

**LIVING WITH BLACK TAX:**

**Analysing the livelihood strategies of university-educated single black mothers from the Eastern Cape paying black tax.**

A dissertation submitted in partial fulfilment of the requirements for the degree of Master of Arts in Development Studies

By

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31 January 2025

## ACKNOWLEDGEMENTS

Firstly, I am immensely grateful to God (my heavenly Father), for none of this would have been possible without the one who created me. I have been living in my answered prayer since I obtained acceptance into the master's programme. I would also like to express my deepest gratitude to my mother (Buyiswa Tyu) and brother (Sibabalo Tyu), whose unwavering love, constant support, and heartfelt encouragement have been my greatest source of strength throughout this journey. Secondly, I would like to extend a special thanks to my supervisor Professor Michael Drewett (Sociology Department) for your support, dedication and guidance. Thirdly, I would like to thank Mr Kanyiso Ntकिनca (Sociology Department) for your encouragement, constructive feedback, and contribution to my thesis. Fourth, Sis Vuvu (Ms Noluvuyo Sakata) and Mama J (Mrs Juanita Fuller), the administrators at the Sociology Department, thank you for your assistance throughout the year. Six, I would like to express my sincere gratitude to the village of people who have supported me throughout this journey. A special vote of thanks to Zizipho Xantini, my cousin for your unwavering support and for sacrificing your resting time to assist me with my research. I would then like to thank the Maphaha family which includes my second mother and father, daddy and mommy Maphaha and my siblings Nonopha, Pilgrim, and Athiofi who have been my pillars of strength. Seventh, I would like to show appreciation to my inner circle which includes my friends, Kuhle, Onele, Akhona, Onela and Cara who have provided me with much-needed emotional support throughout my Master's journey which included overwhelming days and sleepless nights. Lastly, I would like to thank my research participants for their participation in this study. None of this would have been possible without my respondents, the strong and hardworking single mothers and breadwinners who availed themselves to participate despite their busy schedules.

## ABSTRACT

This thesis is an exploration of black tax, with a specific focus on the livelihood strategies used by black-employed single mothers to sustain their livelihoods amid the responsibility of black tax. Black tax is defined as financial (and other forms of) support offered to family, extended family and community members (Mhlongo, 2019; Sifiso, 2019). Firstly, this thesis perceives black tax as a self-imposed obligation that stems from a history of injustices which have engineered poverty amongst black individuals (Socikwa, 2022). Mlangeni (2019: 43) states that notion of ‘black tax’ stems from the context of the colonial era and apartheid which created and perpetuated the poverty struggle in black families, making it necessary for individuals to dedicate a portion of their salaries to their families. The main discussion around black tax in literature revolves around its pervasive nature as both a socio-economic phenomenon and a cultural practice deeply embedded within black communities, particularly in South Africa (Diko, 2022; Mangoma & Wilson-Prangley, 2021). Msibi, 2020; Msibi, 2020). In the existing literature, black tax has been discussed with a focus on its experiences, while limiting the discussion of how individuals sustain their livelihoods amid the responsibility of black tax. This study extends the focus to livelihoods instead of merely discussing the experiences of black tax. Existing literature has limited the discussion on the notion that although family support through black tax can result in a sense of pride for individuals, this monthly expense deters providers from their personal livelihood aspirations. The responsibility of black tax compromises livelihoods of university-educated black single mothers as it induces a myriad of stressors (Diko, 2022; Mangoma & Wilson-Prangley, 2021). Instead of viewing the livelihood strategies of single motherhood and black tax separately, this thesis aims to bridge the gap on these two factors and provide an analysis of the livelihood strategies used amid navigating both single motherhood and black tax. Socikwa (2021: 16) asserts that “black women continue to self-immolate and overextend themselves in the eradication of inter-generational black poverty that is exacerbated by apartheid.” This thesis highlights the entrapment of university-educated single mothers in a poverty cycle due to apartheid, which makes it essential for them to use a couple of mechanisms to sustain their livelihoods. Through African Feminism and the Sustainable Livelihoods approach, this thesis provides evidence of the structural hindrances, constraints and livelihood strategies of women from the Eastern Cape by analysing black tax as a phenomenon that induces their “economic precarity” regardless of being graduates and having employment.

## ACRONYMS

<b>ANC</b>	African National Congress
<b>BEE</b>	Black Economic Empowerment
<b>EPWP</b>	Expanded Public Works Programme
<b>GEