore multiple variables simultaneously (Wang & Cheng, 2020). Cross sectional design forms part of the mixed or multi-method approaches which offer many advantages such as overcoming limitations of studies that only use a cross sectional design (Maier et al., 2023). The cross sectional design can be used in various fields and assists in informing policy (Thomas, 2023). This design helps identify current challenges such as disparities that locate risk factors and inequalities for policy making. The cross sectional design takes a snapshot of the participants variables of interest at one specified point in time (Maier et al., 2023). The variables of interest being beliefs and behaviours effected by 'black tax'. The cross sectional design is a snapshot and therefore considered neither prospective nor retrospective (Simkus, 2023). Unlike longitudinal studies which are conducted over a period of time, the snapshot of a cross sectional design allows for a cheap and easy initial data gathering process (Thomas, 2023). The cross sectional design is also useful for preliminary planning for future studies (Wang & Cheng, 2020). Any identified correlations can always be followed with a longitudinal study at a later stage.

Collecting data at a single point allows for efficiency and economic benefits (Cvetković Vega et al., 2021). The cross sectional designs are quick and inexpensive because they do not require following up with the participants as the surveys are done through self-reporting unlike the longitudinal studies (Cherry, 2019; Setia, 2016; Simkus, 2023). There are seldom ethical difficulties (Weng & Cheng, 2020) because all the variables are collected one time and participants are less likely to dropout (Cherry, 2019). Although cross sectional designs have advantages, there are also disadvantages, however, the latter can be mitigated. Although a survey can reach vast participant numbers, it can still result in a small response rate (Wang & Cheng, 2020).

A second disadvantage is that the cause-and-effect relationship is difficult to derive (Cherry, 2019; Setia, 2016). The reason is the differences amongst individuals which attributes to the variations amongst the participants that makes correlation difficult to ascertain. Another disadvantage is that data derived from using the cross sectional design suffers from methodological statistical limitations such as biasness, the inability to establish causality and the difficulty in addressing confounding issues during empirical testing (Maier et al., 2023).

The major limitation of biasness leads to incorrect estimation between variables of interest (Maier et al., 2023). Examples include selection bias (when a sample does not represent the population), information bias (when participants provide socially acceptable answers) and confounding bias (variables are associated with one another and influences the outcome variable) (Kesmodel, 2018; Maier et al., 2023). To mitigate the bias, variables can be coded (Mahomed, 2017) and questions can be rearranged and placed under the correct objective from the online survey questions instrument (Mahomed, 2017). According to Maier et al.(2023) other ways to overcome limitations is improving credibility by reporting research to be transparent by ensuring appropriate sampling which integrates cross sectional data into multi-method or mixed designs.

The cross sectional design can either be descriptive or analytical and studies a population at a specific point in time (Cherry, 2019; Simkus, 2023; Wang & Cheng, 2020; Zangirolami-Raimundo et al., 2018). Analytical design was not chosen because it assess associations between different parameters (Kesmodel, 2018). As an example, analytical studies consider independent samples drawn at different points in time; these are multiple variables to measure association within a population (Maier et al., 2023). For this study, a descriptive design was chosen because of the expansion of people's attitudes and knowledge of 'black tax' (Maier et al., 2023; Kesmodel, 2018; Zangirolami-Raimundo et al., 2018). The descriptive statistical analysis provides a general understanding of the central tendencies using frequency statistic function (Mahomed, 2017). Descriptive studies "observe the central tendencies and inferential statistics methods to provide a detailed understanding of the variables behaviours and relationships" (Mahomed, 2017, p. 12).

According to Wang and Cheng (2020) descriptive cross sectional designs characterises one or more variables in a specified population represented by a prevalence of an event (Cvetković Vega et al., 2021; Simkus, 2023; Wang & Cheng, 2020). Characteristics such as age, gender, educational level and ethnicity are all recorded and analysed in one study (Cherry, 2019; Simkus, 2023).

4.4.2 Phenomenological design

The design label hermeneutic phenomenology was used to seamlessly align with the thematic analysis as an analytical method. The two schools of thought within phenomenology are hermeneutical and transcendental. Influenced by Martin Heidegger, hermeneutic phenomenology interprets lived experiences and the influences, considering, the role of historical and cultural factors (Farrell, 2020). This approach (using hermeneutics) is more suitable in interpreting the lived experiences of 'black tax' payers because of the historical accounts marred by colonisation and apartheid. Hermeneutic phenomenology also amplifies the interpretation of those experiences (Manen, 1990). Moustakas (1994) believes that transcendental phenomenology is less concerned with participants' subjective experiences but more focussed on describing the lived experiences. Hermeneutical phenomenology was chosen because it not only allowed the participants to re-tell their experiences but allowed deciphering the meaning of what was communicated.

When using hermeneutic phenomenology, this committed the researcher to the co-constructing meaning which required the iterative back and forth between the analysis of the specific words from the participants and what the broader meaning of the context of their lived experiences (Estman, 2026; Kumasaka, 2026). Thematic analysis fulfils this commitment by shifting from basic pattern recognition (codes) to the iterative interpretation (themes) (Estman, 2026). The searching of essential themes or essential relationships involved the process of intuition, free imagination and reflection in determining whether the particular characteristics is an important essence (Drew, 2020). The bridging between hermeneutic phenomenology and thematic analysis was using structured coding steps of thematic analysis to achieve deep interpretation of lived experiences of participants (Estman, 2026). Therefore, this design label was suitable for the capturing of psychological and experiential dimensions of participants

because it explored their linkage to the historical, cultural and social environments for a richer contextualisation of how their psychological realities were formed (Kumasaka, 2026).

4.5 Sampling technique, sample size and characteristics

The type of sampling that was selected was the nonprobability sampling for both quantitative and qualitative phases. Purposeful sampling was used, whereby I selected “a sample that can be judged to be representative of the total population” (Rapmund et al., 2013, p. 162). Purposeful sampling relies on the practical knowledge of the researcher in identifying samples that are applicable to their study, some of which have been identified in the literature review (Shorten & Moorley, 2014). A number of factors can influence a sample, such as population size, the level of confidence or risk and purpose of the study (Israel, 1992). Nonprobability sampling suggests that the researcher uses his/her own discretion in picking out participants and subjects for the study; the samples are selected based on subjective judgement. (Wang & Cheng, 2020). It may introduce some serious bias as certain elements in the population may be overrepresented or underrepresented.

The adequate sampling size for quantitative studies should be around 300 (Field, 2024). However, for this study, I was only able to get 200 participants which is considered fair and highly acceptable, especially since majority of themes had four and more questions loaded on them (Comrey & Lee, 1992). An online survey was distributed as it saved costs in terms of the data collection phase. The sample is taken from a group of people called a population with the aim of getting a representative number called a sample (The Hillingdon Hospital, 2006). From a population of Black female professionals in South Africa, the study examined 200 Black female professionals between the ages of 18 to 65. The participants' age range was chosen because I wanted the sample to represent Black female professionals who were also close to retirement. A sample was taken from Black female professionals across all provinces via social media platforms such as LinkedIn, WhatsApp, and Facebook. Therefore, the participants were from an urban, digitally connected demographic Black female professionals which yields distinct and highly specific lived experiences

different from the general Black female working population (Tshifhumulo, 2025). In this Black female professional demographic, 'black tax' is often experienced not only as basic survival but also as an aspirational financial burden such as lifestyle maintenance, balancing wealth building while also uplifting family and extended family members (Tshifhumulo, 2025). The participants consisted of junior and senior professionals, who included those who have been sending money back home as a means of being financially responsible towards their family members. In order to meet this criteria of professionalism, individuals need to have met some rigour educational and competency standards for a specific occupation (Wilding, 2024). The classification of a professional does not exclusively rely on holding a degree but on the level of expertise and industry recognition one possesses (DPSA, 2022). Although some students used their NSFAS funding to support their families, they were excluded on the basis of being non-employees. This was because the criteria focussed on those who have been using their own salaries as opposed to using their student funding.

Initially, after the quantitative sampling strategy had been implemented and the analysis had been completed; the second phase of sampling was going to be conducted thereafter. Unfortunately, the survey took longer than anticipated. I, therefore, ended up sampling ten participants from the sample of 100 participants (instead of the 200 participants who eventually completed the survey) to be part of the qualitative phase, where I conducted semi-structured interviews. Alase (2017) states that for phenomenological studies, a sample size of between 2 to 25 participants suffices. These participants were not pre-determined but purposeful sampling was utilised in targeting them. Snowball sampling can be used should the researcher struggle to reach his/her target because snowballing strategy still falls under nonprobability methods (Alase, 2017; Wang & Cheng, 2020). This method was utilised since the adequate number of participants was taking longer than anticipated to be reached.

4.6 Ensuring research rigour

Rigour in mixed methods research has not yet been established, as techniques for both qualitative and quantitative methods have to be employed (Brown et al., 2015). However, a few authors have found reason to believe in the plausibility of establishing

rigour for mixed methods research. These, in particular, are Onwuegbuzie and Johnson (2006), Tashakkori and Teddlie (2008) and Teddlie and Tashakkori (2009). According to Onwuegbuzie and Johnson (2006), the legitimization framework is a continuous process that occurs at each stage of the mixed methods process. Legitimation refers to the making of inferences that are credible, trustworthy, dependable, transferable, and confirmable. According to Harrison et al. (2020), mixed method rigour aims to employ qualitative information in order to elucidate prior quantitative analysis to enforce triangulation. Due to the delay, qualitative data collection began early but the analysis thereof was done after quantitative analysis. This emergence of the mixed method rigour is due to the limitations of the sole use of quantitative and qualitative methods (Doyle et al., 2009).

The study maintained the mono-methodological approach (Harrison et al., 2020). In quantitative research, the concepts used to evaluate the rigour of the study are reliability and validity. Reliability is the measure of consistency, and validity is the measure of accuracy (Heale & Twycross, 2015). During the pilot phase with 20 participants, a Cronbach's (α) alpha was averaged to 0.77. In relation to some of the items from the 'black tax' questionnaire (BTQ), the following was deduced: "The perception of 'black tax'" item's Cronbach's alpha was 0.678, "the state and employers effect on Black female professionals" item's Cronbach's alpha was 0.866 and the "financial well-being" item's Cronbach alpha was 0.774. Qualitative rigour was ensured by using Lincoln and Guba's (1985) model of trustworthiness. Ensuring trustworthiness in a mixed method required quality standards of both quantitative (validity and reliability) as well as qualitative (credibility, dependability, transferability and confirmability) paradigms (Lorenzini et al., 2024) The attainment of credibility was achieved by using peer-reviewed sources on mixed methods research. The study was conducted over a prolonged period and was submitted for examination. Miles, Huberman, and Saldana (2013) state that "Credible and trustworthy analysis requires and is driven by display that are focussed enough to permit a viewing of a full data set in the same location and are arranged systematically to answer the research questions at hand" (p. 108). Transferability was attained by ensuring the reliability and validity of the qualitative methodology and that it can be replicated in similar study settings. Sample strategy was clearly documented explaining why specific participants were

chosen (age range of 18-65 to also include participants who were close to retirement) to show specificity of the qualitative sample (Ahmed, 2024).

Dependability was attained by consistency and reliability of the research findings and the degree to which research procedures are documented, allowing someone outside the research to follow, audit, and critique the research process (Sandelowski, 1986). Hence the findings were consistent and could be repeated by another researcher because dependability was ensured by implementing the code-recode strategy (Ty, 2024). This was achieved by generating initial codes jotted from online interviews, which were reviewed and recoded after transcription of the interviews. Confirmability was achieved through the checking and re-checking of the transcribed words when working on the coding of the participants. This demonstrated that findings are grounded in participants' data and not the biases of myself as the researcher (Noble & Smith, 2025). Overall, confirmability also helps with the evaluation of quality of mixed method (Brown et al., 2015). As a researcher, one has to acknowledge that there may be bias and how this could influence the study. Confirmation bias arises when the researcher forms an opinion, view, judgement, and manipulates the participants responses to validate the researchers own views (Mahomed, 2017). This was mitigated by continually re-evaluating the transcriptions of the participants (Mahomed, 2017).

A detailed audit trail was maintained by keeping organised records of raw data (notes and transcripts) and analysis notes (coding structure) (Ahmed, 2024). The audit trail allows for peers to independently verify the study's dependability and confirmability which was done by keeping a record of all research decisions, data collecting steps and analytical choice (Ahmed, 2024). Triangulation was achieved by sequentially collecting of data (explanatory sequential design) and comparing both the quantitative and qualitative data in addressing the same research objectives and questions; whereby qualitative data was used to expand, explain and contextualise significant quantitative findings (Hurst, 2023). In this study, because of time constraints, member check-in was omitted and also given the risk of acquiescence where often participants agree to the analysis of the research and of perceived deference (Lloyd et al., 2024). This was in the case participants were reluctant to answer honestly, but rather along with the answers that would appease me.

As a researcher one must be careful in the use of “objectivity” to describe the research process and findings but acknowledge the subjective role of the researcher in the research process and that all steps are taken to ensure rigour. All these tools (trustworthiness, triangulation, and auditing) allow the research data and findings to be thoroughly authenticated (Alase, 2017). The end result should not be defective or cued. Although Tashakkori and Teddlie (2008) concede the rigour of mixed methods, they do note that the literature is chaotic with inconsistencies in the terms used and concepts that are evaluated as the separate assessment of research methods (Brown et al., 2015).

4.7 Ethical considerations

Below I will detail the ethical issues pertaining to this study. These include planning the study, getting consent from participants, informing participants they could withdraw from the study, ensuring anonymity, confirming confidentiality and debriefing for participants.

4.7.1 Planning the study

The research study cannot commence without careful ethical considerations hence planning of the study should be the first step. Without careful planning, I risked a flawed methodology. One is not able to ensure adequate protection of the participants, adequate attention to the participants and ensuring beneficence and justice is done to the participants without carefully planning how they plan to conduct the study, which can affect the viability and validity of the research (Evans, 2007).

According to the American Psychological Association 7th Edition (2020), the following are some of the compliance checklists that the researcher should adhere to. Researchers should ensure that the parenthetical and narrative citations cite published and unpublished works, the ideas and creations of others that should be cited accordingly. If the study involves nonhuman subjects, then the researcher should be prepared to answer questions from the school’s ethics committee regarding the

treatment of the animals. Since my study only involved human subjects, this can also apply to me as I should be able to defend my study in front of the committee and answer questions pertaining to how the study was conducted.

As a researcher in training, I am bound to uphold ethical standards. Permission from the College of Human Sciences Research Ethics Committee was obtained before conducting the research. The reference provided by the department was 45585806_CREC_CHS_2023 and no data collection was permitted beyond October 2024. Ethical considerations are important if they involve individuals who will make rational and proper decision-making (Carcary, 2009). Psychology researchers should be concerned with the preservation and protection of the fundamental rights of their participants (Kvale, 1994). Therefore, I ensured no harm to the participants. How this was done was by gaining consent, providing anonymity, and ensuring confidentiality for the participants.

4.7.2 Statutes and welfare of participants

Consent

The nature of the research was explained to the participants before the research commenced. The process was done in conjunction with informing the participants what the purpose of the research was and what information was being sought by the study. The process included informing participants the overall purpose of the study, any risks and benefits from participation, and the research design's key features (Kvale, 1994). I ensured that participation was voluntary and that participants were not forced to participate as that would have been an unethical conduct (Brownlow & O'Dell, 2002; Evans, 2007). It is important to continuously check in with the participants to evaluate if they are still comfortable with the interview process (Polit & Beck, 2020). In the case of this study, it was difficult to do as the quantitative data collection was done online, but if at any point they were uncomfortable, participants did not need to submit the online survey. If, at any point, the participants were uncomfortable with the qualitative interview questions, they had the right to stop participating in the study. Since this study collected quantitative and qualitative data, expectations were managed from the signing of the consent form. Rapmund et al. (2013) states that "ethics represents

certain standards to which a particular community or a particular group agrees to regulate its behaviour” (p. 109). The consent process was done online as part of the Microsoft Forms (MS Forms) survey when participants ticked “yes” to proceed with the survey. On the MS Forms consent form, it was stipulated that the use of pseudo codes confirmed anonymity; therefore, withdrawal post the questionnaire submission would no longer be possible. In other words, by submitting the questionnaire, it was understood that the participant was satisfied with the manner of questioning, had no issues with any of the questions asked, and they had no issues with the answers they gave.

Freedom to withdraw

Since participants were not obligated to take part in this study and participation was voluntary, it also meant that they could withdraw from the study prior to the submission of the questionnaire. There was no penalty for non-participation in the study. After submission, withdrawal was not possible since pseudo codes were assigned to each participant, and therefore, anonymity was provided.

Anonymity

Pseudo codes were allocated to each participant to ensure anonymity in order to protect the identities of the participants. For instance, Black female participant (BFP01) up until (BFP200). To be compliant with the behavioural norms, I had to adhere to the following: “communality which has to do with the accuracy of reporting the methods, purpose and motive of the findings” (Rapmund et al., 2013, p.111). In no way was I permitted to share the details of the participants outside the scope of those involved in the study. Those involved included my supervisor who could gain access to my raw data if needed.

In both phases of the data collection, I ensured anonymity in order to make the participants feel more at ease (Tashakkori & Teddlie, 2008). The mixed method data collection allowed for the confirmation of the statistical information collected from quantitative survey to be followed by the exploration of the reason for the answers through the qualitative data collection (Tashakkori & Teddlie 2008). The researcher must be cognisant that they are allowing the participants to freely express their feelings

in the qualitative data collection process when they are conducting the in-depth interviews (Suryani & Utami, 2020).

Confidentiality

Participants should be adequately protected by ensuring confidentiality. The importance of confidentiality was to ensure that I was prohibited from disclosing identifiable information regarding the participants while also improving the internal validity of the study (Evans, 2007). As the researcher, I made use of strategies such as assigning pseudo codes. These codes ensured that the participants were not easily identifiable by family members and other individuals who do not fall under the editor or supervisor role. As the researcher, I had to abide by the agreement signed on the consent form that I would not discuss any data collected with other parties besides my supervisor and the editorial reviewers of my research study.

Data storage and dissemination

Data collected from the research is expected to be retained for a minimum of five years in accordance with the departmental requirements from UNISA. Researchers can make their data available to journal publications and conferences within that period. The method of storing data was carefully considered in order to maintain the confidentiality that is promised to the participants. After each interview, the recordings were automatically saved on the laptop and transcribed accordingly. Soft copies were put in a file and kept in a folder on my laptop and on an external hard drive for safekeeping. My laptop is password-protected, and the external hard drive was always locked in a cabinet. I was the only person who had access to the keys. In this way I ensured there was no confusion for myself as to which information collected belongs to which participant. No one had access to the data that was collected with the exception of my supervisor when reviewing my study and the editor who was editing my work.

Debriefing

With online surveys comes the difficulty in ascertaining the immediate discomfort that the participants may have displayed. I was not able to discern any negative reactions from their body language since the interviews were done online. In order to keep with the ethical conduct and protection of the participants, my details were

provided so the participants were assisted with debriefing, and if needed a referral to counselling was provided. The contact details were as follows- Purely Precious Institute, coach@purelyprecious.co.za, 083 753 6062. Each participants received an email after their interview with the details of the counsellor- whether or not there were signs of distress during the interview. The process is important because it helps confirm any benefits that the participants gain from the study (Evans, 2007).

4.7.3 Interpretation of research

Data should be shared in accordance with what was stipulated in the consent form and not shared with any unauthorised individuals not stipulated on the consent form. My supervisor and I were all satisfied with the content of the research study and came to an agreement on when it was ready to be assessed. If under evaluation of the study, a conflict of interests was identified, then it is the responsibility of those involved to recuse themselves. As a researcher, I did not fabricate data, and it is the essence of ethics that reporting was executed in an accurate manner and that no data could be easily falsified by myself. This applies to all methods of study, including quantitative, qualitative, and mixed methods approaches. Researchers should refrain from modifying data to support their own theory. The process includes the selective inclusion and exclusion of certain participants in order to fit their own agenda or the direction of the research study. It can include the purposeful omitting of any relevant information, findings and procedures for the same reasons or other reasons. If I, as the researcher had an economic benefit from the research, this should not cloud my responsibility towards acting in an ethical manner throughout the duration of the research.

Researchers may not commit plagiarism under any circumstances and should be aware of the implications of plagiarism and self-plagiarism. Plagiarism is when the researcher does not acknowledge someone else's work, copying or paraphrasing (Evans, 2007). I ensured I had checked all sources and referenced all relevant resources. The Turnitin programme assisted in the elimination or minimisation of plagiarising other authors' work.

4.8 Data collection

Since the data collection was in two phases, below I detail the tools and methods I followed in obtaining both quantitative and qualitative data.

‘Black tax’ questionnaire (BTQ)

I ensured that the measurement instrument scale is precise to measure the behavioural input included within the scale variables for the applicable questions of the research instrument (Creswell, 2014). The questionnaire was developed based on research on the effects of ‘black tax’ on those who pay. During the pilot testing, 20 participants were identified. The Cronbach’s (α) alpha was averaged to 0.77 for “perception towards ‘black tax’” item, The “impact that the state and employers have on Black female professionals” item and “financial well-being” item was 0.678, 0.866 and 0.774, respectively, therefore an aggregate of 0.77. The questionnaire was considered reliable because the calculated Cronbach’s alpha (α) was greater than 0.70, a value usually used as a benchmark to confirm a questionnaire’s internal consistency (Sekaran & Bougie, 2016). The questionnaire was divided into sub-sections. The first section focussed on biographical questions such as age, education level, marital status, number of children, birth order, years in employment, and living arrangements. The second section focussed on the type of support given to beneficiaries and how often the support was given to parents, siblings, grandparents, aunts and uncles, cousins, niece and nephews and in-laws as well as the percent of salary range for ‘black tax’. The Likert-type scale format contained a selection of cautiously crafted questions, which were selected after extensive pilot testing, focussed on eliciting reliable responses from participants (Saunders et al., 2015). The last sub-section included 34 statements which were subdivided into perception towards ‘black tax’, exploring the impact that the state and private institutions have on Black female professionals and financial well-being questions. Some questions related to certain personal and financial well-being were taken from the InCharge Financial Distress/Financial Well-Being Scale (IFDFW), an instrument developed by Prawitz et al., (2017).

Semi-structured interviews

The semi-structured interviews were appropriate for this study as they are flexible in nature (Smith & Eatough, 2007). The interview guideline was used in order to remind me what thematic areas I needed to cover and to remind me not to steer the conversation off topic. According to Smith and Eatough (2007) semi-structured interviewing is an appropriate method of data collection due to the flexibility of the method. The questions were adapted from the literature review and what factors appeared to impact the participants the most. Others were from reading and listening to newspaper releases and social media conversations that informed the line of questioning. The interviewer needs to set the tone of the interview so that the participants may become comfortable to express their inner thoughts on the topic at hand. Since the participants were located from different provinces, therefore Microsoft Team (MS Teams) online interviewing was the most effective method of conducting the interviews.

4.8.1 Quantitative data collection

UNISA's 3rd Covid-19 regulations that were issued in 2020 permitted online interviews. I therefore opted for this route because of the number of participants that would be involved in the study. Distance was also a factor. No telephonic interviews were conducted due to the fact that "telephonic surveys tends to be 5% lower than the response rate of face-to-face interviews" (Drew et al., 1996, p.150). Therefore, this did not pose any misappropriations of what I intended to attain from participants.

The quantitative questionnaire was designed using MS-Forms (see appendix B). The hyperlink survey was sent out via social media platforms such as LinkedIn, WhatsApp, and Facebook. Even though some participants came from rural areas, all participants lived and worked in urban areas, which consequently excluded the general Black female working population or Black women living in rural areas (Mdletshe et al., 2025). This first phase of quantitative data collection took the participants an average of 15 minutes to complete. In terms of the quantitative data collection, I ensured the quality standards such as reliability and validity are maintained by conducting a pilot testing (Andrew & Halcomb, 2009). The participants

were required to complete a set of questions and rank these statements according to their point of view. Since data collection was conducted online, participants sorted their statements via the Likert scale which took the form of the score sheet and a distribution which was represented by “strongly disagree” to “strongly agree” statements. The statements were put on the survey in order to show a good indication of the general viewpoints of the participants and indicate what sort of opinions and the type of involvement they have pertaining to perceptions towards ‘black tax’, the current ‘impact of state and employers on Black females’ and ‘financial well-being.’

The first step was that I developed the statements. These statements pertain to ‘black tax’ and the participants are required to arrange them on a Likert scale. Secondly, 200 participants were selected to participate in the research and consequently, to attend to making selection on a scale. Thirdly, the participants were asked to rank the statements according to their point of view. It can be noted that the scale was not intended to record the best viewpoints against the least views but was rather meant to ascertain what the participants’ views are for every statement that was recorded on the Likert scale. The statements were meant to assist the participants to decide what they view as significant from their personal perspectives, therefore it did not provide priori meaning but rather asked the participants what is ‘meaningful’ to them. Lastly, the analysis and interpretation was done from the statements which allowed the participants to reflect on their subjectivity (Smith, 2001).

I needed to consider the time that the participants would need to complete the questionnaire and therefore should give ample time and not rush them. In this study there were 34 statements. The index calculation questions were: strongly disagree- (1 point), disagree- (2 points), neutral- (3 points), agree-(4 points) and strongly agree- (5 points). The statement placing ranged from -2 to +2. A reversed calculation was implemented for those reverse questions, making “strongly disagree” to be 5 points instead of as 1 for the normal questions. This technique was adapted from Friedman & Schustack (1999) and Hills & Argyle (2002). Each of the categories were added up and scored according to four categories; overwhelming stress (1-5 points), high stress (6-12 points), low stress (13-19 points), and no stress (20-25 points). The categorisation grouping was adapted from Fouché & Manyapelo (2020). A low score indicates severe financial distress, and a higher score indicates less financial distress.

4.8.2 Qualitative data collection

The second phase, which is qualitative data collection, allowed for in-depth exploration of 'black tax' through semi-structured interviews. The semi-structured interviews served the purpose of participants opening up about some of their lived experiences in relation to 'black tax' and how they may have also benefited or not benefited from it.

I used the open-ended question formula. Each interview lasted between 45 minutes to an hour and 30 minutes and was conducted through Microsoft Team (MS Teams). It is pivotal for the researcher to establish rapport with participants so that they feel comfortable during the duration of the interview (Alase, 2017). A way to achieve this was allowing the participants decide which date and time suited them best. The interviews were voice recorded by using Microsoft Teams for those participants who opted for the second phase of the research from the first 100 plus participants. Open-ended questions were posed to the participants. Semi-structured interviews (see appendix C for the interview guide) allowed the participants to expand on their experiences, reflections and beliefs if the researcher wished to probe more (Diko 2022). The traditional pen and note should be used for jotting important observations during the online interview (Alase, 2017). Due to the limitations of online data collection, the spontaneous elaborations which allows for possible hidden or unconscious expressions was not adequately achieved (Diko, 2022). There is also a reconfiguration between the participants and the interviewer. The absence of the physical interaction shifted the balance of control and the depth of rapport as well as the nature of knowledge coproduction (Prior & Lachover, 2023). The power dynamics shift from the interviewer to the participant because the participant could have ended the conversation at any point that they felt uncomfortable Prior & Lachover, 2023). South African Black female professionals experiences are intersectional in nature, data collection allowed for exposure of new experiences and understanding of the phenomena. The semi-structured interview was suited because it fostered detailed, critical and expansive accounts in order to collectively get to rich and accurate data regarding Black professionals women's experiences about 'black tax' (Diko, 2022).

The transcription of the interviews was also done using Microsoft Teams. Both audio and written qualitative data were saved on the laptop.

4.9 Data analysis

When conducting a mixed methods study, one should ensure that the analysis and interpretation are reported in a way that mutually illuminates both the quantitative and qualitative components (Andrew & Halcomb, 2009). Attention to both collection methods will ensure the quality of both analysis procedures. The explanatory sequential design was implemented by collecting and analysing quantitative data and then using qualitative results to make sense of the data (Creswell et al., 2003; Doyle et al., 2009). Explanatory research allows the data analysis and integration to occur at more than a single point in the study, first, when the researcher “collects and analyses the quantitative data”, then when they “connect it from the quantitative results to the qualitative phase”, then they “collect and analyse the qualitative data, and then uses the qualitative results to understand the quantitative results” (Creswell & Plano Clark 2017, p.348). When analysing quantitative data where the Chi-square test for independence is less than five (5) as the expected cell counts; the data is said to be sparse because there was not enough observation in the cells. In such instances, the Fisher-Freeman-Halton-Exact Test is used instead of the Pearson’s Chi-square tests. Pearson Chi-square is used to test independence in determining the significant relations relating to perceptions of participants taken from the Likert scale questions.

4.9.1 Quantitative analysis

Validity and reliability techniques were adopted at the various stages of the research study. According to Sekaran and Bougie (2016) reliability ensures the repeatability of the outcome. The 34 Likert type questions used in this quantitative data collection phase employed an ordinal/interval scale by using IBMs SPSS version 29 software which was utilised to compute Cronbach’s alpha for the 5-factor Likert questions. The weightings were assigned to overwhelming stress, high stress, low stress and no stress frequency scales. Likert-type scales use fixed choice responses that are designed to measure opinions (Akinlolu, 2022). Scores between 1

and 5 indicated overwhelming stress, between 6 and 12 high stress, between 13 and 19 low stress and between 20 and 25 no stress. These categories are related to the objectives of “perceptions of Black female professionals towards ‘black tax’”, “exploring the impact that the state and employers have on Black female professionals” and “financial well-being” items. To generate some questions that used certain concepts related to personal and family well-being, the InCharge Financial Distress/Financial Well-Being Scale (IFDFW) from Prawitz et al., (2017) was used which included questions relating to “impact on family and work”, “financial stressors”, “feelings of financial well-being”, “financial satisfaction”, and “financial behaviour”. These will be tied into how the theoretical framework of intersectionality (of race, class and gender) all have an impact on Black females.

4.9.1.1 Factor analysis

Despite using an explanatory sequential design by first collecting and analysing quantitative data then using those results to perform qualitative data collection and analysis, explorative design was used. Explorative design is when the researcher is not aware of the variables that explains the group characteristics (Verma, 2019). Considering that reason, factor analysis was chosen as a technique to reduce the several variables to a few latent variable. Factor analysis is a multivariate statistical technique that, despite its mathematically intensive nature, involves a degree of subjectivity (Verma, 2019). It is important to reduce the variables to a few meaningful latent factors. The Bartlett's test of sphericity or the Kaiser-Meyer-Olkin (KMO) test can be applied to test whether the data is sufficient. Considering this, a relationship should be ascertained between variables. Should the test not be statistically significant, then the researcher should not employ factor analysis. If the R-Matrix is an identity matrix, then all the correlational coefficients would be zero (Field, 2024). The KMO can be seen as a better measure of factorability, the minimum acceptable value is 0.50 but most recommended value is 0.60; the value closer to 1 indicates that a pattern of correlation is compact (Field, 2024). Therefore, the factor analysis is reliable and distinct. In this study, the KMO was employed. The KMO produces an overall measure of sampling adequacy (MSA). If the MSA is low overall, then the items that are low are dropped. As a researcher, examining the unrotated factors helps in

determining if it is worthwhile to retain all the factors or try do another factor extraction. To make this decision, one had to look at the Eigenvalue which examined the communality of the factor and most common approach used to retain in the model (Dabbagh et al., 2023).

According to Edenheim, (2020); Field (2024) and Verma (2019), researchers using factor analysis should follow the steps below:

1. Data screening - which involves preparing the correlation matrix by using all the variables by looking at the inter-correlation between the variables.
2. Running the analysis by selecting variables the researcher wants to include in the analysis (exclude those variables which were identified as problematic during data screening).
3. Clicking on the descriptive dialog box and picking univariate statistics; under correlation matrix pick between the coefficients, significance levels, determinant or KMO and Bartlett's test of sphericity. KMO chosen should be greater than 0.5 which indicates that the sample is adequate.
4. For factor extraction there is a choice between Principal Axis or Principal Component when the researcher wants to extract the number of factors when looking for a simple structure. Principal Axis Factoring was not chosen because it evaluates items of 1 to 25 and since this study had 34 items, Principal Component was chosen as an analysis for obtaining unrotated factor solution. Principal Component is a data reduction technique for creating components from a large set of measurements.

The principal component was chosen because I wanted to reduce the set of variables to a smaller set of factors. Under "analyse" I picked correlational matrix and to display unrotated factor solution instead of a scree plot. The scree plot is used when sample size is 250 or more. The principal component facilitates me, as the researcher to identify the number of factors to be retained based on the Eigenvalue. The Eigenvalue indicates the amount of variance of

the independent variables explained by the factor. I had a choice of picking Eigenvalues that are greater than one. Eigenvalues are the sum squared factor loading on each factor. Eigenvalues of more than 1 are extracted as the larger values explain more variance delineated by the factor. Eigenvalues less than 1 are regarded as insignificant and do not warrant further investigation. The higher the Eigenvalue, the more participants loaded on that factor and this indicates a more important view. As per KMO criteria, factors are retained if the Eigenvalue is at least 1.

5. Rotation-interpretability of factors can be improved by rotation. The purpose of the rotation is regarded as an analytical determination that is meaningful. Varimax rotation is selected to display rotated solutions. Two types of rotations are orthogonal rotation and the oblique rotation. Since varimax, quartimax and equamax are all orthogonal rotations, orthogonal was the choice for this study. Orthogonal rotation retains a 90° angle between factors as the rotation is constrained to return factors which are uncorrelated. Varimax rotation is used to overcome the overlapping of variables in different factors which creates interpretative problems. In rotated factor solution, variables that display a loading of 0.6 or more are identified in each factor as the sample size exceeds a certain threshold of 200 and above. For this study a factor loading of 0.3 was used as other statements did not load on factor loading of 0.4 and above-this was possibly also due to the sample size.
6. Scores allows the researcher to save factors for each subject. These scores can be used for further analysis, or they identify groups of subjects who scored high on particular factors. The method option chosen was regression.

4.9.2 Qualitative analysis

Thematic analysis is the method that was used to analyse the data that was collected from the semi-structured interviews. According to Braun and Clarke (2013) thematic analysis can be defined as “a method for systematically identifying, organising, and offering insight into patterns of meaning (themes) across a dataset” (p. 57). Thematic analysis allows for the interpretation of quality information by

identifying common themes, thoughts and patterns of speech emerging from the collected data (Kiger & Varpio, 2020). Therefore, thematic analysis is an acceptable way of analysing hermeneutic phenomenological data. The findings cycle between what was said and elaborates on the relayed experiences (Diko, 2022).

The strength of thematic analysis includes its flexibility and adaptability as well as its rich data analysis (Daruhadi, 2024). The flexibility allows for a non-linear approach where the researcher can revert to previous stages and thematic analysis can be adapted for a range of theoretical frameworks (Finlay, 2021). The rich data allows for the in-depth qualitative data analysis with rich informative findings (Finlay, 2021). Thematic analysis also allows for detailed insights which permits an exploration of significance, meaning and highlights similarities and differences (Nowell et al., 2017). While thematic analysis is flexible, this can lead to potential inconsistent interpretation which can be misunderstood as a lack of rigour and clarity (Nowell et al., 2017). Another weakness is the findings make it difficult to generalise to a broader population where findings are context-specific (Finlay, 2021). This allows for assumptions to be made.

After the initial quantitative data analysis had been conducted, this was followed by qualitative data collection and analysis. I conducted semi-structured interviews in retrospect of what was found from the quantitative analysis. According to Fink (2000), qualitative analysis involves how far I would analyse the statements without misinterpreting the answers that they gave. This was done by establishing connections between the preliminary themes and clustering them accordingly (Daruhadi, 2024). The idea behind putting themes or codes together is so that similar views or events are under a common heading based on a common characteristic (Daruhadi, 2024). The second phase of data analysis utilised thematic analysis to make sense of raw data from the semi-structured interviews. I linked data and took note of any emerging similarities and/or differences between participants or groups (Braun & Clark, 2012).

According to Braun and Clarke (2012); Creswell (2013) and Kiger and Varpio (2020) thematic analysis includes the following steps:

1. I familiarised myself with data by doing my own transcription of audio and reading through the text. What this entailed was reading through the responses and identifying common themes and finding clarity. I searched for phrases that were repeated during the interview to help narrow down the words or sentences into a transcript. The transcript were be transcribed verbatim into a hard copy and colour coded and categorised for analysis.
2. Generating initial codes came from the notes I had jotted during the online interviews and the transcribed themes that I had transferred into Microsoft excel. Therefore, illuminating the text to obtain similar texts which are then coded, although it can be a strenuous process. This is the development of significant statements and should be treated as having equal worth. Coding can also help with developing a list of non-repetitive and non-overlapping statements.
3. Searching of themes was generated from the codes by identifying recurring patterns of narratives from the Microsoft excel spreadsheet by typing notes on the adjacent columns for clarity of themes identified, which represented meaningful statements organised into broader categories of information.
4. Reviewing themes – I had to review the themes by going over each tab on the excel spreadsheet that represented each participant to ensure that themes generated were accurate. I had to ensure that the themes did not overlap and that each theme was relevant This is the textual description of the participants experiences.
5. Defining and naming themes – this step allowed to give meaning to the themes by describing how the experiences happened; this is also referred to as structural description.
6. Writing up which entails linking the themes to the research question, the aim and approach used. This is the incorporation of textural and structural descriptions where I, as the researcher write a description of the phenomenon.

4.10 Reflexivity

Although as the researcher, I cannot say that I am obliged to pay 'black tax' every month, I do however make ad hoc payments if my siblings, cousins, or nieces need some financial assistance. In that instance, I would call the payments I make as family financial responsibility and not 'black tax' as there is no obligation to financially provide every month. There should be a distinction between family financial responsibility which is positive and a willing gesture versus 'black tax' which is an obligated act made to make the payers feel under pressure to financially contribute towards their families. The participants in general had a full understanding of what 'black tax' encompassed, as for me I was not aware of the depth of the financial strain they experienced. The interviews were quite disconcerting for me as many of the participants experienced emotional turmoil. Perhaps I was overcome with a feeling of guilt as my family does not have such financial expectations from me.

I share social identities with my participants, with the shared racial and gendered identities, this placed me in a position to identify with the race and gender structural positions with the participants. Nonetheless, my family dynamics and socio-economic background in regard to obligatory monthly payments I did not share with the participants. As a Black woman myself and exposed to other Black women who do have to contend with paying 'black tax', it was important to explore the relationship between finances and the emotional implication of 'black tax'. I therefore understood the complexity of my participants situations even from an insider (race and gender) and outsider (financial obligation) perspective.

As a Black female professional who makes ad hoc or episodic payments, I may have underestimated the financial burden and psychological turmoil experienced by the participants from both the quantitative and qualitative analysis. I endeavoured my best to especially approach the interviews with an open view and avoided inserting my own assumptions about the participants financial responsibility and emotional experiences. Even if I had no preconceived ideas on 'black tax' as I do not have a real experience, it was still important to immerse myself in the participants' natural setting by listening to whether there were any underlying meanings as to what they were saying without imposing my own feelings and views.

The lack of in person interaction with the participants, I can admit may have impacted the spontaneous elaborations because of the online platform. This denied me the rich, informal afterthoughts with the participants. Although I had one participant that I spend an extra hour speaking to as she delved deeper into our conversation since our interview had a limited timeframe provided as a guideline.

In using CRT and CRF, I had the responsibility to understand how participants negotiated and constructed their meaning of 'black tax', but within the broader systems of race, class and gender. 'Black tax' therefore could not be examined independently and outside of South Africa's racialised history. This history which has placed and exposed Black women to persistent structural inequalities, class disparities and gendered expectations. These Black female professional's experiences had to be legitimised through these frameworks by giving knowledge arising from their lived experiences.

Thus, while I share racial and gendered identities with the Black female professionals, my positioning was characterised by both distance and proximity. I was cognisant of my own privilege of economic mobility since I am not obligated to make monthly 'back tax' payments. It arguably can be noted that the meaning of 'black tax' can assume different meanings to Black women despite them sharing similar identities, Black women experiences can be heterogeneous.

4.11 Conclusion

In this chapter I attempted to justify why I chose the mixed methods approach in explaining why one method was not going to be adequate. I outlined the reasons for choosing pragmatic paradigm because of the use of mixed methods for exploring the multiplicity of world views. The cross-sectional design may assist in informing policy in determining how 'black tax' payers can be assisted in their financial strain and psychological impact. Thematic analysis aided in interpreting the lived experiences of Black female professionals who had been impacted by the historical injustices which had affected the 'black tax' culture. I indicated how both the data collection and analysis was conducted but also in keeping with the required ethical standards. Lastly, I reflected that although I am not expected to pay 'black tax', I am cognisant of the

other Black females in my life who may view 'black tax' as negative and family financial responsibility as positive. In both examples there can be a sense of pride in being in a position to assist a family member or a friend.

CHAPTER FIVE

QUANTITATIVE RESULTS AND ANALYSIS

5.1 Introduction

This chapter presents the data collected using the 'black tax' questionnaire (BTQ). The first phase of the study focussed on the quantitative part where 200 Black female participants completed the BTQ on MS Forms from February 2024 to September 2024. The cross sectional analysis was used to make sense of the quantitative data. The IBM Statistical Package for the Social Sciences (SPSS) software version 29 was employed to analyse the quantitative data. In addition, factor analysis followed the steps from Field, (2024). Moreover, the InCharge Financial Distress/Financial Well-Being Scale (IFDFW) from Prawitz et al. (2017) was used to generate some questions which used concepts related to personal and family financial well-being. These include impact on family and work, financial stressors, feelings of financial well-being, financial satisfaction and financial behaviour.

5.2 Descriptive statistics

5.2.1 Demographics of participants

The study specifically focussed on Black female professionals, with the exclusion of Indian and Coloured females, which is similar to Mangoma and Wilson-Prangley's (2019) study conducted across all South African provinces. All 200 participants completed the demographics section of the BTQ. Table 5.1 below describes the respondents' age, which includes median age which is between 35-44 (44%), a mean (M) age of 2.82, and standard deviation (SD) of 0.869. Only 3% of the participants were aged over 55 years and 4.5% were between 18-24. This age range indicates that respondents included only a few individuals who had completed their university studies and in their early careers. Up to 54% of participants had 0-15 years of work experience which justifies the statistics of a young career life despite the majority of participants in the 35-44 age range.

Age in Years

Age in years	Frequency	Percent	Valid Percent	Cumulative Percent
18-34	73	36.5	36.5	36.5
35-54	121	60.5	60.5	97.0
55-65	6	3.0	3.0	100.0
Total	200	100.0	100.0	

Table 5.1 Participants' Age. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI.

The highest category for being employed was either 0-5 years (23%), or between 11-15 years (31%), with both accounting for 54%. This indicates that although they were not very young, most of participants had not been in their careers for long. The employment demographic had a mean of 2.76 and SD of 1.335. Figure 5.1 below represents the level of education. The highest level was PhD, represented by three participants (1.5%). The highest frequency was a Bachelor's Degree/B-tech/Advanced Diploma/Graduate Certificate of 62 (31%), followed by the Post Graduate Diploma/Professional Qualification Honours of 41 (20.5%). The reason could be because the National Qualification Framework (NQF) level 6 and 7 are put together. These qualifications may explain the few years of employment as most participants hold a degree below a post graduate qualification. The remaining frequencies were represented as follows, 20 participants had a National Senior Certificate/Matric (10%), 14 participants had Higher Certificate/Advanced National (Vocational) Certificate (7%), 27 participants had National Diploma/Advanced Certificate (13.5%) and 33 participants had a Master's degree (16.5%). The statistics indicate that most participants had a tertiary qualification, which may attest to the professional level of their careers. This may help explain the relatively short employment durations within

this group and educational profile reflects a professional career trajectory among the participants. The overall Mean was 4.01 and SD of 1.525. The lowest qualification was a National Senior Certificate/Matric and the highest was a PhD. Hence, most participants were represented by the middle qualification which is the bachelor's degree. Fifty-one and a half percent (51.5%) of participants were unmarried. These participants did not receive any financial support from partners as confirmed by some of the qualitative findings. Those who were widows or separated accounted for 2% each. Participants had a mean of 2.56 children and a SD of 1.155. This indicates that they had an average of two to three children. Only 1.5% had more than 5 children. From their maternal side, 89 participants were first born, while two were number 15 from their families. In terms of living arrangements, 36% and 35% of the participants were paying rent or a bond respectively, which indicates that 71% was directly responsible for the household expenses and upkeep. Moreover, participants had other family members whom they lived with. The highest number was those who lived with their parents (40.5%), while 0.9% which is the lowest lived with friends.

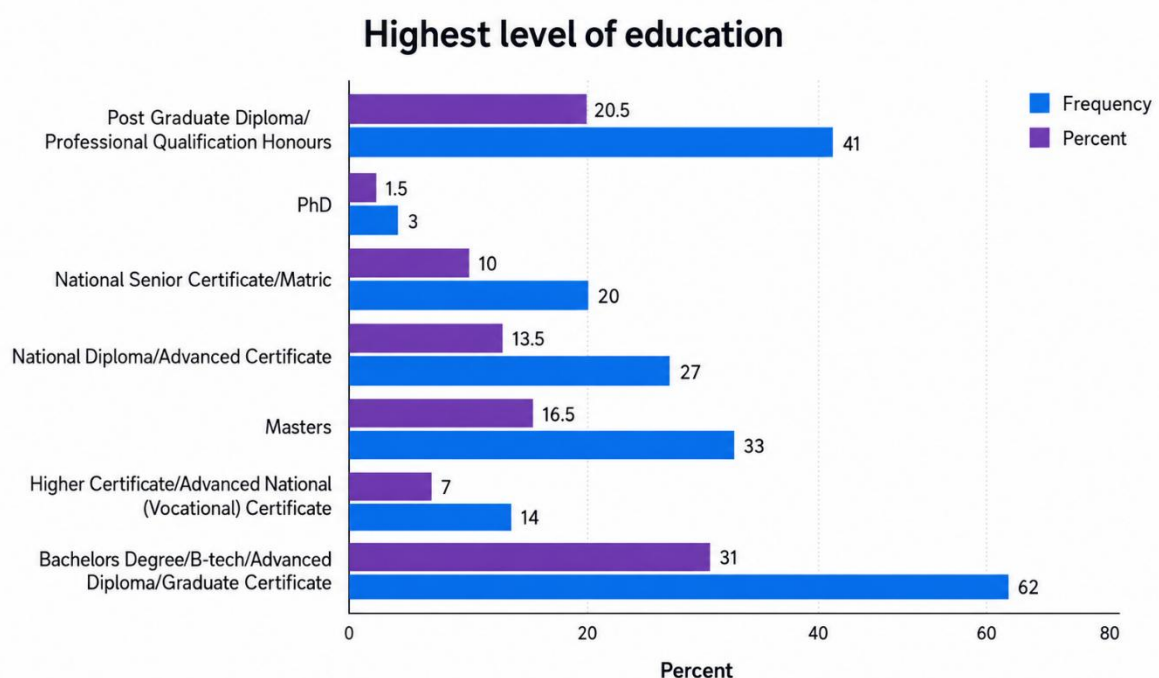


Figure 5.1 Highest level of education frequency for BFP. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI.

5.2.2 Answering the research questions

The 34 Likert scale statements were grouped according to (a) 'black tax' perspective, (b) the impact that the state and employers have on Black female professionals, and (c) financial well-being questions. The statements employed the research questions highlighted in chapter 1 in answering the quantitative data. The last research question was answered by qualitative interviews and will be addressed in chapter 6.

1. What are the perceptions of 'black tax' and financial responsibility among Black professional women?

The 34 Likert statements from Q1 to Q16 addressed the 'black tax' perceptions participants had, rating them from strongly disagree to strongly agree. The statements were grouped into two groups, but only a few were extracted and presented below. Figure 5.2 below provides questions that demonstrate the positive or negative impact of 'black tax'. The statement 'black tax' is a barrier to wealth creation, was agreed and strongly agreed upon by 30.5% and 33% of the participants respectively. Although the 63.5% concurred with the statement, 24.5% and 32% strongly disagreed and disagreed respectively (56.5%) that 'black tax' should be the responsibility of esteemed siblings. Some participants struggled with wealth creation due to being financially responsible for their families. However, they would still prefer to contribute financially towards their families. Sixty-eight percent (68%) strongly disagreed and disagreed that NSFAS students should use their grants to financially help their families. This explains that some participants believe that only employed individuals should pay 'black tax'. The participants strongly disagreed (30.5%) and strongly agreed (6%) that they should remain responsible for their adult siblings. Thirty-five percent (35%) agreed that job hopping happens due to increased financial benefits to afford 'black tax'. This implies that in some cases, job hopping is the consequence of pursuing better financial stability and security more than job satisfaction.

Forty-eight and a half percent (48.5%) of participants either agreed (31.5%) or strongly agreed (17%) that they were obligated to pay 'Black tax'. Therefore, they were not paying 'black tax' willingly. Mpisane (2022) and Sibiya (2018) found that their

participants felt powerless due to obligations that required them to prioritise the needs of others. Magubane (2017) described 'black tax' as either voluntary or compulsory. In comparison, Msibi (2020) characterised it as both voluntary and involuntary, as participants were unable to enjoy their lives while their families struggled without food on the table. Despite the above, nearly half of the study participants (49%) strongly disagreed and disagreed that they put the needs of others above their own, which contrasts the sense of obligation described above. Mangoma and Wilson-Prangley (2019), found that 73% of their participants felt obligated, while 14% had no financial obligation towards their families. Furthermore, Magubane (2017) and Sibiya (2018) both reported that their participants felt gratitude and attributed their success to 'black tax' from others at an earlier stage of their lives. This study found that 40.5% strongly disagreed and disagreed compared to 45.5% that agreed and strongly agreed to being a product of 'black tax' and perhaps had a sense of gratitude.

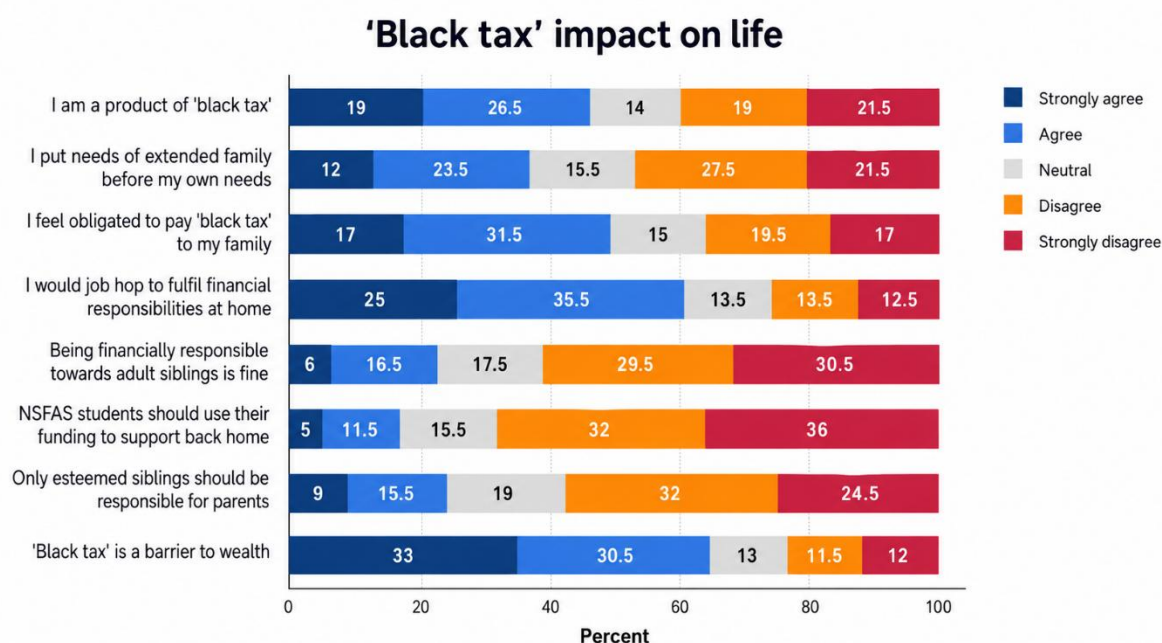


Figure 5.2 'Black tax' impact on life. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI.

Figure 5.3 below illustrates the second set of statements regarding monetary and family conflict. Thirty-one percent (31%) and 47.5% strongly disagreed that they have someone to rely on for cashflow or friends to support them if they were to lose their income, respectively. Sibiya (2018) found that some participants received support

while others had no one to rely on if they were to lose their job. This study indicates that participants did not receive any financial support from others when in need. Forty-seven percent (47%) strongly agreed that 'black tax' can cause family conflicts. However, 19.5% and 27.5% strongly disagreed and disagreed that they avoided family gatherings. This suggests that despite the complexities of monetary dynamics, they would still support their family members, even amidst the relationship turmoil associated with 'black tax'. Sibiya (2018) stated that families with a sense of entitlement can contribute to conflict and tension, findings from this current study were not enough to detour participants from their families. The psychological impact of this tension is further explored under research question 5, which is addressed through the qualitative analysis in chapter 6.

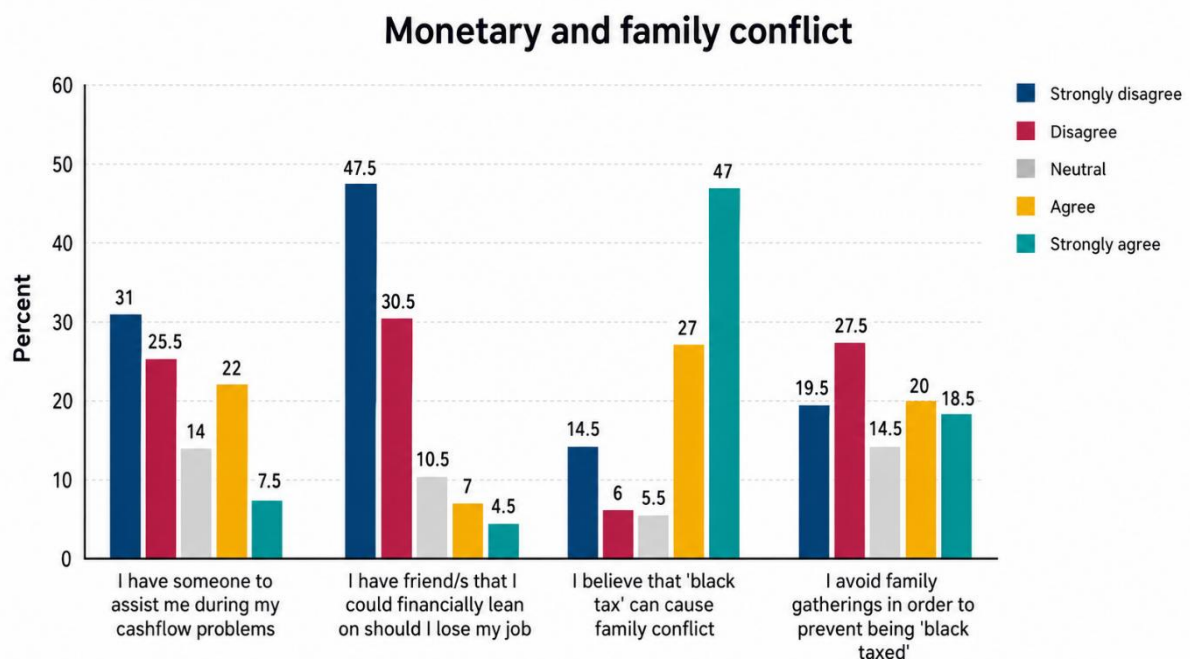


Figure 5.3 Monetary and family conflict. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI.

2. To what extent do the Black female professionals contribute to 'black tax'?

The types of support were grouped into three insights. Insight 1- housing and essentials represented by groceries, clothes and bond/rent payments. Insight 2- healthcare and insurance represented by health, medical aid, and insurance

expenses. Insight 3- education and information communication technology (ICT) represented by education, internet, cellphone, and data expenses. Table 5.2a below illustrate the type of support for insight 1. Ninety-seven percent (97.0%) of the participants indicated that they supported insight 1. This was the highest type of support of all the other insights.

Case Summary

	Valid		Missing		Total	
	Cases					
	N	Percent	N	Percent	N	Percent
Housing_essentials	194	97.0%	6	3.0%	200	100.0%

Table 5.2a Type of Support-Insight 1-Housing essentials summary. The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.2b below shows the detailed type of support under insight 1-housing and essentials. Siblings were the most supported under insight 1 at 23% (11.6% + 9.7% + 1.75), followed by parents at 22.5% (14%+7.5%+1%). The support for parents and siblings had a higher percentage in each insight. This can be attributed to the close relationship participants have with their parents and siblings. Grandparents were the least supported under this category at 6.7% (5.1%+1.5%+0.1%), followed by aunts/uncles (6.7%+2.1%+0.2%) and in-laws (6.2%+2.4%+0.4%) at 9% for both. The low percentage for grandparents and in-laws may be due to loss of grandparents or not having in-laws. The bond/rent assistance was below 1% for all beneficiaries, except for parents and siblings at 1% and 1.7% respectively. Since some parents may have paid off their homes, it would be reasonable for siblings to be receiving more support in this regard.

Housing_essentials Frequencies

		Responses		Percent of Cases
		N	Percent	
Housing_essentials	Groceries_parents	161	14.0%	83.0%
	Clothes_parents	86	7.5%	44.3%
	Bond_rent_parents	12	1.0%	6.2%
	Groceries_siblings	133	11.6%	68.6%

Clothes_siblings	111	9.7%	57.2%
Bond_rent_siblings	20	1.7%	10.3%
Groceries_grandparents	59	5.1%	30.4%
Clothes_grandparents	17	1.5%	8.8%
Bond_rent_grandparents	1	0.1%	0.5%
Groceries_aunts_uncles	77	6.7%	39.7%
Clothes_aunts_uncles	24	2.1%	12.4%
Bond_rent_aunts_uncles	2	0.2%	1.0%
Groceries_cousins	70	6.1%	36.1%
Clothes_cousins	54	4.7%	27.8%
Bond_rent_cousins	5	0.4%	2.6%
Groceries_niece_nephews	96	8.4%	49.5%
Clothes_niece_nephews	108	9.4%	55.7%
Bond_rent_niece_nephews	8	0.7%	4.1%
Groceries_in_laws	71	6.2%	36.6%
Clothes_in_laws	28	2.4%	14.4%
Bond_rent_in_laws	5	0.4%	2.6%
Total	114	100.0	591.8%
	8	%	

Table 5.2b Type of Support-Insight 1-Housing essentials. The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.3a below represents insight 2- healthcare and insurance. This insight was supported by 70.5% of participants, which can be attributed to paying funeral covers and participating in burial societies within the Black community. Despite the interest in insurable covers, medical aid is also quite expensive. Hence, 29.5% of the participants did not support either health, medical aid, or insurance.

Case Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Healthcare & insurance	141	70.5%	59	29.5%	200	100.0%

Table 5.3a Type of support-Insight 2-Healthcare & insurance summary. The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.3b below illustrate that parents received the most support with 33.6% (15%+5.7%+12.9%), followed by siblings at 20.5% (8.9%+3.1%+8.5%). Over 1/3 of the study participants acknowledged the importance of ensuring their parents healthcare and insurance, while less was contributed towards the other family members. The medical aid assistance for grandparents, aunts/uncles, cousins and in-laws were all below 1%.

Healthcare & insurance Frequencies		Responses		Percent of Cases
		N	Percent	
Healthcare & Insurance	Health_parents	69	15.0%	48.9%
	MedicalAid_parents	26	5.7%	18.4%
	Insurance_parents	59	12.9%	41.8%
	Health_siblings	41	8.9%	29.1%
	MedicalAid_siblings	14	3.1%	9.9%
	Insurance_siblings	39	8.5%	27.7%
	Health_grandparents	26	5.7%	18.4%
	MedicalAid_grandparents	4	0.9%	2.8%
	Insurance_grandparents	16	3.5%	11.3%
	Health_aunts_uncles	21	4.6%	14.9%
	MedicalAid_aunts_uncles	1	0.2%	0.7%
	Insurance_aunts_uncles	16	3.5%	11.3%
	Health_cousins	14	3.1%	9.9%
	MedicalAid_cousins	1	0.2%	0.7%
	Insurance_cousins	14	3.1%	9.9%
	Health_niece_nephews	28	6.1%	19.9%
	MedicalAid_niece_nephews	7	1.5%	5.0%
	Insurance_niece_nephews	20	4.4%	14.2%
	Health_in_laws	22	4.8%	15.6%
	MedicalAid_in_laws	2	0.4%	1.4%
	Insurance_in_laws	19	4.1%	13.5%
Total		459	100.0%	325.5%

Table 5.3b Type of support-Insight 2-Healthcare & insurance. The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.4a shows insight 3- education and ICT. It was supported by 77.5%, while 45 (22.5%) participants did not acknowledge this insight. Although education is vital, access to the internet, purchasing of cell phones, and data expenses appeared to have a significant role in the lives of the participants' family members.

Case Summary

	Valid		Cases Missing		Total	
	N	Percent	N	Percent	N	Percent
Education & ICT	155	77.5%	45	22.5%	200	100.0%

Table 5.4a Type of support-Insight 3-Education & ICT summary. The data was analysed using IBM SPSS Statistics (Version 29).

The table below 5.4b illustrate that siblings and nieces/nephews received the most support at 23% (15.7%+17.3%) and 23.8% (10.9%+12.9%) respectively. No educational support was given to either parents or grandparents. Therefore, they received 15.2% and 2.1% respectively for the internet/cell phone and data expenses.

Education & ICT Frequencies

		Responses		Percent of Cases
		N	Percent	
Education & ICT	Internet_cellphone_data_parents	66	15.2%	42.6%
	Education_siblings	68	15.7%	43.9%
	Internet_cellphone_data_siblings	75	17.3%	48.4%
	Internet_cellphone_data_grandparents	9	2.1%	5.8%
	Education_aunts_uncles	7	1.6%	4.5%
	Internet_cellphone_data_aunts_uncles	23	5.3%	14.8%
	Education_cousins	23	5.3%	14.8%
	Internet_cellphone_data_cousins	39	9.0%	25.2%
	Education_niece_nephews	47	10.9%	30.3%
	Internet_niece_nephews	56	12.9%	36.1%
	Education_in_laws	7	1.6%	4.5%
	Internet_in_laws	13	3.0%	8.4%
Total		433	100.0%	279.4%

Table 5.4b Type of support-Insight 3-Education & ICT. The data was analysed using IBM SPSS Statistics (Version 29).

The table below 5.5 represent the overall type of support given to parents, siblings, grandparents, aunts/uncles, cousins, nieces/nephews and in-laws by participants. The study found that most support was provided for groceries, which aligns with a study by Diko (2022) where it was found that buying groceries is never sufficient. Mangoma and Wilson-Prangley (2019) found that most participants essentially contributed to monthly

consumptions. Although my study demonstrate that 29.5% of participants supported their grandparents with groceries, Maluleke (2021) posited that grandparents were the main providers, procuring groceries among other household necessities. In addition, Oppel (2023) found that groceries and education are part of catering for family, as this accounts for the socio-economic well-being. Magubane (2017) concurs that social capital forms the foundational basis for taking care of one another. This study found that while groceries were a major form of support, education was a significant factor for siblings at 34% and nieces/nephews at 23.5%. Whitelaw and Branson (2020) also support this finding, noting that responsibility for children's education extends beyond parents. In this study, the participants supported their siblings (34%), cousins (11.5%), and nieces/nephews (23.5%), indicating that that the parents of these children are not solely responsible for their educational needs.

	Parents	Siblings	Grand Parents	Aunts/ Uncles	Cousins	Niece/ Nephews	In-Laws
Groceries	80.0%	66.5%	29.5%	38.5%	35.0%	48.0%	35.5%
Clothes	43.0%	55.5%	8.5%	12.0%	27.0%	5.4%	14.0%
Bond/rent	6.0%	10.0%	0.5%	1.0%	2.5%	4.0%	2.5%
Health	34.5%	20.5%	13.0%	1.5%	7.0%	14.0%	11.0%
Medical Aid	13.0%	7.0%	2.0%	0.5%	0.5%	3.5%	1.0%
Insurance	29.5%	19.5%	8.0%	8.0%	7.0%	10.0%	9.5%
Education	0%	34%	0%	3.5%	11.5%	23.5%	3.5%
Internet/cellphone/data	33.0%	37.5%	4.5%	11.5%	19.5%	28.0%	6.5%
Other	21.0%	21.5%	6.0%	19.0%	19.0%	13.0%	9.0%
No parents, siblings etc	12.5%	3.0%	55.5%	14.5%	8.5%	7.0%	43.5%
None of the above	2.0%	7.0%	9.0%	25.5%	25.5%	16.0%	15.0%

Table 5.5 Overall type of support given by BFP. The data was analysed using IBM SPSS Statistics (Version 29).

From the three insights in the above table 5.5, the findings suggest that parents and siblings received the most support from the participants, while grandparents and in-laws received the least support. The living arrangements can possibly account for the amount of support, as highlighted below on Table 5.6. For example, 34.5% of the participants lived with their partner/spouse, 15.7% with their parents, 27.7% lived with their children, 9.4% with their extended family members, 0.9% resided with their

friends, and 11.9% stayed alone. The most support received by parents may be due to some participants staying with their parents. Additionally, it might be due to the majority staying with their partner/ spouses, making it easy to send money back home. Since 27.7% of the participants lived with their children, this indicates that most participants were supporting their own children. Hence, some may not send money back home since they lived with their children.

Living arrangements		Responses		Percent of Cases
		N	Percent	
Living arrangements	Living arrangements-spouse/partner	81	34.5%	40.5%
	Living arrangements-parents	37	15.7%	18.5%
	Living arrangements-kids	65	27.7%	32.5%
	Living arrangements-extended family	22	9.4%	11.0%
	Living arrangements-friends	2	0.9%	1.0%
	Living arrangements-alone	28	11.9%	14.0%
Total		235	100.0%	117.5%

Table 5.6 Living arrangements of BFP. The data was analysed using IBM SPSS Statistics (Version 29).

While 64.5% was covered in the type of support in Table 5.6, Table 5.7 represented below shows “Other type of support given by participants”. The insights included trend 1- transport, trend 2 -household essentials/accommodation, trend 3- forms of monetary payments, trend 4- entrepreneurship support and trend 5- other. Although trend 1 included purchasing of a car, car maintenance, the majority was petrol costs and transport money. This study found that some participants purchased cars and built houses for their relatives. In addition, a study by Krige (2015) had participants with multiple cars. Sibiya (2018) also had a participant who purchased a car for their parent. In the semi-structured interviews (i.e., the second phase), one participant revealed that she purchased a car for either a sibling or a niece/nephew, while the other bought a car for her son. Trend 2 included electricity, levies, rates, housekeeper costs and

accommodating relatives. Hence, one participant built a house for their relative. This was consistent with Sibiya (2018), with monthly expenses such as groceries, water, lights and municipality bill rated the highest trend and participants also renovating or building houses for relatives. According to Maluleke (2021), 'black tax' does not refer to financial support only but can include providing for clothing and accommodation. The current study also found that accommodation was a factor in supporting family members. This supports Magubane (2017), highlighting that 'black tax' does not only mean financial support but social support for example food, groceries, and accommodation. Trend 3 had the highest representation at 15% out of 35.5%, which indicates that monetary support was essential, even in the form of supporting relatives' stokvels. For trend 4, participants assisted their relatives with starting small businesses such as selling of perfumes. Magubane (2017) found that participants in their study were inspired to be entrepreneurs due to the hardships they experienced growing up. This study found that participants supported family members in their entrepreneurship journey. Trend 5 under "other support" included financial assistance for traditional ceremonies, buying uniforms, cosmetics, and other entertainment expenses. The mean for this overall "other support" offered by participants was 2.92 and the SD was 1.251. This indicates that participants spent on household essentials/accommodation and forms of monetary payment as other ways of financially supporting their family members.

Other support given by BFP

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-transport	10	5.0	14.1	14.1
	2-household essentials/accommodation	15	7.5	21.1	35.2
	3-forms of monetary payments	30	15.0	42.3	77.5
	4-entrepreneurship support	3	1.5	4.2	81.7
	5-other	13	6.5	18.3	100.0
	Total	71	35.5	100.0	
Missing	System	129	64.5		
Total		200	100.0		

Table 5.7 Other support given by BFP. The data was analysed using IBM SPSS Statistics (Version 29).

The table below 5.8 represents the percentage of salary range for 'black tax' with a mean of 1.88 and SD of 0.963. This indicates that participants spent between 1-40% of their monthly income on 'black tax'. In total, 78% of the participants formed part of the group mentioned above. The majority (42.5%) spent between 1-20% of their income on 'black tax'. Hence, participants dedicate about 80% of their salary to their expenses. Interestingly, two participants spent approximately 81-100% of their salaries paying 'black tax'. These are difficult financial circumstances participants find themselves in, sacrificing over 80% of their income in assisting those who need the finances. According to Whitelaw & Branson (2020), 20.5% of all households remit to 'black tax' in South Africa. However, this might be an accurate observation as many South Africans are unemployed or underemployed as stated in chapter 2.

Percent of salary range for 'black tax'

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-20%	85	42.5	42.5	42.5
	21-40%	71	35.5	35.5	78.0
	41-60%	28	14.0	14.0	92.0
	61-80%	14	7.0	7.0	99.0
	81-100%	2	1.0	1.0	100.0
Total		200	100.0	100.0	

Table 5.8 Percent of salary range for 'black tax'. The data was analysed using IBM SPSS Statistics (Version 29).

3. Is the state effective in creating conducive socio-economic environment for Black female professionals that is effective in alleviating any financial strains?

The above research question was addressed with the Likert scale Q17 to Q23. Figure 5.4 below demonstrate the effectiveness of government interventions. Only 3.5% disagreed with the need for another radical economic empowerment policy for women, while 48.5% strongly agreed with the statement. This view was further reinforced by another 48.5% who also strongly agreed that a radical policy specifically aimed at accommodating Black women was necessary. This means that most participants see the positive impact made by current policies in Black women's lives.

However, more than 50% did not have strong sentiments about either views. To reiterate the above two views, 41.5% strongly agreed with another radical policy to accommodate all Black people in general. Participants strongly agreed at 22% and agreed at 24% that government spent less on social grants because of 'black tax' payers. The statement corresponds with the findings from the first group of questions on perception, where 13% and 29% strongly disagreed and disagreed respectively, that families who receive 'black tax' rely less on social grants compared to those who do not receive it. There is no perceived benefit that government nor 'black tax' payers receive from giving social grant or by paying 'black tax' respectively.

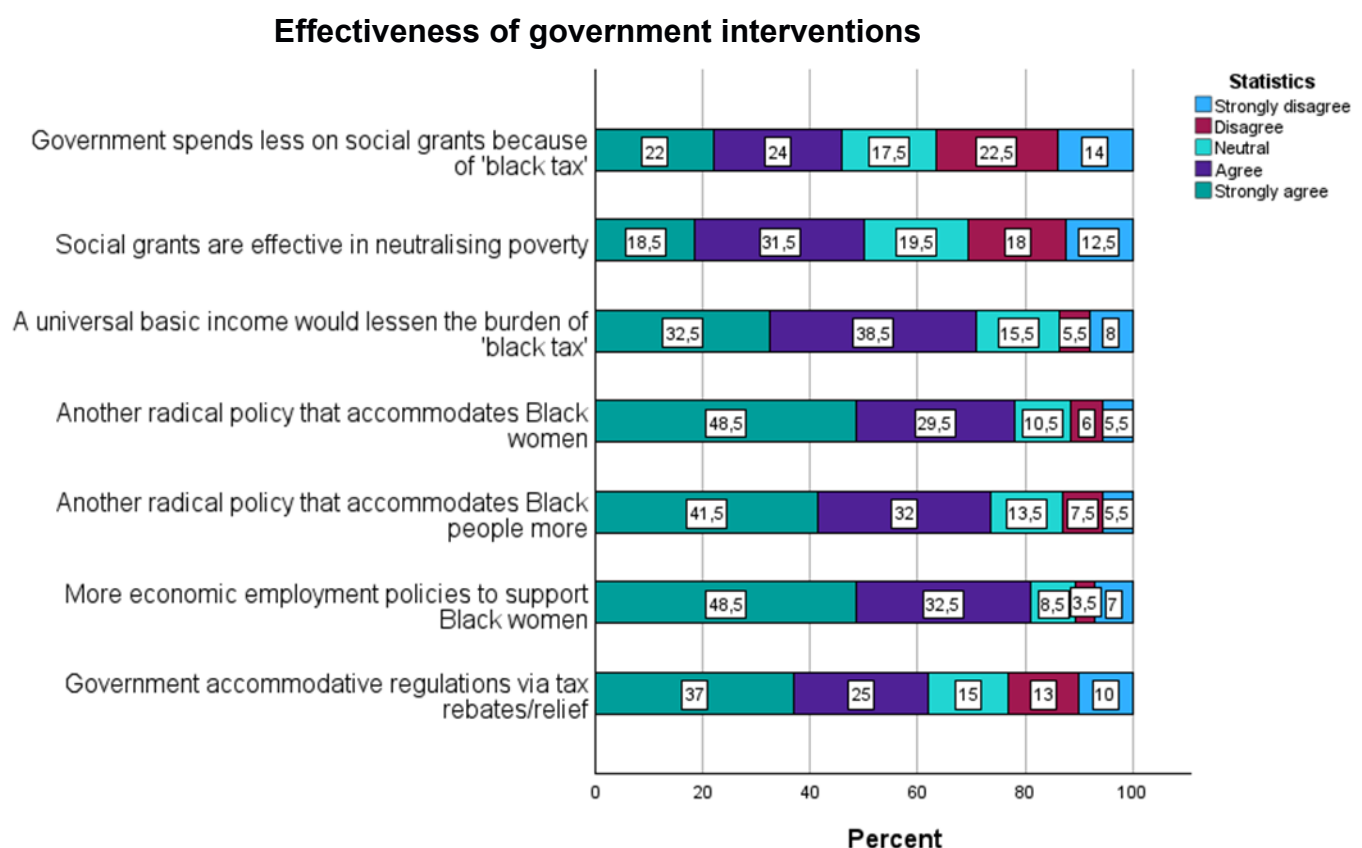


Figure 5.4 Effectiveness of government interventions. The data was analysed using IBM SPSS Statistics (Version 29).

4. In what ways does 'black tax' influence the financial decision, disposable income and economic welfare of Black female professionals in South Africa?

The above research question was addressed in Likert scale statements Q24 to Q34. Figure 5.5 below demonstrates that only 4% of the participants strongly agreed that they were coping financially. In terms of savings, 45.5% strongly disagreed that they had 20% of their monthly income saved up, and 49.5% disagreed that they had 3 months of their income saved up. From the same savings questions, only 3% and 4% strongly agreed and agreed that they had 20% and 3 months of their income saved up respectively. According to Wilson-Prangley (2019), 23% of the participants were able to save over R5000 per month despite paying 'black tax'. Mpisane (2022) emphasised how savings assist in resolving and coping with challenges. However, participants were still unable to embark in leisure activities. The findings are consistent with Sibiya (2018) that participants forfeited leisure activities and spending on assets due to their commitment of paying 'black tax'. Fouché and Manyapelo, (2020) found that 50.9% of their participants could not eat out or go to watch movies.

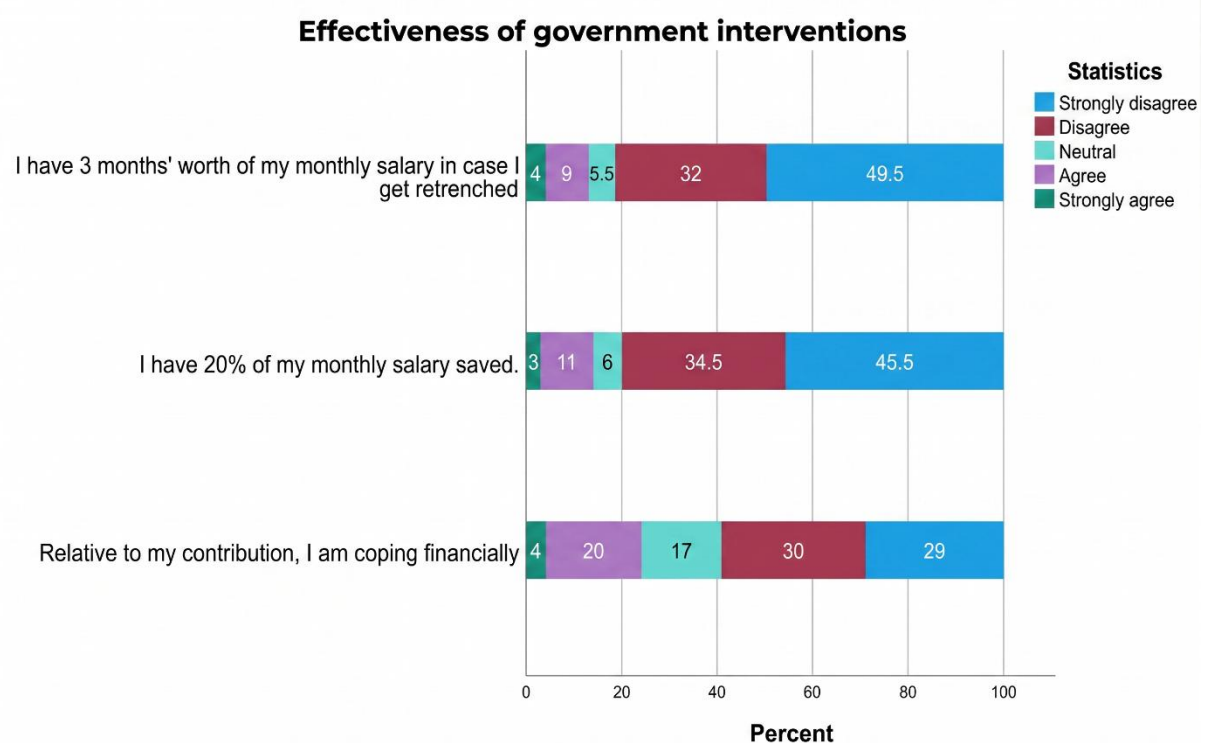


Figure 5.5 Financial well-being. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI

From figure 5.6 below, the study contrasts the above as it found that 60.5% strongly disagreed (28%) and disagreed (32.5%) that they forfeit leisure activities due to paying 'black tax'. The study also found that 36% and 27% strongly disagreed and disagreed respectively that 'black tax' has delayed them financially. However, Mangoma and Wilson-Prangley (2019) found the opposite that 71% of participants believe that helping relatives hampers their success.

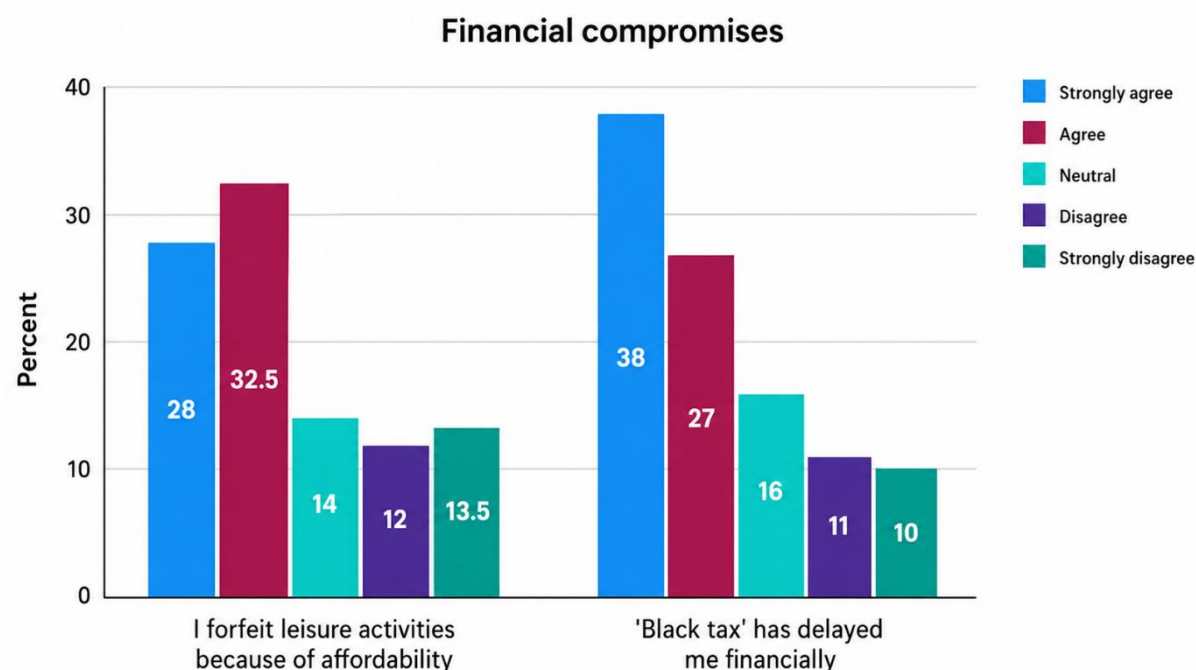


Figure 5.6 Financial comprises. The data was analysed using IBM SPSS Statistics (Version 29). Enhanced by AI.

Table 5.9 below revealed that 49% of the participants supported their parents monthly, while 49.5% of siblings were supported as and when indicating that they received most support than parents. The sporadic support given to aunt/uncles, cousins and nieces/nephews was also high, which means participants are unable to have a set budget for the monthly support. In this study, most support occurred as and when, while in Mangoma and Wilson-Prangley (2019), it occurred mostly monthly. Although 52% of participants reported being able to say no to requests from the financial well-being statements, 26.5% agreed and 25.5% strongly agreed respectively. However, this may not reflect the findings if most of the financial assistant is done sporadically.

	Parents	Siblings	Grand Parents	Aunts/uncles	Cousins	Niece/Nephews	In-Laws
Weekly	5.0%	1.5%	2.0%	0.5%	0.0%	3.0%	1.5%
Monthly	49.0%	40.0%	13.0%	13.0%	13.5%	27.0%	13.5%
Once a year	0.0%	1.5%	0.5%	2.0%	0.5%	0.5%	1.0%
As and when needed	31.5%	49.5%	22.5%	47.0%	52.0%	49.0%	27.5%
N/A	14.5%	7.5%	62.0%	37.5%	34.0%	20.5%	56.5%

Table 5.9 Frequency of support given by BFP. The data was analysed using IBM SPSS Statistics (Version 29).

5. To what extent does 'black tax' act as a predictor of psychological distress for Black female professionals?

The predictor of psychological distress and thus “psychological impact” research question did not form part of quantitative MS Forms (BTQ), but participants were asked if they would like to participate in the qualitative interviews. Research question 5 is addressed in chapter 6.

5.3 The factorial analysis

5.3.1 Preliminary analysis

From table 5.10 below, the KMO value ranges between 0 and 1; the closer the value is to 1, the better the indication that the patterns of correlation are relatively compact. According to Field (2024), KMO values between 0.5 to 0.7 are considered mediocre, 0.7 to 0.8 are good, 0.8 to 0.9 are great, and values above 0.9 are deemed superb. In this study, the KMO value of 0.804 falls within ‘great’ category. This suggests that there is confidence in the appropriateness of factor analysis for the data, and that the pattern of correlation is sufficiently compact. If $p < 0.001$, it can be concluded that Bartlett’s Test is highly significant, confirming that factor analysis is appropriate and has yielded distinct and reliable factors.

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.804
Bartlett's Test of Sphericity	Approx. Chi-Square	3048.820
	Df	561
	Sig.	<.001

Table 5.10 KMO and Bartlett's Test. The data was analysed using IBM SPSS Statistics (Version 29).

5.3.2 Factor extraction

From Table 5.11 below, SPSS identified 34 linear components, with nine meeting the criteria of the Eigenvalue of at least 1 according to Edenheim (2020), Field (2024) and Verma (2019). Factors that display Eigenvalues greater than 1 accounted for a higher variance than which was contributed by one variable. Therefore, factor 1 explains 22.22% of total variance. The subsequent factors explain the total variance in a decreasing sequence at an Eigenvalue above 1 until Factor 9, thereafter the Eigenvalue is set below 1. The decision of how many factors should be used was not based on scree plot. The scree plot is better optimised if there are less than 30 variables, more than 250 participants and the communality after extraction are above 0.7, and the sample size exceeding 250 (Field, 2024).

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.555	22.221	22.221	7.555	22.221	22.221	4.547	13.372	13.372
2	3.034	8.922	31.143	3.034	8.922	31.143	2.901	8.532	21.904
3	2.678	7.876	39.019	2.678	7.876	39.019	2.713	7.980	29.884
4	1.887	5.551	44.570	1.887	5.551	44.570	2.644	7.776	37.660
5	1.665	4.898	49.469	1.665	4.898	49.469	2.233	6.569	44.229
6	1.485	4.369	53.838	1.485	4.369	53.838	2.130	6.264	50.493
7	1.297	3.816	57.654	1.297	3.816	57.654	1.768	5.201	55.694
8	1.149	3.381	61.034	1.149	3.381	61.034	1.554	4.571	60.265
9	1.018	2.993	64.028	1.018	2.993	64.028	1.279	3.762	64.028
10	.980	2.882	66.910						
11	.913	2.686	69.595						
12	.876	2.577	72.173						
13	.764	2.248	74.421						
14	.740	2.177	76.597						
15	.720	2.119	78.716						
16	.635	1.866	80.582						
17	.627	1.844	82.426						
18	.615	1.808	84.234						
19	.577	1.698	85.932						
20	.530	1.558	87.490						
21	.511	1.503	88.992						
22	.451	1.328	90.320						

23	.441	1.296	91.616						
24	.432	1.272	92.888						
25	.395	1.161	94.049						
26	.352	1.036	95.085						
27	.337	.991	96.076						
28	.310	.912	96.988						
29	.262	.769	97.758						
30	.249	.733	98.490						
31	.218	.642	99.132						
32	.123	.361	99.493						
33	.105	.309	99.802						
34	.067	.198	100.000						

Table 5.11 Total variance explained. Extraction Method: Principal Component Analysis. The data was analysed using IBM SPSS Statistics (Version 29).

5.3.3 Factor rotation

Varimax rotation was employed which falls under the orthogonal group. Table 5.12 shows Extracted Themes. The SPSS programme was initially requested to suppress any loadings of less than 0.4. However, Q2 and Q27 did not load. It could be due to the misinterpretation of the statements. Hence, a factor loading of 0.3 was ultimately chosen. A factor loading of less than 0.3 are not displayed as highlighted in Table 5.13 later. The loading was requested to display findings in order of size. The rotated solution helps to clarify the loading into each factor. Thus, there is more coherence into each loading that falls under each theme. Of the 9 components which represent the initial themes each of the 34 statements are categorised under, only the first 7 themes were grouped into final themes. Theme 8 was excluded because it had a Cronbach's alpha (α) value of 0.442 with only two statements 25 and 34

which is not enough to justify the theme. Statement 25 could have been asked in the context of 'black tax' in general and not specifically to the "household budget", but rather "budget for expenses". In that context, it may have been able to cover the underlining theme better as a financial issue. Statement 34 could have been more clearly stated to reflect its financial implications. For this reason, both statements would have been better placed under theme 4- Financial stability status, as they both cover financial aspects to some extent. Most themes included four or five statements, so having only statement 25 and statement 34 under Theme 8 further justified the decision to disband the entire theme. Theme 9 was also excluded because the initial loading of statement 22 and statement 2 did not create a coherent theme, forcing those statements to be placed into theme 1 and theme 7, respectively. This theme initially had two statements which was insufficient. Considering that, the entire theme was disbanded and I decided to excluded it from the extracted themes (see table 5.12 below). The multiple loadings could be attributed to lack of clarity of the questions, and overlapping of statements resulted in negative loadings.

Themes:	Extraction		
Theme 1:	Government interventions	Theme 1:	Government interventions
Theme 2:	Sacrifices of 'black tax'	Theme 2:	Sacrifices of 'black tax'
Theme 3:	The dark side of 'black tax'	Theme 3:	The dark side of 'black tax'
Theme 4:	Financial stability status	Theme 4:	Financial stability status
Theme 5:	Financial support and responsibility	Theme 5:	Financial support and responsibility
Theme 6:	Family complications	Theme 6:	Family complications
Theme 7:	External financial assistant resource	Theme 7:	External financial assistant resource
~~Theme 8:~~	~~Household priorities~~		

Table 5.12 Extracted Themes. The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.13 rotated component matrix below shows the statements that represent each component one to nine, although themes 8 and 9 were excluded from the chosen extracted themes. A Cronbach's (α) value of 0.6 is still reliable and was considered for theme 5, 6, and theme 7 as stated by authors such as Prawitz et al. (2017) that 0.6 is still acceptable. Under theme 1- government interventions, the statements appeared to converge to statements which addressed policies. Hence, the rotated results are satisfactory to the researcher's expectations as the questions were grouped together in the MS forms (BTQ) survey. Statements that loaded on multiple themes, the impact could stem from lack of clarity of the statements, hence it was crucial to have two groups of respondents with differing views on a statement. There was no right or wrong way of answering, but a higher loading was chosen over a lower one despite having a negative (-) or positive (+) number. Although statement 22 initially loaded on Theme 9, I decided that it would be more suited under theme 1 as the statement also addresses policies and theme 9 has been excluded due to the

inconsistency of the statements that loaded there. Theme 2- sacrifices of 'black tax' covered most statements that focuses on how 'black tax' either positively or negatively affect participants by means of the sacrifices they have experienced or how they benefited from 'black tax' through others. Theme 3- the dark side of 'black tax' reiterated the negative statements of how 'black tax' impacts participants' progress. Theme 4- financial stability status all had collaborated statements which dealt with either the positive or negative financial coping abilities. Theme 5- financial support and responsibility, did not have high loadings but the statements address either support or having responsibility regarding 'black tax'. Theme 6- family complications loaded satisfactory as the statements addressed family dynamics that 'black tax' can have. Theme 7- external financial assistance source identified statements regarding gaining access to financial assistance that do not involve self-funding. Statement 5 appeared to not fully fit in with the theme and that might be the reason it also loaded elsewhere. Theme 8- household priorities was also removed due to low internal consistency of 0.442. Therefore, the statements were not sufficient and need more statements to give it more substance. As highlighted, the statements on Theme 9 had no consistency, hence the theme was excluded indefinitely due to inconsistency of the initial statements that loaded there.

Rotated Component Matrix

	Component								
	1	2	3	4	5	6	7	8	9
20. We need another radical policy that accommodates Black women more	.911								
19. We need another radical policy that accommodates Black people more	.886								
18. We need another radical economic employment system to specifically support Black women better	.877								
17. Government should make certain accommodative regulations for those supporting families via 'black tax' (i.e., tax rebates/ relief)	.730								

21. I think a universal basic income for the impoverished people would lessen the burden of 'black tax'	.672								
23. I believe that government spends less on social grants because of 'black tax' payers	.507								.416
10. I feel obligated to pay 'black tax' to my family		.736							
11. I put the needs of my extended family members before my own needs		.723							
9. I may consider job hopping to fulfil my career goals which fulfils my financial responsibility at home		.677							
6. I am a product of 'black tax'.		.541							
33. 'Black tax' has negatively affected my prospects of being financially secure			.760			-.319			

32. 'Black tax' has delayed me financially			.737			-.319		
30. I forfeit leisure activities because of affordability			.733					
31. I do not have enough saved up for my retirement plan			.707					
1. 'Black tax' is one of the barriers to wealth creation	.322		-.355			.321		
28. I have 20% of my monthly salary saved				.814				
29. I have 3 months' worth of my monthly salary in case I get retrenched				.804				
26. I have a savings account to assist to pay for unexpected expenses				.694				
24. Relative to my contribution, I am coping financially				.638				
27. I live on pay-cheque to pay-cheque			.301	.316				.307
8. 'Black tax' helped me survive difficult situations					.699			

13. I have friend/s that I could financially lean on should I lose my job					.676				
12. When I come across issues that require immediate action to fix, I have someone who can immediately assist me (cashflow issues)					.669				
7. Being financially responsible towards adult siblings is fine					.570				
14. I believe that 'black tax' can cause family conflict						.787			
15. Married couples pay "double black tax" because they also may look after their spouse's families						.724			
16. I avoid family gatherings in order to prevent being asked to financially contribute over and above to what I am already contributing						.589			

4. Current NSFAS recipients should use some of their funding to financially support their families back home							.793		
3. Families that receive 'black tax' do not rely on social grants as much as those who do not have financial support from family members		.394					.571		
5. Parents invest in their children's education so that the children can take care of them at a later stage		.391					.514		
25. I have a budget that tracks how much I spend on housing expenses								.756	
34. I can say 'NO' to requests for things that are not essentials from extended family members								.675	
22. Policies such as social grants are just as effective in neutralising poverty	.446								.625

2. Sibling/s who are financially esteemed should be the only ones financially responsible towards their parents		.416					.431		.524

Table 5.13 Rotation component matrix. Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. The data was analysed using IBM SPSS Statistics (Version 29).

5.3.4 Frequency analysis

The statements were analysed to identify each construct as well as verifying which factor loaded in each theme. The statements that loaded highly on factor 1 to factor 9 in descending order are displayed on Table 5.13 above. The table below (i.e., 5.14a) illustrates the statements under each theme with internal consistency of more than 0.7. According to Sekaran and Bougie (2016), this is a benchmark for confirming the internal consistency of Cronbach's (α) alpha value. Other authors such as Prawitz et al. (2017) state that a Cronbach's (α) value of 0.6 is still reliable and it was considered for theme 5, 6, and 7. Therefore since majority of the themes had a Cronbach's (α) alpha value of 0.7, this indicated a stable and accurate factor solution for smaller samples like 200 participants (MacCallum et al., 1999). Therefore, themes that were included will be further discussed in the tables below, in the order of loading statement. It should be noted that "Q" and statements may be used interchangeably.

Theme 1:	Government interventions
Q20	We need another radical policy that accommodates Black women more
Q19	We need another radical policy that accommodates Black people more
Q18	We need another radical economic employment system to specifically support Black women better
Q17	Government should make certain accommodative regulations for those supporting families via 'black tax' (i.e., tax rebates/ relief)
Q21	I think a universal basic income for the impoverished people would lessen the burden of 'black tax'
Q23	I believe that government spends less on social grants because of 'black tax' payers
Q22	Policies such as social grants are just as effective in neutralising poverty

Table 5.14a Government interventions. The data was analysed using IBM SPSS Statistics (Version 29).

According to the solutions, some questions loaded in more than one theme. However, from a contextual perspective, I will justify why I chose to retain certain questions under specific themes. For example, Q23 under theme 1, also initially loaded onto theme 9. However, it had a higher factor loading on theme 1, and since

theme 9 was excluded, I decided that such statement would be a better fit under theme 1. In most cases, questions load onto more than one theme but since we are using a cutoff point of 0.3, we do not see loadings below 0.3. The results show that a question loaded onto one theme due to the cutoff point.

Where a question loaded onto more than one theme it is due to the loading being more than 0.3. Ideally, a question should load significantly high on one theme and low on other themes to allow for discrimination. Challenges arise when the loadings are close to each other, resulting in overlapping of questions. The overlapping could be due to unclear questions and may also address more than one theme. In this context, the questions could have been asked differently, so that even it addressed more than one theme, it would belong to only one.

Theme 2:	Sacrifices of 'black tax'
Q10	I feel obligated to pay 'black tax' to my family
Q11	I put the needs of my extended family members before my own needs
Q9	I may consider job hopping to fulfil my career goals which fulfils my financial responsibility at home
Q6	I am a product of 'black tax'.

Table 5.14b Sacrifices of 'black tax'. The data was analysed using IBM SPSS Statistics (Version 29).

Theme 2- sacrifices of 'black tax' had statements that did not load on any other themes. This indicates that the statements are sufficiently grouped together, which means all statements cover the underlining theme adequately.

Theme 3:	The dark side of 'black tax'
Q33	'Black tax' has negatively affected my prospects of being financially secure
Q32	'Black tax' has delayed me financially.
Q30	I forfeit leisure activities because of affordability
Q31	I do not have enough saved up for my retirement plan

Table 5.14c The dark side of 'black tax'. The data was analysed using IBM SPSS Statistics (Version 29).

Under theme 3- the dark side of 'black tax', it should be noted that Q33 loaded on theme 3 and as well as theme 6, but under the second theme, it had a negative loading and a lower factor loading. Therefore, theme 3 was deemed a better fit. Q32 also loaded on theme 6 but had a negative and a lower factor loading. Hence, I also decided to retain the statement under Theme 3.

Apart from loading on theme 3, Q1 also loaded on theme 1 and theme 6. The outcome was not adequate as the statement should be related to some of the barriers that are perceived negative and hindering participants' progress regarding financial status and leisure time. Q1 should not have a negative loading. It was initially decided that the higher loading should be kept on theme 3-the dark side of 'black tax' because the inability to create wealth falls on a negative side. This overpowers the government interventions or family complication as the other themes despite having a positive overlap on the other two themes. Ultimately, including Q1 on theme 3 did not result in the accepted Cronbach's alpha (α) value of 0.6 or 0.7. Therefore, Q1 was excluded from theme 3.

Theme 4:	Financial stability status
Q28	I have 20% of my monthly salary saved
Q29	I have 3 months' worth of my monthly salary in case I get retrenched
Q26	I have a savings account to assist to pay for unexpected expenses
Q24	Relative to my contribution, I am coping financially
Q27	I live on pay-cheque to pay-cheque

Table 5.14d Financial stability status. The data was analysed using IBM SPSS Statistics (Version 29).

Under theme 4- financial stability status, Q27 also loaded positively on theme 3 and the excluded theme 9 due to incoherency, although at a lower factor loading. Loadings on more than one factor are common for oblique (non-orthogonal) rotation methods (Gorsuch, 2014). However, the cross loading can be attributed to poorly written items or the priori factor structure can be flawed (Costello & Osborne, 2019). A larger data sample may be a solution to resolving the cross loading on different factors (Costello & Osborne, 2019). Thus, the decision to rather keep the statement under this theme.

Financial stability status was deemed more suitable than the dark side of 'black tax' and theme 9 which was excluded from the extraction.

Theme 5:	Financial support and responsibility
Q18	'Black tax' helped me survive difficult situations
Q13	I have friend/s that I could financially lean on should I lose my job
Q12	When I come across issues that require immediate action to fix, I have someone who can immediately assist me (cashflow issues)
Q17	Being financially responsible towards adult siblings is fine

Table 5.14e Financial support and responsibility. The data was analysed using IBM SPSS Statistics (Version 29).

Theme 5- financial support and responsibility had a Cronbach's alpha (α) value of 0.6 making the theme still eligible, it would have been excluded based on non-coherency. All the statements covered the underlining issue of either being supported or responsible towards others.

Theme 6:	Family complications
Q14	I believe that 'black tax' can cause family conflict
Q15	Married couples pay "double black tax" because they also may look after their spouse's families
Q16	I avoid family gatherings in order to prevent being asked to financially contribute over and above to what I am already contributing

Table 5.14f Family complications. The data was analysed using IBM SPSS Statistics (Version 29).

Theme 6- family complications without statement 16 had a Cronbach's alpha (α) value of above 0.7. However, since the study also accepted an alpha (α) value of 0.6, I decided to keep statement 16 as the statement covered family complications.

Theme 7:	External financial assistance source
Q4	Current NSFAS recipients should use some of their funding to financially support their families back home
Q3	Families that receive 'black tax' do not rely on social grants as much as those who do not have financial support from family members
Q5	Parents invest in their children's education so that the children can take care of them at a later stage

Table 5.14g External financial assistance source. The data was analysed using IBM SPSS Statistics (Version 29).

Under theme 7- external financial assistance source, Q3 also loaded on theme 2- sacrifices of 'black tax' which does not fit under that theme. Q5 also loaded on theme 2 as it was more suited than being under external financial assistance source. Theme 7 indicated that in essence, not all three statements fully fitted under the theme. This could explain why the low alpha (α) value falls under the 0.6 category instead of 0.7.

From all the above factor rotation, given that Q1, Q2 and Q27 indicated cross loading or poor initial loading and that questions may have been misinterpreted which therefore requires a refinement of the 'black tax' questionnaire (BTQ) for future use.

5.3.5 Internal consistency

The Cronbach's internal consistency table below (i.e., 5.15) proved to be reliable as themes 1, 2, 3, and 4 were above the 0.7 Cronbach's alpha (α) value employed in this study as the benchmark (Sekaran & Bougie, 2016). The Cronbach's alpha (α) value of 0.6 was also accepted for themes 5, 6, and 7 due to its reliability as highlighted in other studies such as Prawitz et al., (2017). The factors included measured what they were expected to and were reliable, indicating internal consistency.

	Cronbach's alpha	N of items
Theme 1-Government intervention	.874	8
Theme 2-Sacrifices of 'black tax'	.760	4
Theme 3-The dark side of 'black tax'	.803	4
Theme 4-Financial stability status	.753	5
Theme 5- Financial support and responsibility	.652	4
Theme 6- Family complications	.667	3
Theme 7- External financial assistance source	.614	3

Table 5.15 Cronbach's internal consistency. The data was analysed using IBM SPSS Statistics (Version 29).

5.3.6 Inferential statistics

The study's aim was to examine the perceived financial and psychological impact of 'black tax' on Black female professionals in South Africa. This section covered the financial aspect of the study, while chapter 6 covers the qualitative analysis derived from semi-structured interviews.

Financial and economic well-being are used interchangeably for financial wellness (Vosloo, 2014). This study refers to the use of financial well-being as one of the measuring categories on the impact of 'black tax' on the participants' lives. According to Vosloo (2014), economic well-being is the individual's ability to be satisfied with their income and savings, their sense of fairness of the reward distribution, as well as the awareness of opportunities. The subjective financial well-being focuses on individuals' level of satisfaction regarding their financial status, while objective financial well-being includes income and net worth (Prawitz et al., 2017). The study focussed on the

subjective financial well-being by asking relevant questions to understand the participants' financial status.

The first analysis used Crosstabulation categorisation to explore the financial impact of 'black tax'. Crosstabulation examined how theme 4- financial stability status was cross tabled with demographic questions such as a) age, b) level of education, c) marital status, d) number of children, e) employment, f) living arrangement and g) percent of salary range for 'black tax'. Additionally, it was to examine if there is no relationship between these variables and financial stability.

The second analysis was conducted to ascertain if the amount used for 'black tax' is influenced by a) age, b) level of education, c) marital status, d) years in employment and e) living arrangements. This was conducted to determine if any of those factors affect how much participants spend on 'black tax' monthly. The number of children was excluded from this analysis because taking care of children financially is not considered as 'black tax'. However, there is no relationship between the variables and the percent of salary range used for 'black tax'.

The two analyses above were all examined to confirm the overall financial well-being category totals in determining the level of stress experienced by the participants.

The third analysis focussed on understanding if financial stability status and the percentage of salary paid by the participants for 'black tax' is influenced by the order of birth (1st, 2nd, 3rd born and so forth). Do first born participants have more responsibility than younger siblings, or vice versa? Participants who indicated being last born (14) were excluded from the analysis because they did not specify their birth order for comparison with their siblings. Hence, it was difficult to assign them to a variable. This was to determine if the order of birth influences participants' financial stability and how much they spend monthly on 'black tax'.

The significance level was set at 5%, meaning the null hypothesis is rejected 5 times out of 100 although it is true (Kwak, 2023). This is due to a 5% chance of incorrectly rejecting the null hypothesis when it is true. Therefore, this also becomes a balance between being too lenient or too strict in statistical analysis. However, there is a 5%

chance of incorrectly rejecting the null hypothesis when it's true. The study used a significance level of 0.05 to identify statistically significant differences ($p < 0.05$). If $p < 0.05$, there is statistical significance, while when $p > 0.05$, there is no statistical significance. Therefore, the Null (H_0): μ =(no statistical significance, no relationship between the variables). The Alternative (H_a): μ =(there is a specific effect or true relationship that exists between the variable). When a relationship does exist, Cramér's V will be used as a statistical measure between two categorised variables and because it adjusts for both sample and dimension of the contingency table exists (McHugh, 2018). In instances where the Chi-square test for independence produces misleading results when the expected cell counts the tables are less than five (5), the data is deemed sparse. This means there was not enough observations in the cells. The Fisher-Freeman-Halton-Exact Test was used in such instances instead of Pearson's Chi-square test which is used for testing the independence in determining the significant relationships of questions relating to participants' perceptions from the Likert scale questions. These were posed with various socio-demographic variables.

In measuring financial well-being, the highest point per statement was 5 for strongly agree and 1 for strongly disagree. A reversed calculation was implemented for those reverse questions, making strongly disagree to be 5 points instead of 1 for the normal questions. This technique was adapted from Friedman & Schustack (1999) and Hills & Argyle (2002). Each of the groups from A to G were added and scored according to four categories. Overwhelming stress (1-5 points), high stress (6-12 points), low stress (13-19 points), and no stress (20-25 points). Grouping was adapted from Fouché & Manyapelo (2020). A low score indicates financial distress, and a higher score indicates lower financial distress.

		Age (youth, adults and middle/senior age)						
		Overwhelming stress	High stress	Low stress	No stress	Total	Fishers Exact	P-value
Youth (18-34)	Count	8	37	28	0	73	7.595	.246
	%	11.0%	50.7%	38.4%	0.0%	100.0%		
Adults (35-44)	Count	6	53	26	3	88		
	%	6.8%	60.2%	29.5%	3.4%	100.0%		
Middle/senior age (45-65)	Count	3	22	11	3	39		
	%	7.7%	56.4%	28.2%	7.7%	100.0%		
Total	Count	17	112	65	6	200		
	%	8.5%	56.0%	32.5%	3.0%	100.0%		

Table 5.16a Relationship between Financial stability status and Age (youth, adults and middle/senior age). The data was analysed using IBM SPSS Statistics (Version 29).

The above variable “Age” (youth, adults and middle/senior age) was set against theme 4- Financial status stability, to determine if the older one gets, the better their financial status. However, it can be concluded that the variable is not statistically valid under the value of the significance level. The results demonstrate that there was no significant relationship between the participants’ age and their financial stability, since the p-value 0.246 was more than 0.05; $p > 0.05$. Moreover, the Fishers Exact was 7.595 for this variable. The findings indicate insufficient evidence to conclude that participants of different ages were equally likely to experience ‘black tax’ given their financial stability.

None of the participants under the Youth variable were in the no stress category. This means the youth are under stress due to their financial status. The high stress and low stress for this group appeared to be represented by 50.7% and 38.4% respectively, which makes 89.1% of participants. Only 11% indicated experiencing overwhelming stress, which is significantly lower than in other categories. Within the no stress category, it appeared that the older participants became, the more financially stable they were, as the proportion of participants experiencing no stress increased from 3.4% to 7.7%. Furthermore, across the Adult and Middle/senior age groups, most participants fell into the high stress and low stress categories. This suggest that, although there is no significant relationship between Age and Financial stability status, the participants are still stressed about their finances.

		Level of education				Total	Fishers Exact	P-value
		Overwhelming stress	High stress	Low stress	No stress			
Under-grad	Count	6	41	13	1	61	8.430	.187
	%	9.8%	67.2%	21.3%	1.6%	100.0%		
Graduate	Count	6	34	21	1	62		
	%	9.7%	54.8%	33.9%	1.6%	100.0%		
Post-grad	Count	5	37	31	4	77		
	%	6.5%	48.1%	40.3%	5.2%	100.0%		
Total	Count	17	112	65	6	200		
	%	8.5%	56.0%	32.5%	3.0%	100.0%		

Table 5.16b Relationship between Financial stability status and Level of education (under-grad, graduate, post-grad). The data was analysed using IBM SPSS Statistics (Version 29).

The above variable “Level of education” was compared against theme 4- Financial stability status to assess whether a higher the level of education among participants corresponded with lower levels of financial stress. The variables were grouped as follows;

Under-graduate: (National Senior Certificate/Matric, Higher Certificate/Advanced National (Vocational) Certificate, National Diploma/Advanced Certificate), Graduate: (Bachelor's Degree/B-tech/Advanced Diploma/Graduate Certificate), Post-graduate: (Post Graduate Diploma/Professional Qualification Honours, Masters, PhD). The study found that this analysis is not statistically insignificant under the value of the significance level. The findings reveal that there is no significant relationship between participants' level of education and their financial stability status. There was no significant relationship between the participants' level of education since the p-value 0.187 was more than 0.05, $p > 0.05$. The Fishers Exact was 8.430 for this variable. The attainment of an education even at higher levels and the financial stability status did not indicate the likelihood of experiencing 'black tax'.

All three variables had high percentage of participants with high stress, followed by low stress levels. The overwhelming stress for under-graduate and graduate participants were 9.8% and 9.7%, respectively. However, it was even lower for post-graduate participants at 6.5%. Although this was the lower percentage for this variable, the post-graduate participants also did better in the low stress and no stress categories. This may indicate that the more educated participants were, the less stress they experienced, despite the lack of significant relationship between the level of education and the financial stability status.

		Marital status (married, single/never married, living with partner)						
		Overwhelming stress	High stress	Low stress	No stress	Total	Fishers Exact	P-value
Married	Count	2	40	18	3	63	7.948	.200
	%	3.2%	63.5%	28.6%	4.8%	100.0%		
Single/never married.	Count	12	54	35	2	103		
	%	11.7%	52.4%	34.0%	1.9%	100.0%		
Living with partner	Count	1	12	3	1	17		
	%	5,9%	70,6%	17,6%	5,9%	100,0%		
Total	Count	15	106	56	6	183		
	%	8.2%	57.9%	30.6%	3.3%	100.0%		

Table 5.16c Relationship between Financial stability status and Marital status (married, single/never married, living with partner). The data was analysed using IBM SPSS Statistics (Version 29).

The above variable “Marital status” was set against theme 4- Financial status stability to see whether marital status has an influence on how much participants contribute from their salaries and the impact that has on their stress levels. The different levels of stress accounts for how bad the financial stability of BFP is, so the lower it is, the more financial stressed they are, if the score was high, it meant they had lower stress levels. Do married or single participants carry more burden. For comparison analysis, a person who is divorced can be regarded as single or living with a partner, thus, it was excluded. Therefore, the variables divorced, separated, or windowed were excluded. The variables included were married, single/ never married, and living with partner. There were 183 participants categorised into these variables; married (63), single/never married (103), and living with partner (17). The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between participants’ marital status and their financial stability since p-value 0.200 is more than 0.05; $p > 0.05$. The Fishers Exact is 7.948 for this variable. ‘Black tax’ is experienced in a similar manner for the regardless of the participants marital or financial stability statuses.

Of the participants living with a partner, 70.6% fell in the high stress category compared to 63.5% who were either married and 52.4% who were single/never married. In contrast with participants under no stress, those living with a partner still had the highest percentage at 5.9% compared to only 1.9% of those who were single/never married. This means although they did not have a partner in the house and potentially not much external financial assistance, these participants seem to be the least financially stressed. Interestingly, the single/never married participants had the highest overwhelming stress level at 11.7%. This can be attributed to no external financial assistance since they are not married or are living with a partner.

		Number of children (0-1 child, 2 children, 3 children, 4 or more children)				Total	Fishers Exact	P-value
		Overwhelming stress	High stress	Low stress	No stress			
0-1 child	Count	10	47	36	3	96	6.802	.621
	%	10.4%	49.0%	37.5%	3.1%	100.0%		
2 children	Count	4	37	21	2	64		
	%	6.3%	57.8%	32.8%	3.1%	100.0%		
3 children	Count	2	22	7	1	32		
	%	6.3%	68.8%	21.9%	3.1%	100.0%		
4 or more children	Count	1	6	1	0	8		
	%	12.5%	75.0%	12.5%	0.0%	100.0%		
Total	Count	17	112	65	6	200		
	%	8.5%	56.0%	32.5%	3.0%	100.0%		

Table 5.16d Relationship between Financial stability status and Number of children (0-1 child, 2 children, 3 children, 4 or more children). The data was analysed using IBM SPSS Statistics (Version 29).

The above variable “number of children” was compared against theme 4- Financial status stability to assess if the more children participants had, the more financial strain they experienced. The variables were re-categorised as follows; those who had no children or 1 child (0-1 child), (2 children), (3 children) and those who had (4 or more children). The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between participants’ number of children and their financial stability status since p-value 0.621 is more than 0.05; $p > 0.05$. The Fishers Exact is 6.802 for this variable. Participants with children or no children did not differ significantly in their experiences of paying ‘black tax’ and having a financial stable status.

Interestingly, participants with no children or only one child scored higher on the low stress and no stress categories (37.5% vs 12.5%) and (3.1% vs 0%) compared to those with 4 or more children. On the high stress category, it appeared that the more children participants had, the higher the percentage increased from 49%, 57.8%, 68.8% and 75%. The other categories did not show a consistent increase or decrease in the variables.

		Years in employment (0-10 years, 11-20 years, 21-40 years)				Total	Fishers Exact	P-value
		Overwhelming stress	High stress	Low stress	No stress			
0-10 years	Count	6	45	31	2	84	4.080	.657
	%	7.1%	53.6%	36.9%	2.4%	100.0%		
11-20 years	Count	9	54	26	2	91		
	%	9.9%	59.3%	28.6%	2.2%	100.0%		
21-40 years	Count	2	13	8	2	25		
	%	8.0%	52.0%	32.0%	8.0%	100.0%		
Total	Count	17	112	65	6	200		
	%	8.5%	56.0%	32.5%	3.0%	100.0%		

Table 5.16e Relationship between Financial stability status and Years in employment (0-10 years, 11-20 years, 21-40 years). The data was analysed using IBM SPSS Statistics (Version 29).

For comparison analysis, the years of employment were re-categorised to three variables (0-10 years, 11-20 years, 21-40 years). The above variable "years in employment" was compared against theme 4- Financial stability status to assess if, the more the years worked by participants, the less financial strain they experienced. The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between more years in employment. This means they had financial stability since p-value 0.657 is more than 0.05; $p > 0.05$. The Fishers Exact is 4.080 for this variable. Participants with fewer or more years of being employed or financial stability did not significantly differ in their experiences of 'black tax'.

In regard to overwhelming and high stress categories, the study revealed a consistent increase in stress levels as the years of employment increase, but there was a slight decrease for the 21-40 years of employment. For low stress and no stress categories, there was a decline in the levels of stress for 0-10 years and 11-20 years and a slight increase for 21-40 years. This indicates that

there is no consistency in the number of years participants had been employed for and their financial stability status. Hence, there was no significant relationship found in this analysis.

		Living arrangement (paying rent, paying a bond, neither)						
		Overwhelming stress	High stress	Low stress	No stress	Total	Fishers Exact	P-value
Paying rent	Count	7	42	23	0	72	4.519	.617
	%	9,7%	58,3%	31,9%	0,0%	100,0%		
Paying a bond	Count	5	40	22	3	70		
	%	7,1%	57,1%	31,4%	4,3%	100,0%		
Neither	Count	5	30	20	3	58		
	%	8,6%	51,7%	34,5%	5,2%	100,0%		
Total	Count	17	112	65	6	200		
	%	8,5%	56,0%	32,5%	3,0%	100,0%		

Table 5.16f Relationship between Financial stability status and Living arrangement (paying rent, paying a bond, neither). The data was analysed using IBM SPSS Statistics (Version 29).

The above variable “living arrangement” was compared against theme 4- Financial status stability to explore if the status of paying a bond or not had an impact on the participants’ financial status. The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between participants’ living arrangements and the financial stability status, since p-value 0.617 is more than 0.05; $p > 0.05$. The Fishers Exact is 4.519 for this variable. The participants who were

either paying a bond, renting or had other living arrangements experienced 'black tax' at a similar level and their financial stability status was not associated significantly with the experience of 'black tax'.

Participants who were paying rent were not represented in the no stress category with 0%, which means paying rent posed a significant level of stress. However, a smaller percentage of participants experienced overwhelming stress compared to high stress and low stress categories; 8.5% compared to 56% and 32.5% respectively. Similarly, Fouché and Manyapelo, (2020) found that 58.6% of their participants were also overwhelmed by their current financial conditions, while 53.4% had low to no stress about their personal finance.

		Percent of salary range for 'black tax'				Total	Pearson Chi-Square	P-value
		Overwhelming stress	High stress	Low stress	No stress			
1-20%	Count	7	35	40	3	85	19,189 ^a	.021
	%	8.2%	41.2%	47.1%	3.5%	100.0%		
21-40%	Count	7	46	15	3	71		
	%	9.9%	64.8%	21.1%	4.2%	100.0%		
41-60%	Count	3	19	6	0	28		
	%	10.7%	67.9%	21.4%	0.0%	100.0%		
61-80%	Count	0	12	4	0	16		
	%	0.0%	75.0%	25.0%	0.0%	100.0%		
Total	Count	17	112	65	6	200		
	%	8.5%	56.0%	32.5%	3.0%	100.0%		

Table 5.16g Relationship between Financial stability status and Percent of salary range for 'black tax'. The data was analysed using IBM SPSS Statistics (Version 29).

As previously highlighted in the descriptive statistics section, two participants indicated that they spent between 81-100% of their income on 'black tax' which was then re-categorised with the previously variable count of 61-80%. The above variable percentage of salary range for 'black tax' was compared against theme 4- Financial stability status to explore if the higher the percentage of their income spent from their monthly salaries, the less financial stability they experienced. The findings revealed that this analysis is statistically valid under the value of the significance level. There is a significant relationship between the percentage of salary range for 'black tax' and financial stability, since p-value 0.021 is less than 0.05; $p < 0.05$. This observation indicated that participants at different levels of financial stability allocated different percentages of their salaries towards 'black tax', suggesting that financial stability was significantly associated with a portion of the participants income devoted to financially assisting family members. In calculating Cramér's V s value, $V = \sqrt{\frac{\chi^2}{N(k-1)}}$, where $\chi^2 = 19.189$ (Pearson Chi-Square), $N = 200$, $k = \min$ (number of rows, number of columns); $V = \sqrt{\frac{19,189}{200 \times 3}}$; $V = \sqrt{\frac{19,189}{600}}$; $V = \sqrt{0.03198}$; $V \approx 0.178$. Therefore, there is a small association between percentage for salary range spent on 'black tax' and financial stability.

Results show that for high stress, there was an increasing trend whereby the more percentage of income participants spent on 'black tax', the more stressed they were. For example, for (1-20%) 41.2%, increased to (21-40%) 64.8%, then increased to (41-60%) 67.9% and (61-80%) 75%, which was expected. Overwhelming stress was on an increasing trajectory from 8.2%, 9.9%, 10.7% for the first three variables. However, no participants who spent 61-80% fell under the overwhelming stress category. Overall, the total for low stress 32.5% and no stress 3% combined (35.5%) were lower than the those in the high stress category at 56%. Therefore, this means 56% (overwhelming) + 8.5% (high stress) = 64.5% participants who do not exhibit financial stability despite that only 16 spend 61-80% of their income on 'black tax'.

Age (youth, adults and middle/senior age)

		1-20%	21-40%	41-60%	61-80%	Total	Pearson Chi-Square	P-value
Youth (18-34)	Count	35	19	10	9	73	13,142 ^a	.032
	%	47.9%	26.0%	13.7%	12.3%	100.0%		
Adults (35-44)	Count	38	34	9	7	88		
	%	43.2%	38.6%	10.2%	8.0%	100.0%		
Middle/senior age (45-65)	Count	12	18	9	0	39		
	%	30.8%	46.2%	23.1%	0.0%	100.0%		
Total	Count	85	71	28	16	200		
	%	42.5%	35.5%	14.0%	8.0%	100.0%		

Table 5.17a Relationship between Percent for salary range spent on 'black tax' and Age (youth, adults and middle/senior age). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.17a above was analysed to assess how the younger or older participants contribute towards 'black tax'. For example, do younger participants contribute more than the older ones or it is vice versa. The findings revealed that this analysis is statistically valid under the value of the significance level. There is a significant relationship between the percentage of salary range for 'black tax' and the age variable since p-value 0.032 is less than 0.05; $p < 0.05$. The participants in the different age categories were able to allocate different percentages of their salaries for 'black tax'. Therefore, the proportion of income that was allocated for 'black tax' differed significantly across the age groups. The study found that for the 1-20% category, the youth variable did contribute more than the older participants with 47.9% compared to 30.8% of the middle/senior age variable. In contrast, under the 21-40% and 41-60% categories, the middle/senior age variable contributed a higher percentage monthly towards 'black tax' with 46.2% and 23.1% vs

26.0% and 13.7%, respectively. The majority of the adult variable spent most of their income (43.2%) under the 1-20% category compared to a decreasing percentage of 38.6%, 10.2%, and 8% on the remaining categories.

Level of education

		1-20%	21-40%	41-60%	61-80%	Total	Fishers Exact	P-value
Under-grad	Count	21	21	12	7	61	9.892	.124
	%	34.4%	34.4%	19.7%	11.5%	100.0%		
Graduate	Count	24	23	8	7	62		
	%	38.7%	37.1%	12.9%	11.3%	100.0%		
Post-grad	Count	40	27	8	2	77		
	%	51.9%	35.1%	10.4%	2.6%	100.0%		
Total	Count	85	71	28	16	200		
	%	42.5%	35.5%	14.0%	8.0%	100.0%		

Table 5.17b Relationship between Percent for salary range spent on 'black tax' and Level of education (under-grad, graduate, post-grad). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.17b above was analysed to assess if the level of qualification influences the contribution of monthly 'black tax'. Do the highly educated participants carry a heavier burden compared to those with lower education level. The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between the percentage for salary range for 'black tax' and level of education variable, since p-value 0.124 is more than 0.05; $p > 0.05$. The Fishers Exact is 9.892 for this variable. Having different levels of education did not significantly mean allocating differently the amount of salary going to 'black tax'. Indicating the proportion of income allocated to 'black tax' did not significantly differ in accordance with the participants

educational level. Despite the level of no significance, the study found that for the 1-20% category, the more educated participants spent more than the less educated ones, 51.9% vs 34.4% for under-graduate and 38.7% for graduates. There was no consistency for the other categories as graduates spent the most in the 21-40% category with 37.1% and under-graduates spent the most in the 41-60% category with 19.7%.

Marital status (married, single/never married, living with partner)

		1-20%	21-40%	41-60%	61-80%	Total	Fishers Exact	P-value
Married	Count	28	25	8	2	63	8.282	.195
	%	44.4%	39.7%	12.7%	3.2%	100.0%		
Single/never married	Count	44	32	16	11	103		
	%	42.7%	31.1%	15.5%	10.7%	100.0%		
Living with partner	Count	7	7	0	3	17		
	%	41.2%	41.2%	0.0%	17.6%	100.0%		
Total	Count	79	64	24	16	183		
	%	43.2%	35.0%	13.1%	8.7%	100.0%		

Table 5.17c Relationship between Percent for salary range spent on 'black tax' and Marital status (married, single/never married, living with partner). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.17c above was analysed to assess if the burden of 'black tax' is for the 183 participants who fell under the adjusted marital variables. It was also to assess if married participants contributed more than the unmarried participants. The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between the

percentage of salary range for 'black tax' and marital status variable since p-value 0.195 is more than 0.05; $p > 0.05$. The Fishers Exact is 8.282 for this variable. Participants who had different marital statuses allocated similar proportions of their income for 'black tax'. From the evidence under 1-20% category, the married participants contribute slightly more than their unmarried counterparts. In contrast, under the 21-40% category, participants living with partners contribute slightly higher than the married ones. Thus, it indicates that there is no consistency and the lack of correlation in this analysis. The highest contribution of 61-80% had 5 times more participants living with a partner who contributed than married counterparts, 17.6 vs 3.2%. The marital status did not increase or decrease participants' burden on how much of their salaries contributed monthly.

Years in employment (0-10 years, 11-20 years, 21-40 years)

		1-20%	21-40%	41-60%	61-80%	Total	Fishers Exact	P-value
0-10 years	Count	38	23	12	11	84	9.983	.113
	%	45.2%	27.4%	14.3%	13.1%	100.0%		
11-20 years	Count	39	34	13	5	91		
	%	42.9%	37.4%	14.3%	5.5%	100.0%		
21-40 years	Count	8	14	3	0	25		
	%	32.0%	56.0%	12.0%	0.0%	100.0%		
Total	Count	85	71	28	16	200		
	%	42.5%	35.5%	14.0%	8.0%	100.0%		

Table 5.17d Relationship between Percent for salary range spent on 'black tax' and Years in employment (0-10 years, 11-20 years, 21-40 years). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.17d above was analysed to ascertain if the more employable years participants had contributed more towards 'black tax' from their salaries or not. The findings revealed that this analysis is not statistically valid under the value of the significance level.

There is no significant relationship between the percent of salary range for 'black tax' and the years in employment variable since p-value 0.113 is more than 0.05; $p > 0.05$. The Fishers Exact is 9.983 for this variable. Participants who had different periods of employment allocated similar proportions of their salaries to 'black tax', these differences were not statistically significant. The 21-40% category was the only one where the longer the participants had worked, the more they contributed consistently, with contributions increasing from 27.4%, 37.4% and 56.0%. However, no consistent pattern was observed in the other categories and variable. For example, participants with the most working experience (21-40 years) were the least likely to contribute in the 1-20% category, with only 32.0% contributing, compared to 45.2% among those with the least working experience.

Living arrangement (paying rent, paying a bond, neither)

		1-20%	21-40%	41-60%	61-80%	Total	Pearson Chi-Square	P-value
Paying rent	Count	30	21	13	8	72	11,390 ^a	.050
	%	41.7%	29.2%	18.1%	11.1%	100.0%		
Paying a bond	Count	35	28	6	1	70		
	%	50.0%	40.0%	8.6%	1.4%	100.0%		
Neither	Count	20	22	9	7	58		
	%	34.5%	37.9%	15.5%	12.1%	100.0%		
Total	Count	85	71	28	16	200		
	%	42.5%	35.5%	14.0%	8.0%	100.0%		

Table 5.17e Relationship between Percent for salary range spent on 'black tax' and Living arrangement (paying rent, paying a bond, neither). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.17e was analysed to assess if participants who are paying a bond contribute more from their salaries compared to those who are renting or have other living arrangements. Interestingly, the p-value was exactly 0.05; $p = 0.05$. It can be concluded that the

findings revealed that this analysis is statistically valid under the value of the significance level because the p-value is less or equal to 0.05. Therefore, there is a significant relationship between the percentage of salary range for 'black tax' and the living arrangements. Although this indicated a marginal statistical significance for those paying a bond, renting or living under other arrangements- these participants may have experienced different financial responsibilities which influenced the percentage of income allocated to 'black tax'. In calculating Cramér's Vs value, $V = \sqrt{\frac{\chi^2}{N(k-1)}}$, where $\chi^2=11.390$ (Pearson Chi-Square), $N=200$, $k=\min$ (number of rows, number of columns); $V = \sqrt{\frac{11.390}{200 \times 2}}$; $V = \sqrt{\frac{11.390}{400}}$; $V = \sqrt{0.028475}$; $V \approx 0.169$. According to the effective size guideline (0.10 = small, 0.30 = medium, 0.50 = large), there is a small association between percentage for salary range spent on 'black tax' and living arrangement. Participants who were paying a bond were represented more on the 1-20% and 21-40% categories with 50% and 40% respectively. However, they were represented the least in the 41-60% and 61-80% with 8.6% and 1.4%, respectively.

Theme 4- Financial stability status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Overwhelming stress	17	8.5	8.5	8.5
	High stress	112	56.0	56.0	64.5
	Low stress	65	32.5	32.5	97.0
	No stress	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

Table 5.18 Financial well-being categories. The data was analysed using IBM SPSS Statistics (Version 29).

From the table 5.18 above, it is evident that 56% of participants had high stress levels followed by 32.5% with low stress. When adding the 8.5% who had overwhelming stress, 97% of participants had some level of stress due to their financial status. This means only a few participants (3%) postulated that they experienced no stress regarding their financial stability statuses. This study found that 64.5% of participants experienced overwhelming and high stress, compared to 32,7% on Fouché and Manyapelo, (2020) study, under the same two categories. It is evident that the study participants were struggling financially compared to other study participants.

		Financial status and Order of birth Order of birth (1st, 2nd, 3rd, 4th, 5th, 6th, 8th, 9th,15t born)				Total	Pearson Chi-Square	P-value
		Overwhelming stress	High stress	Low stress	No stress			
1 st born	Count	3	58	24	5	90	16,956 ^a	.038
	%	3.3%	64.4%	26.7%	5.6%	100.0%		
2 nd born	Count	5	25	16	0	46		
	%	10.9%	54.3%	34.8%	0.0%	100.0%		
3 rd born	Count	5	13	5	1	24		
	%	20.8%	54.2%	20.8%	4.2%	100.0%		
4 th , 5 th , 6 th 8 th ,9 th ,15 th born	Count	3	11	12	0	26		
	%	11.5%	42.3%	46.2%	0.0%	100,0%		
Total	Count	16	107	57	6	186		
	%	8.6%	57.5%	30.6%	3.2%	100.0%		

Table 5.19a Relationship between Financial status stability and Order of birth (1st, 2nd, 3rd, 4th, 5th, 6th, 8th, 9th,15th born). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.19a analysed whether birth order has an impact on the financial stability of participants. The findings revealed that this analysis is statistically valid under the value of the significance level. There is a significant relationship between financial status stability and the order of birth variable since p-value 0.038 is less than 0.05; $p < 0.05$. The participant's financial stability status differed significantly in accordance with their order of birth. Therefore, birth order was significantly associated with their financial stability. In calculating Cramér's V s value, $V = \sqrt{\frac{\chi^2}{N(k-1)}}$, where $\chi^2 = 16.956$ (Pearson Chi-Square), $N = 200$, $k = \min$ (number of rows, number of columns); $V = \sqrt{\frac{16,956}{186 \times 3}}$; $V = \sqrt{\frac{19,189}{558}}$; $V = \sqrt{0.0030387}$; $V \approx 0.174$. Again, there is a small association between percentage for birth order and financial stability, according to the effective size guideline (0.10 = small, 0.30 = medium, 0.50 = large). Although there was no clear increasing or decreasing trend between the variables and categories, it appeared that younger siblings carried more of the financial burden. It was initially expected that older siblings would show a stronger trend of financial strain. However, within the high stress category, first born participants accounted for 64.4%, which was slightly higher than the other groups. Interestingly, the same 1st born group also recorded the highest percentage of participants experiencing no stress, where 0% of 2nd and 4th, 5th, 6th, 8th, 9th, 15th born experienced no stress.

		Percent of salary range for 'black tax' and Order of birth (1st, 2nd, 3rd, 4th, 5th, 6th, 8th, 9th,15th born)					Fishers Exact	P-value
		1-20%	21-40%	41-60%	61-80%	Total		
1 st born	Count	40	25	18	7	90	10.091	.325
	%	44.4%	27.8%	20.0%	7.8%	100.0%		
2 nd born	Count	15	22	5	4	46		
	%	32.6%	47.8%	10.9%	8.7%	100.0%		
3 rd born	Count	8	10	4	2	24		
	%	33.3%	41.7%	16.7%	8.3%	100.0%		
4 th , 5 th , 6 th 8 th ,9 th ,15 th born	Count	13	10	1	2	26		
	%	50.0%	38.5%	3.8%	7.7%	100.0%		
Total	Count	76	67	28	15	186		
	%	40.9%	36.0%	15.1%	8.1%	100.0%		

Table 5.19b Relationship between Percent of salary range for 'black tax' and Order of birth (1st, 2nd, 3rd, 4th, 5th, 6th, 8th, 9th,15th born). The data was analysed using IBM SPSS Statistics (Version 29).

Table 5.19b analysed if the birth order had an impact on how much each participant contributed monthly towards 'black tax'. The findings revealed that this analysis is not statistically valid under the value of the significance level. There is no significant relationship between the percentage for salary range for 'black tax' and the order of birth since p-value 0.325 is more than 0.05; $p > 0.05$. It did not matter the birth order of participants, all participants allocated similar proportions of their income for 'black tax'. The Fishers Exact is 10.091 for this variable. There was no increasing or decreasing consistency from any of the variable and categories which is testament to the no-relationship of this analysis. This means older participants were not financially affected by 'black tax'.

Financial well-being is a crucial measure of an individual's socio-economic status. Factors such as demographics and socio-economic status affect a person's financial well-being (Fouché and Manyapelo, 2020). Although this study does not include race, Joo and Grable (2004) found that there is a correlation between race and financial satisfaction. This is supported by Brüggén et al. (2017) where they demonstrated that race has an impact on financial well-being. Joo and Grable (2004) also found that older, married participants with a higher level of education showed higher financial well-being. However, they found that race, age, education, marital status, duration of employment, gender, and financial literacy had no effect on financial wellness. While Xiao et al. (2009) and Shim et al. (2010) found gender, age, and race to be positively related to financial well-being. According to Mokhtar et al. (2015), gender and marital status are not socio-economic indicators of an individual's level of financial well-being. It is unclear whether the financial well-being of the participants was influenced by stress, financial literacy, or poor financial management (Mokhtar et al., 2015). It is unclear if this has the same effects historical injustices had on Black people hence, the need for participants to pay 'black tax'.

This thesis found that percentage for salary range spent on 'black tax' was the only variable among others such as a) age, b) level of education, c) marital status, d) number of children, e) years in employment, f) living arrangement that proved to have a significant relationship on participants' financial status. For a) the 'black tax' experience was similar across different age groups and likely to be influenced by financial obligations rather than the ages of individuals and the perceived financial stability. In their study Hill (2022) found that adults who were new parents still received financial support from their mothers. In the South African context, Moore (2020) uncovered that even in retirement, some women still financially take care of their families. Indicating that 'black tax' is prevalent even for older individuals. For b) 'black tax' responsibility may exist regardless of the educational background. Given that Black graduates experience unemployment more (Moore, 2020). This may translate that family members who may not necessarily have graduated but are employed could continue to be financially responsible for those graduates who are not yet employed. For c) the expectation of paying 'black tax' was not limited to one's marital status, but it extended across married, single/never married or co-habiting partners. Historically

married women had no property rights (Matsuda, 2017) as expanded in the theoretical framework section. In the event of the death of the husband, she did not inherit their home- which placed her back in similar situation as single women (Musabayana & Mutambara, 2022). Similarly, regardless of marital status, Black women are affected by 'black tax' the same, even when they may have husbands. Married and paying 'black tax' was the same as single/never married and paying 'black tax'.

For d) having more or fewer children did not impact the participants experiences of 'black tax'. The family structure of African families may include non-biological children (Sear, 2021). Indicating that Black female professionals were also financially taking care of nieces/nephews even if they only had one or two children of their own. The significance of this is showing the extent that Black female professionals were willing to contribute to 'black tax', which responds to the research question two of this study. The gender role expectation also contributes to Black women being perceived as caregivers of family members hence having no children or one child could also mean having four children. This implies 'black tax' responsibilities are experienced the same regardless of parental responsibilities or financial stability. For e) the length spent in employment was not associated with the participants experiences of 'black tax'. Black women are the least prepared for retirement (Willows & October, 2021). Therefore, this should be unsurprising that 'black tax' and financial stability impact is the same across the different duration of employment. Despite the empowering laws giving more access to Black women in managerial positions (Cornelius, 2023), 'black tax' affects women in early careers the same as those Black women who have long-term career services. No group of women was more financially stable than the other. Indicating that financial obligation may persist regardless of the employment tenure or financial stability.

For f) the living arrangement of participants was not related to their experiences of 'black tax', regardless of their living arrangement, this did not significantly influence their financial responsibilities towards their families. Financial stability and living arrangement was also impacted by what sort of financial obligations Black female professionals were contributing too. According to Magubane (2017) and Maluleke (2021) financial responsibilities is not limited to food and clothing but includes accommodation costs. A Black female professionals could be renting but living with

other family members while another Black female professionals pays a bong but also lives alone. For g) the participants financial positions influenced a portion of income devoted to supporting family members. The different levels of financial stability affected proportions of income allocated to paying 'black tax'. This is aligned with the expectation that the financial capacity influences how much is contributed towards 'black tax'. This answers research questions two, four and five that when Black female professionals increased their spent on 'black tax' as their salaries improved, the more financially stressed they were which had an impact on their mental health. The finding is consistent with OMSIM (2023) that South African employees have not seen improvements in their income and remain financially strained. Consequently, leading to why a small percentage (4.3%) of the middle-class receive a share of their income from government grants (Ndebele, 2022). This possibly helps them to sustain themselves until their next salary.

Other studies such as Joo and Grable (2004) also found that education and number of children had no direct effect on the financial level of satisfaction for individuals. Although Fouché and Manyapeló (2020) found a correlation in that the older the participant was, the greater their financial well-being; and the more years of employment they had, the better their financial well-being as well. In terms of duration of employment, Vosloo (2014) found employees who can better manage their finances will experience better financial well-being. It is not necessarily the case that longer years of employment lead to a greater financial freedom. When individuals lack financial freedom, it may negatively impact their performance at work. Perhaps a similar sentiment could be extended to other variables, such as marital status.

When determining whether the percentage of salary range spent on 'black tax' had any influence on the variable, the a) age and e) living arrangements were the only variables with a significant impact on percentage of salary range spent on 'black tax'. While b) level of education, c) marital status, d) years in employment found no relationship. For a) the findings reflected a difference in income, career progression and family responsibility at different age groups impacted the ability to pay 'black tax'. For b) usually having a higher educational qualification is often associated with improved employment opportunities and therefore higher earnings. The findings indicated that participants across different levels allocated similar proportions of

income for supporting their families. For c) the marital status did not influence any proportion of salary the participants allocated to 'black tax', regardless of being married, single/never married or living with a partner. Participants devoted similar portions of support towards their families. For d) participants devoted similar proportions of their income regardless of their employment tenure. This implies 'black tax' arguably persists throughout the work life of individuals. For e) the housing circumstances influenced the proportion allocated for supporting family members. Participants differed in their share of income devoted to 'black tax'. With the majority of participants, 42.5% contributing 1-20%, 35.5% contributing 21-40%, 14% contributing 41-60%, and 8% contributing 61-80%. It is evident that participants contribute much of their income towards 'black tax'. Where most of the contribution occurs, the younger the participants, the more they contributed. However, in the 21-40% category, it was the opposite, the older the participants, the more they contributed monthly. Those participants who pay a bond, they accounted for a slightly higher contribution level than the other two variables.

The birth order had an impact on the financial status of the participants-meaning an individual's birth order may be related to how the family perceives their ability to pay 'black tax'. Some Black female professionals were impacted by their partners order of birth. Leading to what to what Phiri et al. (2015) states in their study that the social expectation is that the wife needs to focus on her new family, therefore, also assume the financial responsibilities of her husband buy his family. For these participants, it answered the depth of psychological distress for research question two, as one of the participants even divorced because of such financial expectations. Birth order had no relationship on the percentage of salary range they spent on 'black tax' on monthly basis. The birth order did not influence the proportion of salary spent on 'black tax', the participants devoted similar amounts for 'black tax'. Although, the birth order may may roles and responsibilities within a family, this did not significantly influence the salary set aside for financial responsibility. The younger sibling carried the financial burden compared to the 1st born siblings. There was no consistent increase or decrease on the financial stability, hence no relationship on whether the younger or older siblings were more financially stressed than their counterparts.

5.4 Conclusion

Conducting quantitative analysis was essential for accessing data that would assist in determining the depth of Black females experience pertaining 'black tax'. 'Black tax' does not only pertain to covering monetary costs but also focuses on understanding how those costs impact the participants' overall financial well-being. Despite the historical injustices in South Africa and how Black women were gravely oppressed, and the dataset showing that 31% had achieved Bachelor's Degree/B-tech/Advanced Diploma/Graduate Certificate, shows how effective the changes enabled these women to have the financial prowess. From the data presented, participants are responsible for the most financial expenses. Possibly purporting that 'black tax' affects more Black women than other race or gender.

From the findings above, the data shows how participants were financially strained due to many financial responsibilities they faced. The themes extracted from the statements indicated a financial strain on participants. Some of the themes had four or five statements which could arguably be an indication for the strong feelings participants had on some of the statements. Using the financial stability status and juxtaposing it against the demographic questions such as age, level of education, marital status, number of children, years in employment and living conditions helped in determining how the above impacted the participants in this regard. Since most of the findings indicated that there was no significant relationship, the participants did not exemplify any meaningful correlation between financial stability status and the variables mentioned above. Although participants were negatively impacted by paying 'black tax', this was not dependent on the demographic variables. This concludes that the participants are faced with financial strain that impede on their monetary progression in their lives, but not at a level that completely overwhelms their lives.

Despite the above having little significance, percentage of salary range for 'black tax' displayed a significant impact, which should be expected because the more percentage from the salary that goes towards 'black tax', the more financial stress participants should exhibit. Participants that exhibited high and overwhelming stress accounted for 64.5%. When the study examined percentage of salary range for 'black tax', the age and living arrangement affected how much they spent from their salaries

on 'black tax'. There was also a significant correlation between financial status and birth order as it was not the first born who were mostly affected but also younger siblings. Although there was no consistent trajectory on how the older or younger participants contributed, in some instances, it was the older and, in some instances, also the younger. Therefore, there are many aspects that influence the participants' financial status and how they are coping with them. The variables such as age, level of education, marital status, number of children, employment years and living conditions were carefully selected as some of those variables have a factor on how the financial status is impacted. Black female professionals in this study faced harsh financial expectation from those they support, placing them in difficult and often peculiar situations. These pressures may have significant social, financial, and emotional impact. The study found that it did not matter whether the participants were old or young, married or unmarried, highly educated or not, or living with partners or friends; 'black tax' did not favour one group over another. In chapter 6, I discuss the emotional impact of paying 'black tax' drawing on semi-structured interviews conducted with ten participants.

CHAPTER SIX

QUALITATIVE ANALYSIS AND DISCUSSION

6.1 Introduction

This chapter presents the findings from the semi-structured interviews which formed part of the second phase of the study and as previously stated, the study employed mixed-methods approach. The semi-structured interviews were conducted with 10 participants who were also part of the quantitative phase. Thematic Analysis (TA) was used to analyse the qualitative data. The themes mainly answer the psychological impact research question, stated in chapter 1 of the thesis. In this chapter I will profile the participants. Secondly, I present the themes and subthemes in a table followed by the discussion thereafter.

6.2 Demographic profile of participants

From the 200 participants who completed the survey, there was a consent question for those who wanted to proceed with semi-structured interviews (for the second phase of the study); from there 10 participants were selected. The 10 participants were from different provinces of South Africa. Getting positive feedback from those who were interested in the second phase took longer, as many did not respond by providing their email addresses which indicated the willingness to proceed to the second phase. Ultimately this resulted in only 10 interviews conducted for the second phase as indicated in table 6.1 below.

Name	Age	Qualification	Industry	Employment years	Mother	Persons supporting
BFP09	33	Post Graduate Diploma/ Professional Qualification Honours	Social worker	6-10 years	0	Mother, siblings, aunts/uncles, nieces/nephews

BFP29	47	Masters	Social worker	21-30 years	1	Mother, siblings, grandparents, aunts/uncles
BFP53	49	Post Graduate Diploma/ Professional Qualification Honours	Government	21-30 years	0	Siblings, nieces/nephews
BFP64	33	National Diploma/Advanced Certificate	Insurance	6-10 years	0	Parents, siblings, aunts/uncles, cousin
BFP66	53	Bachelor's degree/ B-tech/Advanced Diploma/Graduate Certificate	Government	16-20 years	3	Siblings, In-laws, nieces/nephews
BFP71	46	National Senior Certificate/Matric	Retail	11-15 years	3	Parents, siblings, aunts/uncles, nieces/nephews
BFP72	35	Bachelor's degree/B-tech/Advanced Diploma/Graduate Certificate	Government	11-15 years	1	Mother, siblings, grandparents, aunts/uncles, cousins, niece/nephews
BFP77	42	Higher Certificate/Advanced National (Vocational) Certificate	Insurance	21-30 years	2	Mother, brother
BFP84	36	Higher Certificate/Advanced National (Vocational) Certificate	Government	0-5 years	1	Mother, sister, nephew
BFP94	51	Post Graduate Diploma/ Professional Qualification Honours	Construction	21-30 years	1	Parents, siblings, aunts/uncles, cousins, nieces/nephews

Table 6.1 Demographics of ten interviewed participants

As shown in table 6.1, most participants were between the age range of 30-55 years. The participants were financially taking care of parents, grandparents, aunts/uncles, in-laws and siblings, cousins and niece/nephews. In the current study, 40% of the total participants had only one biological child, while 30% did not have any children but were still financially providing for their siblings.

From the 10 participants, all were working in the same or similar industries except for two that were working in retail and construction. Two participants were social workers whom one had a master's degree and another was pursuing a PhD. Four

participants were working in the government sector, and the other two were in the insurance industry. Three participants had no biological children but were financially responsible for their nieces and nephews.

All the four participants who were working in government or municipality had different qualifications, including Post Graduate Diploma/ Professional Qualification Honours, Higher Certificate/Advanced National (Vocational) Certificate, and Bachelor's degree/B-tech/Advanced Diploma/Graduate Certificate. Among the two participants who were in insurance, one had Higher Certificate/Advanced National (Vocational) Certificate and had been working for over 20 years. The other had a National Diploma/Advanced Certificate and employed for less than 10 years. Out of the four participants who had been working for 21-30 years, three held very senior leadership positions. This description of the participants demonstrate that despite different qualifications and duration of their employment, all were affected by 'black tax' in some capacity.

Table 6.2 below depicts the analysed qualitative themes extracted from the interviews by making use of a similar structure adapted from Blechman (2022), Diko (2022), and Msibi (2020). From the clustering of codes, 6 themes initially emerged. After careful consideration, the redundant theme and sub-themes were either discarded or merged with stronger themes. Ultimately 4 themes were chosen. The table below does not include the narratives as the quotes are further elaborated on later in the discussion. The reason was to avoid repetition from the table then again when discussing the themes.

6.3 Themes and sub-themes

Themes	Sub-theme
THEME 1: NUANCES OF 'BLACK TAX'	Black female professionals wielding 'power'
	Setting boundaries
	Relationship with in-laws
	Unforced 'black tax'

THEME 2: BLACK TAX DYNAMICS	Order of birth Societal expectations Geriatric 'black tax'
THEME 3: GENDER INEQUALITY IN THE WORKPLACE	Work environment Glass ceiling Encounters with discrimination Self-doubt
THEME 4: FINANCIAL AND PSYCHOLOGICAL IMPLICATIONS	Financing 'black tax' Loans and over-indebtedness Depression and suicide Guilt

Table 6.2 Analysis of themes

The current study's aim is to examine the perceived financial and psychological impact of 'black tax' on Black female professionals in South Africa. This section discusses the financial and psychological impact of 'black tax'. The following themes (1) nuances of 'black tax', (2) 'black tax' dynamics, (3) gender inequality in the workplace, and (4) financial and psychological implications were extracted from the interview transcripts.

6.3.1 Theme 1: Nuances of 'black tax'

This theme encompasses sub-themes such as Black female professionals wielding 'power', which had necessitated the setting of boundaries, and the relational impact with in-laws and while other participants experienced unforced 'black tax'.

6.3.1.1 Black female professionals wielding 'power'

In this sub-theme, participants were complaining of how they are given respect because of their financial power even though they do not demand such treatment.

BFP72 stated that *"...you get a podium; you get an audience. You get; you get a red carpet..."* Although most participants did not acknowledge having power as breadwinners, BFP84 admitted that she played into the power as she stated, *"Yiii, thina singama boza ke (we are the big shots) thina bayasimela (they wait for us)." The power that she wields gives her attention which excites her. This participant sees 'black tax as a privilege.*

Few more participants also shared a similar narrative as BFP84, above. BFP63 stated that *"...always gonna be the chair for the person who helps out in the family rather than the other person who doesn't, see, who doesn't help you know? Yeah."* This signifies the importance of these breadwinners and the power accompanying the title. People who do not have money have no say in decision-making; they are made to feel undermined and powerless despite occupying senior positions in the family structure. This as BFP72 stated, *"If you do not assist, you are a nobody. You do not have any stance to put in your two cents in a conversation because at the end of the day you are not assisting with anything. So, keep quiet..."* BFP71 concurs that those who are not financially doing well are treated differently and not shown love as she said: *"Uhm I'll say those that are helping, they'll be treated differently, they'll be loved because obviously they are assisting and those that are not helping, they treat them differently to say you're not doing anything..."* BFP94 acknowledges the disadvantage of not having money and how powerless it renders individuals as she said *"... I just know in general that when you don't have money, your family doesn't treat you well."* There is an emotional benefit received by the breadwinners in exchange for their financial contribution. BFP29 did not welcome the attention and showed disdain of this 'power'. She stated:

"Why do you worship this person? It's like they know the king has just entered. You know, they all stand, they want to give hugs; hey, hey, hey. And they do, you know that that kind of thing for me it's not respect."

Some participants felt uncomfortable due to the unwanted attention they received from their family members. The word praise was specifically raised by two participants in how having power influences the authority that is given to breadwinners. BFP66 stated that *"And some of them it comes as an expectation because I've done 12345, yeah, you need to praise me, you need to praise me."* and BFP77 *"...that thing of being*

like the provider, the breadwinner, being praised, you know, getting to throw the weight around because I am the breadwinner. "

Participants perceived that to be a breadwinner is associated with the expectation to be worshiped or praised, with no meetings starting in their absence. This façade of enthralling attention is not necessarily welcomed by all participants as this negatively impacted family relationships.

The power in economics and politics is shifting to accommodate more female leaders as more women are able to be financially independent (Collins, 2000; Khosa-Nkatini et al., 2023). This is mentioned in the CRF section whereby Black women in leadership positions have to contend with their cultural positions in the patriarchal system where some of them still exist in (Khosa-Nkatini et al., 2023; Mpemba, 2018). The CRF-social stratification section-underlines how class comes from shared interests and economic positions and how this incorporates being held as higher esteem levels (Burger et al., 2014; Magubane, 2017). As one of the tenets of CRT-differential racialisation-power is distributed across racial lines (Sibiya & Biyase, 2026, Socikwa & Ally, 2021). In this sub-theme, it appears that the 'power' dynamics are able to infiltrate family structures even within the same race. Previous studies highlight that women on average earn less than men in developed countries (Blom & Hewitt, 2020; Kowalewska & Vitali, 2021). From this theme, these Black women are breadwinners which impacts further on their cultural role expectations within their family systems. Despite the above, women have become financial and practical caregivers as stated by Moore (2020). Their role expectations extend more than the social expectation of being great caregiver, but these Black women also have to excel at work to keep on financially sustaining their families.

A South African study by Tshifhumulo et al. (2018) found that more women emerged as breadwinners due to the socio-economic advances. This study confirmed the above assertion as it found that the participants were the main financial providers. According to Chesley (2017, cited in Blom & Hewitt, 2020), men were more likely to be defined as breadwinners due to the expectation of being full-time employed. However, this was not the case with the current study's participants. As stated in the theoretical framework chapter-CRF, Lewis et al. (2016) describe women as hardworking and caretakers. The expectation of being professionals at work while also

ensuring the financial and emotional well-being of family had immense impact on the participants.

6.3.1.2 Setting boundaries

In this sub-theme, setting boundaries included the importance of holding meetings regarding what they can afford, the abuse of financial requests as there was significant frustration from participants regarding family members budgeting with their money or paying for stokvels with their funds. Over time, some participants had been empowered to say “no” because of the experiences they encountered either with their own families or extended family members. Setting of boundaries was to outline the conditions to financially assist to avoid having to be taken advantage of. This was due to the participants feeling that they had over-extended themselves. The participants needed to set boundaries to buffer the negative impact emanating from feeling pressured to assist. Therefore, setting boundaries was viewed as an imperative factor in managing ‘black tax’.

BFP29 had strong sentiments regarding needing to let her family know that she is in charge and will not be taken advantage of any longer as she expressed:

"Am I, uhm, I am in charge. I, I love meetings (laughing). They, they need to know. I love meetings, we have meetings at home. When I come, I even send them an agenda to say this is what we, what we need, we need to sit down and budget...they know how much I earn. I don't hide it."

The meetings were not always welcomed as some participants were faced with animosity as BFP53 recalls:

"I called this meeting, I, I told them straight that no, it's, it's a favour. I'm not obliged to, to, to buy groceries here at home because here at home my responsibility was my mother, who is no longer here... they were so angry".

For this participant, the purchasing of groceries felt more important while her mother was still alive. BFP29 had also alluded that the purchasing of groceries was not a part of her budget as she indicated:

"Everybody has their responsibilities. If my sister didn't buy groceries, we don't eat, and I can't even buy that bag of maize meal. They know I can't. I don't have the budget. It's not budgeted for. It's not on my budget".

Some participants felt that their family members would be understanding if they were upfront about their financial difficulties as BFP84 expressed, *"I tell them at home that guys this month, you must make your plan for groceries, I won't be contributing because I'm doing this for myself and kuya-understandeka (they understand) you know."* BFP94 also supported this sentiment as she said *"...even now, if I had to say no, I have no doubt that you would understand if I said no, listen, I can't help but this and this and this, they would accept"*. On the other side BFP72 does not agree that some family members would be understanding if the 'black tax' payer is not in a financial position to assist:

"Yes. So, I feel like in a family where the family feels like they wanna 'black tax', they should sit down with the individual and really ask, are you in a position to help? If not, it's OK. But they don't do that."

Expectations of 'black tax' leads to the feeling of abuse of financial requests by 'black tax' payers. BFP94 said her stepmother requested assistance for her daughter (half-sister to the participant) which she felt the sister had the means to pay by herself, she said, *"...we think you should help, should join hands and fund her flight to come home from the UK."* The sister was working in the UK and not a student there, therefore she had an income. This participant also felt one of her friends had overstepped when he requested R100 000 from her despite him knowing about her financial commitments by temporarily paying for the overhead costs of her father's company. The above indicate how family and friends can take advantage of 'black tax' payers kindness and make them feel over pressured even when there was no need for the financial request.

Some participants alluded to people having money to pay for their own expenses, but since they knew that they had someone who would assist, they pretend not to have the funds. This is an example of beneficiaries that can be inconsiderate and showing greed. BFP71 concurred that beneficiaries budget on 'black tax' payers expense and requests for other financial needs to be covered.

"Because they, they're budgeting on you mos (right) you give them, let's say R2000 on the month. Then that person will start having stokvels savings on the side. You give them then once she starts doing that, having the stokvela (stokvels) and the what, what not on the side then the money is no longer enough..."

BFP72 called it extortion and how these amounts were not constant but can increase over time as a test, she said:

"...they will extort you to the highest degree. They will extort you; they will extort you and try to put it, push it a notch ...like OK we asked for R100 last month, can we do R200 this month or let's do R5000 and see..."

The extortion could lead to strained relationships due to the inability to break free from feeling obligated because of the unset boundaries. 'Black tax' payers may feel obligated to pay out of fear of consequences of not financially assisting or they may blame themselves for not setting boundaries earlier on.

In terms of setting boundaries, up to 50% of the participants highlighted the importance of holding meetings to manage expectations. Mpisane (2022) cites the unfair treatment towards 'black tax' payers coming from family members such as gossiping and change in behaviour. This had a negative impact as arguments ensued causing friction in their relationships. Resultantly, some participants became upfront with their families through meetings about their finances. BFP72 was unable to hold meetings to set financial boundaries, she believed whatever her elders said and needed help with superseded her own feelings about her financial situation; she would rather comply with their requests, meaning, BFP72 would rather deal with the negative impact even if they had dire circumstances. West (1995) in the CRF section describes a character of women which is seen to be argumentative and threatening when they stand up for themselves. Perhaps out of respect or reverence for the adults, BFP72 could not stand up for herself against the elders as she wanted to maintain the respectful-child characteristic. Some participants would rather deal with the financial and psychological costs than hold meetings with their families, possibly also to maintain peaceful relationships.

Some participants saw the need to put an end to the unnecessary financial requests. *"...you, you can say, this is what I give you per month, what you do with it, I*

do not care. This is what I'm gonna give you. I'm giving you R1000 every month forever. It's not gonna be increased" said BFP71. Out of the 10 participants, only three admitted that they did not mind helping their cousins, for instance BFP64 who said, *"...then the cousin will like hey, cousin, please help me. Please help me with this and that. And then you will be like eish you, you, you can't, you can't you, you know you cannot say no."* Other participants vehemently refused to help, with BFP84 stating that the cousins never helped her when she was unemployed as she said *"I will never even try doing that. I will never, I don't, I will never even try doing that neh. Mina (my) my financial, my focus is on my mother, my younger sister and my grandmother that's all."* For some participants, this experience was not only financially taxing but had an emotional impact as well. BFP09 may feel she has moved from involuntary obligated 'black tax' to voluntary as she stated, *"But since I, I was like I'm mmmm I'm showing, I'm turning a different leaf now and I'm saying no. You can see that, OK. I don't know where they'll get it now, but they don't come to me anymore..."* That way this participant is in control of what and when she can offer help.

Shrouded with frustrations over time, participants learnt to draw the line in relation to financial requests from some their families, by not complying to certain financial requests, while Mtolo (2018) believes it is in bad taste for one to succeed alone. In this study, many participants endured years of financially assisting family and learnt to say 'no'. BFP71 stated it took her 10 years to do so. All participants agreed, to some element of abuse from the receivers of 'black tax' especially a disdain from cousins except for 30% who did not mind helping their cousins. Not all help was monetary, for example, BFP77 emphasised that she would give her cousin items from her house such as appliances as they were raised not to give out money unnecessarily, specifically to extended family members to avoid disagreements .

'Black tax' was sometimes not used adequately and as such, some participants saw these requests as extortion from their loved ones. BFP84 refused to share groceries with her boyfriend's aunts who bought alcohol using her social grant money. According to Patel et al. (2023) and Zembe-Mkabile et al. (2015), grant money for families in abject poverty runs out before the next income date. In this example the aunt was irresponsible because she was expecting more external assistance from the couple. Mpisane (2022) found that the payers encounter negative behaviours from their loved

ones, such as moodiness and gossiping. The microaggressive behaviour mentioned in the CRF section that Black females usually experience from other races, they now experience them from their own families. These family members are intentional and malicious when retaliating and discriminating against the response of these Black female professionals setting boundaries, which results in name-calling (Fay, 2015). These interactions brought upon emotional stress for the participants as they did not want to be portrayed as opting to desert their families when they have the means to assist. Some participants spoke of having to pay stokvels on behalf of families to alleviate the financial strain of having to buy them groceries during the festive season, some participants took a share from their stokvel groceries.

6.3.1.3 Relationships with in-laws

This sub-theme differentiates between financial abuse and emotional abuse. Due to their marital status, some participants felt they were taken advantage of by their in-laws. Especially with the expectation that they no longer needed to financially care for their birth families.

Once the wife is married to the new family, she cannot change what responsibility the husband had towards his family. *"Yes, yes. Without feeling guilty, 'cause now, yeah, you're gonna be viewed as you're gonna be seen as our brother, our nephew, our son was able to do one 12345 before this woman came into his life... So, she needs to take care of us now, Wow..."* said BFP66. She reiterated, *"...it happens that some family will expect you to forget, they expect you to forget about your family...they expect you to forget that you have siblings. Maybe they might be facing challenges. Now you need to inherit this new family..."* This participant felt pressured since the husband has been financially available to his family, that the wife is also expected to do the same. Although BFP72 was not married, she was also vicariously familiar with the in-law relationships as she said *"...with them, it's it like with the family that you go into as a female, they it, I don't know if they seem to forget that I'm also from a family"*. This participant further said:

"There is that unwritten or unheard of or unspoken contract where families might, let's just say the guy's family goes into the female's family, marries this woman, when then, when you come, you are then expected to take care of this family."

The expectation by in-laws for participants to financially abandon their families was encountered with much resilience by many participants, but not all participants had an issue with financially taking care of both sides. As BFP71 reiterated:

"Yeah, I mean, if I do it for my family, I have to do it for, for his family. I mean, we are married, we are both married. If he, if my parents are struggling, then we are also struggling. So, we need to send. If I send R500 then R500 this side."

BFP71 expressed how she had to learn to say no to her in-laws after realising how much she was struggling as she expressed: *"Parents in-laws I have sisters in-law, jho. Then you know and they also start asking, hey, what is that, what, what, what. So yeah, I just struggled, but now I've learned to say no..."*

Two participants in particular alluded to issues with the in-laws as coming from the mother in-law due to her specifically not wanting to relinquish receiving financial support when her son has a new family to support. BFP64 reiterates that:

"Usually, it's being paid to the mother's and angazi kanjani (don't know how) I don't know. But usually, (laughing) yes, it's you. I mean it's the mother. The, the mother knows asking, asking for the money to the to, to, to, to the son, you know."

This participant feels that the mother in-law blames the new wife as she continues to say:

"This makoti (wife) now, since this makoti (wife) came to, to do this family, I'm not getting my money...Eish the makoti (wife), is now eating the money of my child."

The animosity towards the wife is not always monetary but can be caused by furniture that the wife has chosen for her home and the mother in-law feels her son should also buy for her as BFP72 expressed:

"So, there is those unspoken things. And sometimes you find that maybe mothers in laws come, comes and visits and she finds maybe a nice dining table which was

not there when she came the last time. And she's like, you know, I don't have this in my house."

What this implies is that the mother-in-law felt she deserved the same items as the wife and is expecting her son to buy the furniture item for as well. Therefore, this not only puts the men in precarious situations but also the wives who are expected to be more understanding.

Two other participants expressed their challenges with sisters-in-law as they stated having experienced financial abuse for wedding expenses in support of these sister's in-law. BFP77 said:

"So, if, there were incidents where I felt I was pressured into it, where my sister-in-law was getting married, and I was given a list for umshado (wedding) and R1000 to buy groceries for the wedding."

What this suggests is that this participant had to supplement the remaining budget from her own pockets as R1000 was not enough to cater for a whole wedding. Usually, the wedding grocery can cost up to R10 000. BFP66 related to the financial expectation as she expressed:

"the younger brother of my husband, they decided with the fiancé that they were getting married on the very same year that we got married... only to find out on the last three days leading to the wedding that these people don't have money... I will not forgive myself if this guy will take a gun and put it on his head knowing that I can salvage this situation."

She had to use her savings for support the couple. The negative experiences from the above excerpts could result in resentment because the females feel pressured to financially assist their in-laws.

Participant BFP66 felt compelled to assist and rather sacrificed money she had saved for her future children to salvage the current situation. Instead of appreciating the good gesture, the participant said she feels they became enemies as she never got a thank you from the couple, currently they are still not on good speaking terms. BFP77 further stated that most of the financial abuse came from her husband by not stepping in when she needed protection from his family, instead he was complacent in how they mistreated her. Fortunately for her, they ended up divorcing. Research

states that long-term effects of financial assistance include mental, physical health, and stress associated with the endless cycle of poverty (Magosha, 2021; Mangoma & Wilson-Prangley, 2019; Montle, 2020; Williams, 2023). BFP64 highlighted how the in-laws always expected their son to be financially responsible towards them even when he had his own family. In-laws do not understand the potential financial set-back this may have on the couple, which may cause tension between families. These findings demonstrate the financial expectations that created animosity with the in-laws despite the efforts coming from the participants. BFP66 did not want to make her new brother in-law and his fiancée feel like they were not on their level of class in terms of affordability of the wedding. As mentioned in the CRT section, even within their class-race, she did not want them to be viewed as Black people who are second-class to her and her husband (Modiri, 2018). She financially sacrificed her savings and investments to uphold the couple's class status. According to Howard (1997) and Shabangu (2021) from the CRF section, the status of an individual gives them leverage in society, although this participant tried to assist, but unfortunately it backfired for her.

In an attempt to mitigate some of the above concerns in terms of maintaining good relationships with the in-laws, some participants had started having discussions with their partners with regard to handling certain situations in the future. One of the interesting aspects was how couples discussed their 'black tax' related financial plans with their partners. An example from BFP09 was that *"...we agree to say every month this is the amount that we're going to contribute towards our family's..."* This participant did not want further financial requests during the month. BFP84 expected both of them to financially prepare so their mothers may become self-sufficient and not ask for financial assistance once they are married as she said, *"So please make sure you leave your mother comfortable because I'm not expecting that imali izophuma iyekubo mama bethu (money will go to our mothers)."* In addition, BFP29 highlighted the importance of being upfront regarding financial issues with their partners earlier in the relationship. Expected to be upfront before marriage was viewed as being able to prevent misunderstandings regarding how each family was going to be financially maintained. BFP66 was also frustrated about the financial expectations from both sides of the family. Some husbands were unable to intervene and speak to their families about the financial turmoil faced by their wives. Therefore, planning ahead

could prevent any future financial burden of dealing with the in-laws which may decrease the level of animosity between the families and the couple.

6.3.1.4 Unforced 'black tax'

While the above sub-theme reports on the expectations of financial responsibility, this sub-theme focuses on how some participants were not forced to pay but paid out of their own will. This indicates that 'black tax' is not mandatory for everyone and it is the liberty of the payer when to pay. Voluntary 'black tax' makes financially assisting family pleasurable rather than an obligatory. BFP84 expressed, *"No, I'm not obligated. I'm not obligated, she tells us all the time, that guys are not obligated to be doing this, you know."* BFP29 saw it as ploughing back for what her mother did for her as she said:

"For me, I'm not obliged to do it. If I sit down with my family to say this is my situation. Ma, you took me to school. I know the hardships. I know what we went through. For me, it's ploughing back."

BFP77 spoke about the success of her grandmother that led to her mother and aunt not paying 'black tax'. She also reported on how her grandmother's success can perpetuate positive financial outcomes for the future generation *"And maybe it's because they didn't have 'black tax' from ugogo (granny), you know. So now you've seen a full circle of life of someone that grew up without having to pay tax."* This example shows the positive perception of family financial responsibility and how it influences the future generation. Despite the injustices of apartheid, the aforementioned grandmother was not as economically impacted. The participant said they were among the few Black pupils in the school they attended and lived in the suburbs before democracy because of her grandmother. Although this participant was paying unforced 'black tax', she sympathised with those who were expected or obliged to pay.

As stated in the theoretical framework, CRT section, Crichlow (2015) was able to address the preconception of Black people constructed to be uneducated and could not afford property. However, BFP77's story demonstrated that it is not always the case as her grandmother's older brother played the substitute parent role to his sister. Through his contacts, he was able to enrol her to the best schools that were reserved

for White learners which resulted in the lineage not having to financially struggle and be forced to pay 'black tax'. This grandmother was not as systemically affected by the apartheid system. Unlike what most Black people went through as mentioned in the CRT section where racial hierarchies dictated what capital access one had (Ladson-Billings, 2021; Vos, 2020). As Wright (2015) in the CRF section mentions the fundamental class division comes from property ownership. Additionally, she stated that her grandmother lived like a White person during the apartheid era. At a time where some Black people had systemic restrictions, she was able to have possessions that were reserved for White people. Therefore, unsurprisingly for this participant, her 'black tax' payments are not obligatory as her grandmother did not expect her own children to feel obligated to financially support her.

6.3.2 Theme 2: 'Black tax' dynamics

This theme explores the dynamics that 'black tax' payers encounter due to the status of birth order, societal expectations and long-term expectations post-retirement. The slacking of those responsibilities whether figuratively or financially has negative ramifications on the mental well-being of those affected.

6.3.2.1 Order of birth

For some participants, 'black tax' was influenced by birth order or marrying a husband who was the first born. The birth order dynamic remarkably shaped how participants engaged with both immediate and extended family members which often placed them in vulnerable situations. BFP94 shared the following, *"I think when you're, when you're the elder child is a bit harder. And because first of all you, you are the deputy parent, you've been raised as a deputy parent."* In addition, BFP94 stated that as the older child, one is raised to play the role of a parent. She acknowledged and embraced the notion of the role and responsibilities of being the first born. BFP71, whose parents were unemployed, highlighted the importance of adopting the role of being the substitute parent - a role of financially raising her siblings because of the inability of her parents securing employment. She relays:

"...I used to be independent going, while at school and doing matric and grade 11, whatever secondary school you call it, on the weekend, I'll go and work somewhere

else so that I can have money for us at home. Then after matric... Jho, I was once a domestic worker. Like, yeah, the situation at home forced me to make sure that I need to find something."

The notion of breadwinner was not only applicable to the Black female professional's family but extended to the family she is married to if the partner was especially the first born. *"...the moment you get married to especially the, the breadwinner, the first person of the family... My son was doing this.... So, she needs to do it as well"*, according to BFP66. Within the African community context, marrying a first born was confronted with additional financial implications by BFP77 who said, *"It has a, a great impact in, in your contribution. So, if there were incidents where I felt I was pressured into it."* BFP77 was alluding to the financial implications that came with it. After her divorce, she started a new relationship with a partner who was the last born son and she felt no financial responsibility pressure coming from his family. This gave some relief to their relationship. This sub-theme highlights the perception and expectations of having to be a first born and what financial responsibilities extends to the partners family.

Participants who were the first born from their mothers' side were represented by 50% of the total participants, which played a crucial role in their responsibilities towards their families. According to Magubane (2017), first born participants also identified themselves as breadwinners, similar to the study's findings. BFP53 was a last born but was financially responsible towards her nieces and nephews as much as her older siblings. Being the last born did not abate her financial obligations. She said not having biological children made her feel there was more of an expectation of a "parent" role she had with her nieces and nephews. Especially since her siblings had financially played a role in her upbringing as the youngest sibling, she felt obligated to assist the siblings children as well. She alluded to talking with the oldest sister about how sometimes they wished they were not born into their family because of the financial struggles. In reference to that they may view their family as lower class and must now deal with the continuous role of financially assisting them, they arguably perceived the upper class as exempted from 'black tax'. In the CRF section, Wright

(2015) states Weber's social order highlights how the status group is negatively or positively associated. In this instance, it has been negatively represented since the sisters wished they were in the upper-class group as to imply that in upper-class; no one is liable to comply with their financial role in the family.

In the current study, the substitute parent status was approached with tribulation as the birth order came with a lot of financial responsibilities. Ubisi (2019) states the harsh realities of domestic workers during apartheid, while Mazibuko (2000) talks about the fortunate employees living in employers' backyards during apartheid. BFP71 had no opportunity to study further immediately after school as she had younger siblings to financially take care off. This participant found domestic work as a way to survive which is what (Letsoalo, 2022) argues, that during apartheid, Black women had little work opportunities. Even post-apartheid, BFP71 could not study further due to financial challenges and the period whereby Black people had limited access to higher education. She found temporary employment and supported her unemployed parents and later accommodated her siblings at her place while they were job hunting. This participant took the role of a substitute parent by providing accommodation for her own siblings when her parents no longer could. In essence, she was the single mother to the siblings as she was unmarried at that point and therefore had no financial support. This is supported by several previous studies, which state that single mothers are disadvantaged because of playing both roles of parenting which limits their time (Fisher, 2019; Mavungu, 2013; Rogan, 2013). BFP71 therefore could not further her studies as she had to focus on the financial responsibilities for her younger siblings and only got her property once she got married to her husband.

6.3.2.2 Societal expectations

The extracts below show the imposed and conditioned role expectations for Black women in society – that they remain domesticated despite the evolving gender roles. All the while, for men, the evolving gender roles has not affected them - for instance, becoming domesticated by helping their full time employed partners. The participants conveyed the evolving roles where they are also the breadwinners but have not abated their domestic roles as that remains a societal expectation. Although BFP71 had the responsibility of taking care of both sides of her family, she understood that even if she

works and gets home late, she cannot expect her husband to be responsible for household duties. She expands:

“There's no balance, but then I'm, I'm. I'm from the rural area, so I know that as a woman, what is it that I'm supposed to do, even though I'm working, I have my husband back home, and then I cook. I don't expect him to cook, you understand.”

Despite working long hours as a manager in one of the leading retailers, then having to take a taxi back home, this participant is uncomfortable allowing her husband to take on some of the responsibilities, for instance, cooking dinner. She understands the imbalance of the set-up but admits that this is what is expected from her especially coming from a rural area. The societal expectation is not specific to demographics as this occurs in different set-ups as well.

Ironically while the female domesticated role must be upheld, some participants for example BFP66 questioned why men are still called head of families if some are not willing to perform the leading roles that they are socially “assigned”. She further elaborates how with married couples, the wife is expected to take on the role of her husband and she said, *“But because the brother is already ever been there cleaning up the mess. Now, as a wife, you are also expected to clean up the mess.”* BFP72 supports this assertion and said *“...but there is no moral or contractual obligation that one needs to take care of the in laws, but it's, it's culturally expected.”* This participant also expressed how women have to take on the masculine role when situations required it as she said *“So you have to be the smarter one. Although you may see that he's sinking the ship, you have to plan ahead of the sinking.”* BFP72 implied that society has high expectations for women, on how they are trained in their upbringing. The socially constructed roles are changing as women are becoming more economically empowered, women may make plans to avoid any calamities that would negatively impact the family. BFP29 said even her young clients (young girls) are made aware of the expectations of sharing the catered food from the support group with their families back home:

“So, you see that maybe I don't know if it's an expectation from the parents to say because you're going to that support group, they're going to give you food. Please

bring us some. Or is it from?... I don't know. I haven't asked because for me it was so difficult to say why are you putting that away?"

The section of expected societal expectation exposes how continuous gender roles impedes the work-life balance of Black women as the career progression of many females is delayed due to cultural values (Mpemba, 2018). It can be noted that gender roles are not only specific to females as Dube (2022) found that one of the male participants was expected to financially take care of his parents more than his sister as the son of the family.

Black women are expected by the society to undertake several roles in the community. Black women's strength is often portrayed along the discursive constructions which include "soldiers", "saviours", and the "glue" for their families (Booyesen, 2007b; Jaga et al., 2018). Black women need to contend with the patriarchal world with unequal remuneration and expected home care which may not be expected from their male counterparts. However, Mpemba (2018) alludes to how gender roles hold Black women back. As a societal expectation, women are nurturers and provide temporary safety while raising their children. The refurbishing of family homes was important for 40% of participants especially since for some family members, these houses would be their only shelter they would have. Furthermore, OMSIM (2023) found that home renovations and furniture purchasing were among 41% of costs attributed to home loans expenses.

BFP71 attests that there is no balance in gender roles, as she still does not expect her husband to do domestic work. In the CRF section, Walby (1990) highlights how husbands and cohabitees can expropriate their female partners. From the CRF section, these characteristics resemble the microaggression labels given to Black women, BFP71 is the hardworking caretaker mammy who works hard at work to get home late and still has to cook for her husband and children (Leath., 2022; Lewis et al., 2016; Roberts, 2019). These women were managers in their workplace and still needed to manage their homes. BFP72 expressed how Black women are expected to not break down having to contend with so many responsibilities. This affirms the stereotype that Black women are not weak, leaving many of them vulnerable to psychological issues due to this social expectation.

Abrams (2010) states that social categories are used to differentiate between group memberships. Rather in this study, it was gender-inclined prejudice and discrimination. In Vosloo (2020) men were removed from their homes due to migrant labour. This study demonstrated the struggles across the country, as participants were from Gauteng, Western Cape, Free State, Kwa-Zulu Natal, and Limpopo, the study found Black female professionals who had moved to other provinces for work opportunities. Some of the women moved due to migrant labour to play the role of financial providers. This study shows that women can also be away from home for better work opportunities. While others came back home late in the evenings and relegating their home duties to external help. Additionally, this reiterates how roles are interchangeable and should not remain constant. In other words, societal expectations are evolving.

6.3.2.3 Geriatric 'black tax'

This sub-theme demonstrates that a mother's financial role does not stop after her children become independent; she also supports her grandchildren. An example is BFP77's grandmother who even spoilt her great-grandchildren (BFP77's children) before passing away by buying them laptops. This participant stated *"Even my granny was self-sufficient, she was a nurse, and she was earning good money to be able to take care of herself... She was giving us money, nayi imali (there's money), she even bought my kids laptops."* BFP84 reported that when her mother sometimes needed financial assistance, she went to her grandmother:

"...my, my mother still had the luxury of going of going back to her mother, which is my grandmother, who's still alive. And say I do not have money and then the mother would then ransom wherever she does and then provide her with the financial assistance..."

These great-grandmothers and grandmothers having a financial input towards their lineage, shows that women can overextend their roles as mothers to grandmothers in a financial manner even in retirement. The role of 'black tax' does not have an age restriction; it occurs whenever there are financial dependents. As mentioned in the CRF section, the mammy role does not rest, as after work she goes home and takes care of her family (Leath et al., 2022). Similarly, although not necessarily physically,

these grandmother were retired but still had to financially take care of their families. In their retirement age, these Black grandmothers are not exhibiting the typical perception of grandmothers from other cultures namely, that of resting and enjoying their retirement by traveling and having leisure hobbies. They are actively financially playing a role in the lives of their lineage. Willows and October (2021) found that Black women are the least prepared for retirement, for these two grandmothers specifically, that was not the case.

In her conversations with her partner, BFP84 discussed the financial future plans which included an alternative retirement plan for their mother by building income rental rooms. BFP84 learnt from her grandmother who had a double pension income, of which the second one was from the deceased grandfather's portion. She has implemented plans for her own mother to have enough retirement money herself. She ensured that her mother, that besides her pension, she had that rental income become another retirement plan for her.

6.3.3 Theme 3: *Gender inequality in the workplace*

Unlike during apartheid where Black women had limited access to job security and the economic market, some of the participants occupy senior positions which could influence job decisions. The gender inequality in the workplace theme examines whether the state and private institutions implement empowering policies that are adequate in creating conducive environments to ensure the financial progression and job security of Black women. The discussion below illuminates the work environment and whether Black female professionals encounter discrimination and how that affects their self-doubt. These three sub-themes possibly impact how the participants are able to financially assist their families.

6.3.3.1 Work environment

Some participants alluded to having their social life impacted due to toxic and demanding work environments while others were not challenged enough at work because of relaxed work environment, as illustrated by the following extracts:

"It necessarily, it hasn't impacted my work per se because, but I think it has affected my social life in terms of work when it comes to the physical work and my commitments with work..." said BFP72 while BFP84 said *"I'm not having a challenge emsebenzini wami (at my work). It's not challenging."*

Wanting to be challenged at work could mean seeking career growth which possibly increases their financial and social status. BFP64 had a horrible experience with her manager that she even resigned, she stated, *"...I don't know if, if he, I don't know. I, I felt like he doesn't like me, you know..."* She would receive phone calls from family members during working hours requesting for money, the frequent phone call interruptions did not impress her manager and contributed to their poor relationship. Black female professionals feel unappreciated as mentioned by BFP64 and BFP72:

"And at the same time, he doesn't actually appreciate the work that I put in" said BFP64 and *"Uhm, no, I trust, I trust my capabilities 100%, I know what kind of an individual I am. I do feel underappreciated yes"* said BFP72.

While BFP64 stated:

"No, it's, it's like toxic like you, you. There were times where I would cry, like I would, like cry... Yeah, I even had like nightmares because, like, things were just not looking good... No, it's OK that sometimes, like he would like lash out randomly."

BFP66 spoke about office politics that one gets involved in that one cannot progress at work as she expressed:

"I'm passionate with development, uhm though I feel the environment that I'm working in limits me because it's, it's an environment that is clouded with politics, so cannot really get to expand yourself and carry out otherwise."

Eighty percent (80%) of the participants were in management positions, which suggests their ability to execute their work as managers in the workplace and be financially and emotionally available for their families. Matsuda (2017) offers disparities of private and public work where men are paid more, while BFP64 said that Black women were strong despite the different roles they had to play. Therefore, this

study found that 70% of participants built a lifestyle that was satisfactory to their liking, despite having to pay for 'black tax'.

Most participants were not negatively impacted at work by paying 'black tax', they appeared to be coping despite the emotional and financial strain. This is despite the different unfair treatment they were exposed to. Concerning the questions regarding the discriminatory behaviour due to qualifications, and work performance, 75% answered positively, which could mean that participants were not negatively impacted at work based on their level of education as they attested to executing their jobs well. This study found that women in senior management such as BFP29, BFP72, BFP77 and BFP94 did not doubt their work capabilities. Overall, the participants were passionate about their jobs and enjoyed providing for others.

According to some participants, the work environment impacted how they were performing their tasks. Delgado and Stefancic (2017), expressed how racism became the common and everyday experience, as affirmed by this study. Smith (2013) argues that there is no legal recourse for Black women as they are discriminated for having to be women and Black. Similarly, from the CRF section, Wing (1997b) highlights that the judicial administration does not see Black women as equals. The microaggression Black women are exposed to in the work place and they are made to feel powerless and invisible and their authority and intellect are questioned (Lewis et al., 2016). Dladla (2020) states that due to economic and political powers perpetrated by Whites, discrimination continues to thrive. From the CRF section Allen and Lewis (2016) state that institutions do not amend their policies and hence some Black female professionals felt disrespected by their employers. This is what Vos (2020) calls ignoring racism and its consequences. This indicates that some individuals experience racism within their workplaces. Modiri (2013) argues that the only way to address racism is through policy formulation.

6.3.3.2 Glass ceiling

There were participants that felt discriminated against because of their race and gender and felt that their working environment was also toxic as they elaborated:

"But as the Black woman, should anything happen at work, you are judged harshly, you are ridiculed in the worst manner possible and you are expected to know

better...so with White counterpart, especially females, they are, they are recognised, recognised as superior...you are disciplined differently, differently as a black woman, it's, it's very harsh and when you stand, let's just say in a room filled with people and you have to present something, you have to be twice as good for someone to listen. As if you are incapable of having such an idea" said BFP72.

Some Black female professionals felt they were not accommodated and as BFP77 missed out on a promotion after coming back from maternity leave. The impact on her financial well-being was ultimately the negative performance appraisal she received since she was away for a long period. She expanded *"And two years, you don't get a bonus because of the timing of it was around bonus times, so I'm not at work for four months, so you don't get a bonus."*

Some Black female professionals struggled asserting themselves despite the qualification they had at work in comparison to their male counterparts. This led to salary discrepancies which ultimately affects their ability to pay 'black tax'. BFP64 expands:

"Ok there are places whereby they still take women as weak, you know, like there are places whereby they will say I will have same qualifications as the male person, but then just because he is a man, they will actually give him you know, high, high salary than, than me, you know, whereas we can actually do same things."

While BFP94 was warned by another Black colleague that her new position may be in jeopardy after she had overcome the barrier faced by women in expecting a promotion. This initially made her feel displaced as she experienced some challenges at work.

"...when I took over this job from the head of valuations from the white colleague, and I got a call from a Black colleague and he said, "listen, and I just wanted to tell you that don't you think, don't you dare think it's gonna be smooth sailing here, don't you think these people are gonna treat you the way they treated your predecessor."

Women struggle to break into the ranks of senior positions because they experience the sticky floor or glass ceiling effect (Baruah & Biskupski-Mujanovic, 2021; Mpemba, 2018) as evidenced from the above assertions. BFP94 did not allow the warning from

her Black colleague to unintentionally derail her from the position that she deserved. Although he may have been trying to be an ally, some may have mistaken this as him subtly threatening her work position as well. Matotoka & Odeku (2021) confirmed that women coming back from maternity may find themselves in precarious situations since their rights are disregarded. BFP77 may have felt undervalued over missing out on a promotion because she was no longer able to travel as much as her male colleague. This social stratification in the CRF section was experienced based on gender and power for this participant when she felt her performance was not equated to her colleague, she could not access this promotion (Rehbein, 2018). The habit of viewing women as the weaker sex and as subordinates instead of peers has not abated in the workplace (Letsoalo, 2022; Matsuda, 2017). The workplace discrimination may have a negative impact on the ability of Black women to fulfil their 'black tax' obligations (Parry & Gordon, 2021).

6.3.3.3 Encounters with discrimination

This sub-theme discusses language barriers which impact work performance as part of the discriminatory experiences the participants encounter. The usage of Afrikaans may negatively impact the performance of non-Afrikaans speakers in the office as BFP29 alluded:

"We are specific to say we need somebody who can speak Afrikaans, especially for the social workers who understand and speak Afrikaans... because now you are very sick, you need somebody who understands your language".

While BFP94 said *"...you need to know what's happening in the market, in other countries where we exporting, to importing, stuff like that, the challenges is that they are held in Afrikaans."* BFP64 experienced racial discrimination as she expressed:

"I, I feel like we yeah, I feel, I still feel like we have a long way to go because we, we, we, we still feel that all the days like racism is, you know you still feel it, it's still big."

The participants reported frequent discriminatory practices based on their race, especially the fact that that they are unable to speak Afrikaans, rather than gender discrimination. They are discriminated even from their managerial positions they hold.

In the example of the Afrikaans policy, Black women are not perceived equals as BFP29 and BFP94 differed on the Afrikaans policy at their job institutions. The former does not see a problem when Afrikaans is positioned as the main communication language. She states that it is a requirement to speak Afrikaans since she worked with hospice clients who may wish to use their home language, including Afrikaans. No precise answer was given on what happens to clients who only speak vernacular, if it was also a requirement for White colleagues to speak at least one of the African languages. The colour-blindness and equal opportunity (Delgado & Stefancic, 2017; Hartlep, 2009; Milazzo, 2019; Tummala-Narra, 2014) stated in the theoretical framework are critiqued differently. BFP94 asserted that Afrikaans impedes on her job performance as she did not understand the language. Afrikaans language is often used in some of their meetings at work. Therefore, she felt she missed important information.

A few participants experienced discrimination from senior management. These are examples of potential hindrances on performing optimally at work in order to ensure financial security for their families. This may also lead to psychological complications as women try to navigate their work and personal responsibilities. Some had endured an unwelcoming environment as supported by Williams et al. (2020) in the CRF that Black women experience microaggression as a form of White supremacy. Latchanah and Singh (2016) states that less women remain in the corporate sector because of the challenges they face. Additionally, Chauke (2019) argues that this is due to mistreatments through exploitation or underemployment.

BFP53 who held an administration position stated that her manager treated her as an equal despite his higher educational level. According to Allen and Lewis (2016) also in the CRF section, Black women who occupy leadership positions are ranked in lower positions. However, BFP53 did not feel undervalued despite her qualifications, rather she felt more of a peer than a subordinate to the manager. This shows the progression of women in the work space since historically they were not permitted to occupy high positions. Therefore, she was not limited at work nor challenged in her duties. This is the opposite to some of the participants in managerial positions.

6.3.3.4 Self-doubt

Historically when Black people only had access to certain positions, this not only limited their income (Gallo, 2020) but possibly their self-belief that they are as capable to perform their work duties (Mngomezulu, 2022). BFP71 was insecure of her English vocabulary at work although she was excelling in her work duties "... *and you find I'm a manager also at Woolworths. And then you find these people that are speaking nice English and then I'm like...(laughing)...yeah, I do question myself. Yeah, the, the English problem only...*". This participant came from the old schooling system where learners from different races that integrated in school were limited which could explain her lack of confidence in the language. BFP94 experienced issues at work especially when her father was diagnosed with dementia, she stated, "*I changed jobs, that's why also I started to doubt myself.*" Her personal challenges briefly affected her job as having a sick father meant more financial responsibilities. BFP29 impressed her managers when applying for a job which they felt that she was not ready for. She said, "*There's, there's some way, you know, at some point that you doubt if you are capable.*" The managers admitted during the interview that they had underestimated her capabilities. Due to self-doubt, some Black women may be intimidated to go after what they deserve, even though this may have direct financial implications. BFP64's self-doubt resulted from the ex-manager who after a bad interaction about wasteful resources had started to intimidate her to a point where she left the job as she expressed:

"...and then but him, it was like no man like every time it's like, he'll be like, like, I'm not good enough and, and they, they, they will, they will; there were times where I really felt like no, this place is not for me."

Fortunately, she managed to get a new job. Some employees may stay in unhealthy work environments because of their commitment to family financial responsibility.

Some of the participants' self-doubt was perpetrated by management and then rectified by them again. BFP29 doubted her capabilities to fill another management positions but was vindicated when the manager apologised for doubting and underestimating her. This study's findings align with Khosa-Nkatini et al. (2023) who state that women have to contend with the global stereotype of having to be less competent than men. The assertion is also supported by Rousseau (2013) in the CRF

section who state that Black women are constantly accused of laziness in their workplace. BFP72 supported these assertions by saying that Black women need to work twice as hard while their counterparts are seen as superior.

Participants felt excluded during social gatherings at work as the White people would huddle together. Some of the above policies pertaining to the workspace had somehow impacted how the participants could afford 'black tax'. The above reiterates why the chosen theory tries to confront the culture of patriarchy and White supremacy in the workplace (Zulu, 2021). This is despite the racial and workplace discrimination that the government has tried to rectify (van De Rheed, 2022).

6.3.4 Theme 4: Financial and psychological implications

This theme explores the visible financial costs and invisible emotions that some participants felt which had immense implication on how they conduct their day-to-day activities. Although some participants practised healthy coping mechanisms, not many sought professional help from financial advisors and psychologists. The sub-themes discussed below include financing of 'black tax', loans and over-indebtedness, depression and suicide, as well as feelings of guilt.

6.3.4.1 Financing 'black tax'

The study found that participants had to find other ways of earning extra money due to the importance of ensuring the availability of funds and expected to explore other income streams in acquiring more money. BFP84 had outside house-units to supplement her rental income and a small-scale décor business to service clients on the weekends to build her portfolio and support her mother as she expressed:

"What I did, ngenze-sure (I made sure) there are backrooms when we leave my sister baye-hambe (when my sister also leaves), they are there are rooms, there are rooms okuthi engawenze i-rental (get rent from the rooms) besides from her pension to get those rentals..."

BFP09 said:

"What I've seen with, with my friends is that they would sell things like your Avon and there's this other one who's selling clothes online...but I think the, the biggest

thing that helps me to, to, to survive is the fact that I have a private practice in social work."

The additional income streams for the participants help to cover for additional financial commitments. This may decrease the stress levels which may help with their psychological well-being. While BFP29 added *"You always want to keep up. You can't relax even if you want to. You can't relax because you need to earn extra cash like you apply a marking job for UNISA."* BFP64 acknowledged that Black women earned less and that could be postulated as the reason why they struggle. They have experienced systemic discrimination, but the economic empowerment policies have attempted to mitigate their negative experiences. BFP94 reiterated the importance of job hopping to keep up with earnings as she stated *"...unless you find yourself job hopping because of a lot, because you're trying to get that income..."* However, this usually did not look good on their curricular vitae as employers preferred loyal individuals. Hence, it becomes a matter of choosing to be loyal to their jobs or to their financial responsibilities. In the CRF class section Howard (1997) states how the socio-economic category is derived from income and power, hence these Black women find alternative ways to make money in order to remain in the same class. Since in the CRT section, the tenet differential racialisation is used to maintain White privilege (Maloka, 2014) many of these Black female professionals had to find alternative ways to make more money in order to sustain their families.

6.3.4.2 Loans and over-indebtedness

The inability to finance 'black tax' by finding alternatives forced some participants to get loans or exhaust their credit cards. BFP09 had multiple credit extensions as she expressed, *"Because I at some point I had two credit cards and about four personal loans, it was, it was that bad."* Although the participants were struggling, it was important for them to be debt free as BFP77 expanded, *"So I can't do you know, with this money? Then you need to fit everything from what I can give and not overextend yourself and take out loans and build a house."* The taking of loans to build accommodation is supported by BFP84, she stated:

“But if we don't have other income, we are bound ukuthi oyoyithatha i-loan wakhe ama-room (to go take out a loan to build backrooms) you know. Ehh siba in debt kahle kahle (we actually become indebted)... Most of my money goes towards my loan. Yeah. Oh yeah. So, I think beyingaphela ngizoba, khane ngizothi ngi-comfortable (only once my loan is paid off, then only then can I say I am comfortable).”

Participants found themselves not coping as BFP94 indicated “...what, how should I handle this or my husband has been borrowing money from abamashonisa (loan sharks) and now we're not coping, you know...” BFP72 alluded to the unawareness of financial struggles by family members she expanded “...I can, I can, I can you will then breakdown on the other side with them being unaware it's either you're reversing debit orders or you're either getting into debt they do not care...” The above quotes show how financial strain could have some psychological impact on the participants.

The financial decisions made by the participants was based on the experience of financial struggles and the lack of extra funds. Crichlow (2015) explained how life experiences influence decisions of the past, this as some participants were in debt due to their chosen lifestyles. The study found that participants landed themselves having to supplement their income due to precarious situations which makes it impossible for Black people to sustain their living standards due to earning less (Cheng et al., 2015; Madhavan et al., 2008). Black women earn less compared to their White counterparts as shown by Marrero et al. (2021) who states that the mean earnings of White people are still higher than Black people's salary. This puts them in different financial class.

Some Black women work over-time to ensure consistent income for their families (Mngomezulu, 2022). As stated in the theoretical framework section, where capitalism is an ideology that exploits workers (Wright, 2015). However, BFP29 spent her time in her private practice to make more money. Although she made strides financially, she sacrificed time away from her family. Musabayana and Mutambara (2022) speak about the importance of black-owned business in driving the economy. According to Andrews (2017), Black businesses are less likely to receive business funding and 71.4% fail in the first year due to the lack of funding (Molobela, 2021). Therefore, there

can be negative experiences from the economic growth gained from wanting to expand financially.

The financial set back was experienced by more than half of the current study's participants. However, only one participant expressed that she was not stressed, while others expressed that they were not emotionally managing at all. Out of the 10 participants, 60% felt that 'black tax' derailed their lives as BFP09 previously said she would be left with R300 from her salary every month which prompted her to get into debt.

BFP09 explained that she was unable to save because of two credit cards and loans resulting from 'black tax' in the past. This is consistent with Blechman (2022) and Sibiya (2018) where people take out loans and credit cards which kept them indebted. The positive aspect is that Black people have access to the financial institutions unlike in the past where they were denied access to funding (Reskin, 2012). Black people do not appear to have bad credit score, although the higher interest rates they were charged previously (Ravina (2019). Due to the positive changes in some financial institution's policies, credit access is now also available to Black women, even if they are single. The microaggression mentioned in the CRF section of White male power of undermining and emasculating the other groups (Shefer, 2010) is not as dominant as before since Black women have the autonomy to have access to the financial institutions.

The negative aspect is Black people also have to contend with exorbitant interest rates as found by Ards and Myers (2001), Cheng et al. (2015). According to Busani-Dube (2019) Black people have difficulty with obtaining loan approvals due to over-indebtedness or their credit credentials are under disrepute. Sibiya (2018) argues that Black professionals are so intent on pleasing their families by taking on more loans, that it impacts the chances of acquiring their own assets. This study found that the participants battled to repay the loans despite having good salaries which is what Busani-Dube (2019) asserts as well. The challenges may lead them to find alternative credit lenders such as loan sharks. Most of BFP84's salary was allocated to her loan repayments, and as a consequence, she had to come with other ways to reduce the

financial struggles. Therefore, the overall financial feelings towards 'black tax' are negative as the lives of the participants appear to be stagnant.

6.3.4.3 Depression and suicide

The psychological impact was felt by some participants as BFP29 said: *"This black tax really, even psychologically, it's killing us, even though we're not talking about it, even though we don't present it to our families as 'black tax'..."* Some participants indicated feeling depressed. BFP84 for example indicated: *"It even depressed me, actually bangiqala (when I started there). I had to see udoctor wami"*. BFP72 expresses that she abused over the counter medication *"And then I go to the doctor, I do explain that I am tired, and I just want sleeping pills..."* when she felt depressed. Moreover, BFP72 spoke of breakdowns as family members did not know of the reversed debit orders and did not think they would care. Both BFP29 and BFP72 spoke of death due to the impact of 'black tax'. The latter personally knowing a person that committed suicide because of the pressure associated with it as she expanded:

"And then I've seen, I've seen individuals then go into depression because they feel the pinch of being unable to provide and they are made to feel like they can't say no and it leads them to a very deep depression. I've seen individuals also take their lives because of 'black tax'".

BFP71 indicated that some of these feelings are self-inflicted because of pressure and people need to take responsibility for their actions, therefore she does not necessarily see the dark side of 'black tax'. *"Then you check on the socials. Everyone's things are expensive. People are suicidal... then you have that but you still wanna be depressed because you cannot afford a Range Rover or a big house."* This participant had a different view of her situation stating that people get depressed because they want to afford and keep up a certain lifestyle. Paying for that lifestyle is what gets them into depression. This did not take away from those participants who were not coping, such as BFP53 expressed: *"I'm not managing it's it gets too much. It gets too much, yeah"*, BFP29 indicated, *"So, I'm not. I'm not really coping. I don't want to lie. I'm not really coping financially. I'm just managing life"* and BFP09 said, *"You know, I would even feel so numb. I wouldn't know what I'm feeling right that overwhelming."*

The participants experienced dire psychological effects because of paying of 'black tax'. Participants worked overtime which was described as bringing upon fatigue and taxing on their health. The study found some participants expressed that paying 'black tax' was stressing and "killing them". This is not far off from Fay (2015) and Williams et al. (2020) in the CRF section who list disorders experienced by Black people, for instance, stress, anxiety and depression. Nhlapo (2017) also found that mental health issues caused by financial pressure increase the risks of suicide. Fortunately, the participants were aware of their psychological weaknesses, where BFP72 acknowledged that she had become addicted to sleeping pills because she suffered from insomnia. Some participants are fortunate because their medical aid cover for the therapy sessions. This is in line with Ncube et al. (2011) who stated the Black middle-class can afford medical aid which the lower professionals unfortunately do not. This is prevalent in a country that has inadequate medical coverage for Black people (Delgado & Stefancic, 2017; Hlatshwayo, 2019).

Mabidi and Mwaikambo (2023) found that young people engage in unhealthy impulsive behaviours. This is consistent with Montle (2020) and Mpisane (2022) in that alcohol abuse is one of the tools used as a coping mechanism. Although BFP94 preferred to be alone, as a coping mechanism, BFP29 avoided going home at times so she would not have to face further financial requests. Some individuals stay away because they are no longer sharing common interests due to having to be in different social settings besides wanting to protect their mental state. Half of the participants acknowledged how drinking usually did not fix the problem and how they all engaged in positive coping mechanism. Mpisane's (2022) study found less risky coping mechanisms, such as shopping and eating out at restaurants. In this study positive coping examples included going to the beach, the theatre market, and exercising. Only one participant, BFP84 used consulting with a doctor as a coping mechanism whenever she was feeling distressed. However, Mpisane (2022) states that none of their participants considered psychotherapy due to its stigma in the Black community.

6.4.4.4 Guilt

There is plenty of guilt tripping and manipulation associated with financial assistance as BFP72 alluded, *"Because plus, besides they they've noticed that they*

can either ask you, you're always showing up or they can manipulate you or guilt trip you into assisting, so they feel like they're entitled to your help..."

Some participants alluded to feelings of guilt previously, BFP66 said:

"Yeah, it's gonna send me to be a bitter person. So let me stop. Yes, let me stop and start taking care of my needs because it contributes on a lot. Like I was a person that will feel ahhh why, why go do lashes, Why go to lashes, why go to this? But now I've started doing that and psychologically I've seen what it has done to me."

She felt she was wasting her money and perhaps her money was better utilised helping others which brought upon her guilt. BFP29 used to feel guilty until she stopped feeling guilty and said *"I feel guilty. Yes, I feel guilty that. OK, let me just save it and... so you deny yourself those kinds of things so as breadwinners, sometimes it's, it's a heavy burden for us."* As a psychological-social manager with a masters' degree, she used her experiences to pick up on the emotional torment that beneficiaries could impose on those paying.

The benefits of having the ability to pay 'black tax' was accompanied by the imposter syndrome for some participants as they felt the attention was not warranted. The guilt experienced by most of the current study's participants is similar to Sibiya (2018) and illustrates the emotional burden they carry. This is consistent with Melber (2016), Mpetsheni (2019), and Mhlongo (2019) who state that Black middle-class carry the burden of 'black tax' – a burden to those obliged (Fisher, 2019), overburdened, and crippled (Foster et al., 2021) them, also a psychological burden (Williams, 2023) for those who go beyond (Magubane, 2017; Ruth & Hsiung, 2007). Some participants felt manipulated, and guilt tripped even for the little things such as indulging themselves.

Not all 'black tax' is explicitly monetary as found by this study. The study found that some of the monetary costs were to minimise future financial costs but ultimately most participants found themselves in serious financial predicaments. There was guilt expressed as participants highlighted that some women steal or hide money from their marital homes to send back home since they cannot openly send it. The CRF gender section alludes to how women are socially constructed to be submissive to their husbands. When the wife takes money from her marital home to support her own

family, this may be viewed as problematic. Thus, making her feel guilty if she steals or if she doesn't steal and cannot support her family. Sibiya (2018) and Mattes (2015) found that 'black tax' payers face challenges of deprivation in order to fulfil their obligations. In the current study, it could be circumstantial and not self-imposed.

6.4 Conclusion

This chapter presents the findings from the 10 interviews with main themes and sub-themes. What can be concluded is that the historical injustices do still have a negative impact on participants on how they live their daily lives. From theme 1 there were difficult elements in what 'black tax' encompassed, that it was not only about the monetary factor emanating from own family members. As Africans, with a past such as colonisation and apartheid has resulted accepting dynamics such as elaborated in theme 2. Moving from not having access to the labour market to occupying managerial positions, this had not abated the unfair discriminatory treatment of Black women in the workplace as indicated in theme 3. Most participants were not financially coping but also not emotionally coping as is highlighted in the last theme 4 where participants highlighted the need to maintain their 'black tax' payments and the emotional implication financing 'black tax' posed.

Some participants experienced a society where as Black female professionals, they were faced with predicaments in having to be 'black tax' payers. This also refers to the power Black women are expected to possess in order to be well-rounded women even if it is to their detriment. Similar as apartheid discriminated against Black women in terms of job opportunities, even now despite the empowerment policies in place, some of the participants still find themselves in compromising positions at work.

None of the participants highlighted negative coping mechanisms such as using drugs or alcohol, but some opted for professional assistance. Participants dealt with feeling guilty and the dark side of the emotional implications of 'black tax' shows how resilient these Black female professionals are. Although faced with the adversity of dealing with a phenomenon that continues to affect most South Africans, they remain inspirational none the less.

CHAPTER SEVEN

WRAP UP: JUXTAPOSING THE QUALITATIVE AND QUANTITATIVE RESULTS

7.1 Introduction

The function of either family financial responsibility or 'black tax' is to assist family members, the contrast is that family financial responsibility is perceived as positive and 'black tax' as negative. I did not wish to view 'black tax' unfavourably since some families have benefited from it but I wanted to explore how Black females financially and emotionally cope with 'black tax'. I was also interested in exploring if there were any benefits from participants' own financial sacrifices. Although I do not have preconceived ideas about 'black tax', it was crucial to immerse myself with the participants by listening to their views without imposing my own. Nonetheless, the quantitative data and semi-structured interviews were quite disconcerting for me as most participants experienced emotional turmoil because of the extent of the financial burden of 'black tax'. Due to the historical injustices of South Africa, I can postulate that it is the reason why these Black female professionals found themselves contending with the financial expectations from family members.

The introduction of the study highlighted the limitations on the topics and the possible pathways to address them. Below I juxtapose the results from both phases and I conclude with recommendations for future research, limitations and what deductions came out of the study. I also propose the strategies that could be implemented by the state and 'black tax' payers to ensure the continuation of family financial responsibility.

7.2 Integrating data

Fetters et al. (2013) provide a practical framework in how to do integration for a mixed method design. This incorporates three distinct levels such as study design, methods and interpretation. After showing the data transformation from quantitative and narratives from qualitative analysis; the next integration phase shows the display of

themes from mixed methods since contiguous narrative employed single reporting (thesis) instead of the same section (Fetters et al., 2013). The below section will outlay the reporting (contiguous narrative format), but not in a joint table format because of preserving the human nuances and not oversimplifying the findings due to strict formatting constraints (Hawkins et al., 2025; Skamagki et al., 2024). Below I discuss the overarching similarities extrapolated from descriptive statistics and narratives from semi-structured interviews since the integration already occurred at more than a single point and has been discussed in the previous chapters (Creswell & Plano Clark, 2017). The section below shows the objectives using the empirical findings and results from quantitative and qualitative analysis.

Research objective 1: Exploring the perceptions of Black female professionals in South Africa regarding 'black tax'

The overarching findings for this objective was how in the quantitative phase, 48.5% of participants felt obligated to pay 'black tax'. The quantitative findings were expanded by qualitative narratives whereby the obligation feelings manifested as complex power dynamics where breadwinners wielded unsolicited 'power' dynamics and "respect" that lead to family friction. More interestingly, 51.5% felt "no obligation" to pay 'black tax' since 'power' dynamics cause emotional strains and family conflict. Many participants therefore rejected the cultural script of perpetual obligation by not wanting to be exposed to the psychological burdens.

The quantitative theme 2- sacrifices of 'black tax' and qualitative theme 1-nuances of 'black tax' are connected in the validation of the above objective. The perceptions confirmed by the statistics showed that 48.5% of participants felt obligated to pay 'black tax' as they were also a product of 'black tax' from a relative themselves. Participants felt 'black tax' is forced and imposed on them as some families demanded the money. 'Black tax' was also perceived to be a barrier to wealth by 63.5% of participants. All of the 10 interviewed participants expressed the willingness to make the sacrifice of contributing financially given a choice not to pay 'black tax'. A few participants voluntarily paid 'black tax' which indicated that their own personal goals did not supersede the financial needs of their family members. This is symbolic of

Ubuntu as participants mentioned that paying 'black tax' is a phenomenon that has always been there for Black people. Another view was that the words 'black tax' were unsuitable because it suggested that only Black people were affected by having to financially support their families, which was evidently not true from the interviews conducted. Participants acknowledged that other races also financially assist their families, although there is no term used for them.

The effects of having to pay 'black tax' included delayed goals in terms of purchasing of property and career aspirations. Participants were able to undertake minor home renovations to provide their family with more dignified and suitable living conditions, but for some participants, that meant they kept on renting instead of buying their own house. The statistics showed there was not much difference between those participants who were renting (36%) and paying a bond (35%). Some participants felt that there was an element of abuse of financial requests because relatives were budgeting their financial needs based on the participant's willingness to support. Some participants became frustrated at the emergency requests by family members. Although participants had multiple responsibilities, they still did not believe in supporting adult siblings and extended family for example cousins as 50% and 49% attested to this respectively.

Theme 1-nuances of 'black tax' and the sub-theme- setting boundaries illustrates how this finding is not the dominant burden framing. Participants experienced 'black tax' as wielding 'power' which afforded them important positions and privileges during family meetings. The rippling effects was to position 'black tax' payers as superior and put on a pedestal at the expense of undermining those who do not pay 'black tax'. Mngxitama (2009) in the CRF section asserts that White people wield power because of domination due to having resources. Interestingly how negatively the participants felt when they were able to wield this 'power'. Among some, this perception of having money was not appreciated as it came with problematic expectations of having unsolicited attention. Critical Race Theory (CRT) addressed the conflict between Black power and White power in how Black female professionals have to contend with the conflict of 'black tax' dynamics in framing the dynamics that come with financial power. As a way to set themselves boundaries, some participants had implemented steps to draw the line when family members were overstepping. This action was met with

resistance as participants were accused of controlling. Other participants felt that one never gets used to paying 'black tax' but financial support has to be done as a way of showing Ubuntu. This study is similar to Socikwa and Ally (2021) who concurred that 'black tax' was viewed as an obligation by some and Ubuntu by others. Therefore, despite the perception they had, Black female professionals would still want to support their families in as much as the historical injustices have placed Black people in precarious situations.

Research objective 2: Exploring the extent to which Black female professionals in South Africa contribute towards 'black tax'

The overarching finding for the second objective was how 97% of participants provided support, especially for housing and essentials. Even 78% of participants spent as much as up to 40% of their salaries on supplementing the household essentials. These quantitative findings were further expanded when the qualitative narratives added that these contributions often extend to parental roles for siblings and nieces/nephews. This reveals the cultural phenomenon of external familial financial responsibility when it is contextualised in the act of supporting siblings and nieces/nephews. With the high percentages (97% and 78%), these are not just general remittances but participants stepping into parental roles attributed to circumstances such as economic hardships or the loss of older relatives.

Quantitative theme 5- financial support and responsibility and theme 2-'black tax' dynamics from qualitative findings are connected in the validation of the above objective. The statistics showed that the extent of 'black tax' manifested in the provision of household essentials such as groceries, clothes, bond/rent (97%), healthcare and insurance (70.5%), education and ICT (77.5%) which was mostly spent on parents and siblings. Black female professionals leverage their resources to give their families access to healthcare and education because of their class position as elaborated from the CRF section (Fasang & Aisenbrey, 2022; Socikwa & Ally, 2021). The statistics indicated that 49% of total participants support nieces/nephews on an "as and when" basis which shows the extent of playing the parental role to relative's children as Mncayi (2020) found that Black graduates experience unemployment more hence the need for financial support from participants. The racial oppression from the

CRF section exposes how institutionally Black people can be affected in spaces of education as well (Feagin, 2006). Transport money, accommodation, buying electricity, paying for levies, municipality rates, buying cars and entrepreneurship support were some of the other expenses covered by 'black tax'. Seventy-eight percent (78%) of participants spent between 1%- 40% of their monthly salaries on the above.

Many first-born participants perceived themselves as playing the role of parents, (i.e., substitute parents) and assumed the role of parenting siblings. This did not render less of a financial responsibility for the younger siblings, but the extent of financial responsibility was minimal for them. 'Black tax' is more than a monetary factor for their own families but marrying a first-born husband came with the extension of also financially supporting their in-laws. Participants felt abused by in-laws and some family members felt entitled to demand 'black tax' from the wives. 'Black tax' had a negative impact on family relationships from demanding mothers in-law. This was seen as a social expectation that the wife needs to focus more on the new family and forget about her birth family (Phiri et al., 2015). Therefore, the extent that participants had to contribute financially towards their in-laws was not received positively by the majority of participants.

Although there were aspects of power dynamics, the role of paying 'black tax' has no end in sight as participants even had grandmothers who were actively financially assisting families to date. Some participants described Black women as strong individuals who have to contend with a lot of family dynamics attributed to 'black tax'. Despite the financial efforts by participants, overall, their goodwill was not reciprocated as they did not feel they had anyone to financially lean on (78.5% did not have anyone to lean on in case of cash shortfall). The social expectation and pressure for Black female professionals to pay for more than one household, has required them to ensure that they have stable jobs or create alternative income streams. In doing so, Black females find themselves sacrificing time spent with family because of the pressures of 'black tax'. Therefore paying 'black tax' extends to more than a monetary factor as it affects building of healthy relationships.

Research objective 3: By exploring the effectiveness of the state and private institutions in creating enabling socio-economic conditions for Black female professionals

The overarching finding from this objective was how the empowering policies have assisted in Black female professionals reaching managerial positions. As much as 80% of the interviewed participants were in those positions but many were exposed to toxic work environments and experienced the “glass ceiling” effect as they felt that they had to be twice as good to get recognised. From the quantitative surveys, 90% of the participants had higher education qualifications, possibly indicating the state has bridged the educational access gap that existed during apartheid. This has not protected the participants from exposure to structural barriers that continue to exist within the corporate culture. To rectify this, the state structural (education) arguably can be coupled with the organisational (cultural shift) from work institutions.

The above objective was validated by theme 1- government interventions from quantitative findings and theme 3- gender inequality in the workplace from qualitative findings. The statistics showed that about 80% of participants agreed that more effort should be made in implementing policies that would effect change in the lives of Black people, specifically Black women. Eighty percent (80%) of interviewed participants were in management positions, but some still felt salary increases and bonuses would be beneficial to them as they pay ‘black tax’. The private institutions have not created conducive environments as these participants still experienced racism. In the CRT and CRF section, the suggestion is that racism is institutional and remains effective so long as society allows for it, and institutions allow disparities by condoning racism within their work policy confinement (Ladson-Billings, 2021; Milazzo, 2019). The gender inequality in the workplace also illustrated some underlying racial elements that made some participants feel unappreciated, undermined and unwanted. The utilisation of CRF in examining participants plight was significant as it further demonstrated the undermining and discrimination faced by Black women. Although some participants (42%) somewhat disagreed that family members relied less on social grants because of them paying ‘black tax’, 50% believed that social grants were effective in alleviating poverty. This did not lessen the requirement to supplement the needs of the family

members by paying 'black tax', which necessitated the demand for these professionals to have a stable income.

Supportive policies and acts such as the Employment Equity Act implemented by the state have assisted Black females to be hired and promoted to high management positions but for some, the impact has not positively transcended into some Black females financially supporting their families comfortably. Although government and work institutions have put in place conducive conditions for Black women to succeed, the self-doubt experienced by participants was caused by external factors from other colleagues and not from within the participants themselves. Many felt they deserved the positions they occupy, despite unconducive working environments. Therefore, optimal maximisation of opportunities they have at work has been established as long as the performance at work is within their control.

The interviewed participants indicated feeling overwhelmed as working was demanding on their health, even though 60% of participants still felt in charge of their situation. Although all the interviewed participants did not experience prejudice at work, some experienced ill-treatment, such as not being appreciated and toxicity in the office environment. The CRF section discussed how prejudicial and toxic the work environment can be and how when Black women defend themselves, they are labelled as aggressive. An example of the participant who defended herself against her manager (Indian) and later decided to resign because of the hostile environment. This social construction of labelling Black women as aggressive was also explained in the tenets of CRT in how racism has been institutionally embedded (Milazzo, 2019). Also, how Black women seen as the "other" gives rise to prejudicial treatments (Cook & Williams, 2015; Modiri, 2017; Parsons et al., 2011). Anecdotes included being seen as weak, disciplined differently, ridiculed, having no equal rights, not promoted despite their hard work and racism at work (Williams et al., 2020). Therefore, participants felt discriminated against at their workplace because of specific work policies such as rights of employees which they felt dis-favoured them (Mngomezulu, 2022). Some participants felt mistreated by management due to their race and gender.

Maternity leave disadvantaged some participants because they missed out on promotions, therefore motherhood appeared to be challenging to manage and this is

supported by Latchanah and Singh (2016) who assert that women are not ideal employees to have. Women continue to be socialised as mothers and nurturers (Akinlolu, 2022). As noted in the CRF section, women may be overlooked for promotions as they are viewed as not full-agents outside of their mothering roles. Therefore, this study found that some women were not able to realise their full potential. Other female colleagues could get more time off because some did not have to work overtime and needing the hours in order to keep up with the 'black tax' payments. Participants felt more should be done about mitigating their work environment so that it becomes more conducive for them to earn more in order to financially provide for their families. Other females had the financial support from partners so work for them could be more flexible. Majority of the total participants concurred that the state should be putting more effort in ensuring that Black women and Black people had better chances of economically progressing in life, despite the different progressive empowerment policies that the state has already implemented.

Research objective 4: By examining the effects of 'black tax' on the financial well-being of Black female professionals in South Africa

Research objective 5: Evaluating the psychological well-being of Black female professionals caused by the effects of 'black tax'

The overarching findings from incorporating both the financial and psychological objectives was that only 4% of the participants reported coping financially and many participants were unable to save for retirement or emergencies from the quantitative survey. This was expanded by the qualitative interviews when participants narrated the severe emotional toll that is caused by the relentless financial pressure which included depression and insomnia. The quantitative data established the prevalence of the financial crisis, while the qualitative interviews revealed how the lack of financial resources translated into severe health effects. The interpretation illustrates that the financial crisis is not only an economic issue but also a psychological crisis. Ultimately, indicating that the financial pressure is not only an individual psychological impact but a widespread societal vulnerability that these Black female professionals are exposed to.

From the quantitative findings, theme 4-financial stability status and theme 4-financial and psychological implication, these theme attempted to validate the above objectives. A concerning statistic indicated that 3% of participants had 20% of their monthly earnings saved and 4% had 3 months of their earnings saved. In light of that, only 4% indicated that there were coping financially. Participants therefore felt they were not coping financially with the demands of 'black tax' as this grossly affected their capability to save and invest. One of the implications was not having friends or anyone to lean on for short-term cashflow problems or if they lost their income, which was supported by 78.5% who strongly agreed for both accounts. This necessitated the need for extra income to finance 'black tax', therefore, participants had alternative businesses to supplement their monthly income which made them feel they are always working and have no life outside of a work environment. The statistics showed that 35% of participants believed in job hopping in order to keep up with the financial obligations. This is a sacrifice made by participants in order to keep up with 'black tax', which was also emotionally demanding on their health as the need to work overtime came with fatigue and lack of a social life. Although 60% of the total participants still felt in charge of their situation, many revealed episodes of depression and despite that none had suicidal ideation, they were aware of individuals who have committed suicide. Each participant received details of a counsellor to reach out to after the interview. Some of the coping mechanisms that the interviewed participants employed were going to the beach, theatre, listening to music, meditating, doing exercises such as hikes and gym sessions.

The above financial implications have negatively affected the prospects of having any financial security, which was also validated by theme 3 from quantitative findings-the dark side of 'black tax'. Participants deprived themselves because they were made to feel guilty about indulging themselves. Majority of participants (60%) believed that paying 'black tax' had derailed their financial prospects and life in general. The financial derailment meant they could not progress as some were in debt and owed loan sharks or had to borrow money from friends. This has created some level of resentment coming from some participants because of having to continuously financially take care of others. Those who were fortunate had started saving and investing as they no longer wanted to be cash strapped and in a financial crisis. In attempting not to feel guilty, interviewed participants felt limited in their ability to go on

holiday and splurge on themselves, despite the statistics from the total participants indicating that 60.5% did not forfeit leisure activities. Although the Black female professionals belonged to the Black middle-class and are assumed to be more privileged, the CRF class discussion discussed how individuals in the lower class had little to no economic security (Howard, 1997); it would appear that these women also experienced similar precarities. Therefore, the economic success does not protect from the structural oppression that exist (Magubane, 2017; Wiley, 2025).

The statistics indicated that that paying 'black tax' sometimes causes family conflict as 47% strongly agreed to that sentiment (Akanle & Nwaobiala, 2020; Sibiya, 2018). Despite that, the statistics also showed that 47% would still be willing to attend family gatherings even though it caused emotional stress because of financial expectations. Examples of psychological indicators included stress, depression, insomnia, suicidal thoughts and self-medication to deal with 'black tax' (Williams et al., 2023). Those fortunate had emotional support from husbands, pastors, sisters and cousins in dealing with the emotional strain of paying 'black tax'.

7.3 Recommendations

As a way to curb data collection delays encountered in this study, it is recommended that in future, researchers could approach more than one organisation to sample their participants. Although semi-structured interviews capitulated rich data, in future it may be beneficial to include focus groups to gain a broader insight into the lived experiences of 'black tax' payers. Even though thematic analysis was effective but incorporating this with software tools to improve coding efficiency and consistency such as ATLAS.ti and NVIVO would assist more in visualising and organising data.

It is also recommended that a longitudinal comparative study between new graduates after 10 years of family financial responsibility, and their counterparts who never had to pay financial responsibility is conducted. The longitudinal study could explore the emotional and financial implications for both groups in the 10-year period.

Furthermore, some Black people's dependency in expecting to be financially assisted is not an obligatory tax but a mandatory responsibility. Rather, there should be legislation that allows 'black tax' payers to be "compensated" depending on how much they remit, similarly to income taxpayers who pay out PAYE tax according to their income (Nyathi, 2019). Carpenter and Phaswana (2021) suggested that the government could acknowledge the financial relief of 'black tax' payers and consider tax relief policies for those who pay towards their kin members. The government can also implement the same policies as they do for medical aid and the retirement annuity yearly returns. Another recommendation would then be to return to rebates. Rebates are not new in South Africa, as they were first introduced in the Tax Act of 1941 Section 13. This Act provided deduction of certain rebates which included "the primary rebate, child rebate, dependants rebate, insurance rebate, super tax rebate, primary super tax rebate" (Ndebele, 2022, p.93). However, in this context the focus would be on 'black tax' rebates. This recommendation would be a policy that recognises that the primary sources of income for families are female employees (Parry & Segalo, 2017). South Africa would not be the first country to implement such policies. In the USA, the child dependent care tax credit (CDCTC) is claimed for expenses incurred for caring for a child dependent (Ndebele, 2022). Countries such as the USA, Brazil and Nigeria do allow for the deduction of expenses related to financial support of dependents (Carpenter & Phaswana, 2021; Deloitte, 2019).

Social grants provided by the government have proved to be insufficient as 'black tax' payers still have to compensate for the financial shortfall almost on a monthly basis. A non-transferable voucher administered by an independent agency could offer a more effective trackable system, whereby the vouchers can be spent at specific outlets by beneficiaries and the benefactors can reclaim the spent via rebates through the South African Revenue Services (SARS). Although this recommendation may be viewed as stripping the recipients of agency, this could also decrease the frequent calls and texts that the benefactors have to bear with when they need to formulate plans for these urgent financial requests. Alternatively, this may be viewed as a strategic framework to manage 'black tax' payments by protecting 'black tax' payers from exploitation and the emotional strain of receiving frequent requests. While beneficiaries receive guaranteed access to essential goods which minimises the misuse of funds (Boima & Oyedemi, 2024).

Low income, middle-income, and high income countries such as Mozambique, Mauritius, and the USA and Canada, have implemented social protection programmes to financially relief those who support their dependents (Ndebele 2022). Due to that relief, the government can channel their fiscal budget elsewhere and the 'black tax' payers can start generating intergenerational wealth for their own families.

Most participants felt that the government can do more to rectify the mistakes of the past. Therefore, the government and institutions should have programmes and workshops where financial literacy is taught. It can start at junior school level. This topic may help curb some of the expectations from those paying 'black tax'.

South Africa needs to work on a long-term goal that focuses on entrepreneurship and education, especially in rural areas. Due to that, programmes should be introduced on financial literacy from primary level that will equip citizens with skills and knowledge relating to their retirement. That way, parents and grandparents will not solely rely on 'black tax' payers but also have their substantial monthly income that supports themselves without depending on others.

7.4 Limitations

The study focussed on a small percentage of Black female professionals from across South Africa's all provinces and no other races who financially assist their families were sampled. A sample size of 300 respondents for quantitative analysis would have been a more adequate number instead of 200 (Field, 2024). Although classic methodology classifies that 200 participants as a fair sample size for factor analysis (Comrey & Lee, 1992). While many participants indicated their interest to participate in the second phase, only 10 were interviewed, even after I sent several follow up emails which further contributed to time constraints.

The findings found that few 'non-black' individuals who deal with 'black tax' were also adversely affected by it. A study that would specifically focus on how Indian or Coloured people perceive 'black tax' would add value to this field of research. The study also only examined those working permanently and able to make the 'black tax'

payments regularly, a study on the struggles of non-permanent workers would be a great contribution to the topic. Additionally, there were no participants who represented the male population because this was a gendered study that wanted to explore the financial constraints that women face. According to my knowledge, at the commencement of the study, research that specifically explores the Black male perspective of 'black tax' and their experiences has not been conducted yet. The survey questionnaire and semi-structured interviews did not confirm if there were any Black female professionals living with disability. The disability element would have enriched the study further by exploring the vulnerabilities that are compounded with the intersectionality of race, class and gender by creating unique marginalised experiences-physical barriers and social burdens (Devereux & Cuesta, 2021; Munoz et al., 2024; Sannon & Cosley, 2022).

Another limitation was using cross sectional design, which does not account for a causality effect making correlation difficult to attain (Maier et al., 2023). Cross sectional studies are also limited by their measure of incidence and susceptibility to bias selection (Maier et al., 2023; Zangirolami-Raimundo et al., 2018). Instead of traveling to different provinces to gain access to Black female participants, I was compelled to use MS Teams because of lack of funding. The data collection technique of focus groups may have affected the benefit of engaging physically with participants.

Finally, from the beginning I experienced delays in data collection because an organisation that I initially approached to collect data from its employees later withdrew its agreement leaving me with limited time to find participants elsewhere. Due to time constraints, I used social media to recruit participants, with the expectation that I reached the targeted audience, despite the remaining time I had to collect the data.

7.5 Deductions

Unlike prior research that predominantly relied on qualitative research, this research adopted a mixed method framework to better capture the socio-cultural dynamics of 'black tax'. The mixed method contribution allowed for a more comprehensive understanding of a phenomenon which captures the complexities of integrating quantitative data and qualitative insights. This allowed for a better reflection of lived

experiences of Black female professionals and 'black tax'. Combining these approaches also allowed the study to benefit from both the strengths of quantitative and qualitative research approaches, enabling it to effectively put into perspective the events and objects related to the participants' experiences.

The gap that existed from prior studies focussed on either youth or Black people in general and their lived experiences of 'black tax'. At the commencement of this study there was no study investigating the psychological impact on Black female professionals. Some participants expressed that paying 'black tax' was stressful and "killing" them. Participants worked overtime which eventually led to fatigue and was taxing on their health. This is also confirmed by Fay (2015) and Williams (2023) who have listed disorders experienced by Black people such as stress, anxiety and depression. Despite the emotional circumstances, these Black female professionals did not object to supporting their family members financially.

This study contributes to the Critical Race Feminism (CRF) as a vital framework for understanding the intersectionality of race, class and gender in how this shapes the lived experiences of Black female professionals. Some participants experienced the culture of patriarchy, self-doubt microaggression and White supremacy in the workplace (Zulu, 2021) which interfered with their performance. This is because work institutions undermined and second-guessed Black women which is problematic since Black women with the same experience and qualifications as other colleagues are sometimes paid less. This made participants feel underappreciated and undermined in their efforts of making an income that would help with paying 'black tax'.

The financial status also determined the social class individuals assimilate to, as asserted by Rehbein (2018) who argues that social inequality signifies what one has access to. Rehbein (2018) further asserts that this puts women in a similar class stratification of status, power and wealth by Weberian and not economic factors by Marxism. As Black female professionals in the middle-class, the financial prowess gained from the positive outcome of the empowerment policies has led to more financial obligations because of ascending to a better economic bracket. Therefore, this theoretical framework advances scholars to reconsider universal assumptions in

feminist and critical theory, while providing an intersectional praxis founded on principles of social justice and lived experiences.

‘Black tax’ has a negative impact on the participants as they are unable to compete fairly with their peers (Sibiya, 2018). This may cause others to resent the situation or others to take pride in assisting their immediate and extended family members. In this study, I agree with Maluleke (2021) that if an individual provides financial assistance to their families regardless of their race, it should not be considered as tax.

‘Black tax’ may reduce the burden from the government, in paying social grant money, feeding schemes for children in schools, and financial assistance for children in tertiary education. When children have another source of financial assistance from an aunt or a cousin, the social grant they receive is not the only source of monetary assistance they get. Additionally, children who have pocket money or have lunch packed for them, do not have to worry about queuing for porridge or soup at school. The students who have financial assistance from other family members in paying their university fees may not need to apply for National Students Financial Aid Scheme (NSFAS).

The contribution that this study makes to the academic society and the field of psychology is creating awareness on the importance of ‘black tax’. Additionally, this study contributes to illuminating the country benefits, economically and socially, from reduced contribution cost of tax payments used to fund social grants. The study is not implying that government should be relived from its responsibilities, but by working together with ‘black tax’ payers this may to lessen the financial burden from both parties.

7.6 Conclusion

After ensuring rigour by means of trustworthiness, triangulation, and auditing, I am confident that the outcome of the themes identified is suited in addressing the aims, objectives and research questions of the study. The quantitative themes were more indicative of the financial struggles experienced by participants. While the qualitative themes were more aligned with the emotional struggles as well as financial implications faced by participants. The integration of quantitative and qualitative data

was important to discuss as opposed to displaying the findings in table format as that was done in the previous chapters. The effect of the emotional strain was a consequence of the financial distress that the participants encountered. Therefore, mixed methods aided in the optimal findings of how historical injustices' contribution to 'black tax'-a perspective from Black female professionals has indeed negatively impacted Black women specifically in South Africa.

The thesis explored the perceived financial and psychological well-being of Black female professionals in how they navigate their lives as professionals and breadwinners for their families. Generally, participants had a full understanding of what 'black tax' is, and this was based on their experiences and definitions. These participants' understandings aligned with definitions existing in literature.

Black South Africans need to relook the way they position family financial responsibility in their African context. That is, they need to avoid selling someone else's ideology and rewrite their own narratives. Thus, Africans need to be cognisant of how they position this notion of 'black tax' and family financial responsibility. Rather, they need to acknowledge that it was the peculiar background of colonisation, apartheid, Bantu education, and segregation that led to dire financial situation faced by some South African communities. Colonial taxes prompted the ideology of Black people paying taxes; male migrant labourers left their women back home to fend themselves.

'Black tax' is a result of the burdens, hurt, and hardships associated with black oppression. No access to land, limited education, dislodgement of family structure due to migrant labourer, restricted access to loans have all contributed to Black people financially assisting one another. 'Black tax' is an obligation to financially assist family members, while family financial responsibility comes from being grateful and freely volunteering to financially assist them. The perception of financially taking care of family members was therefore generally positively perceived by Black female professionals.

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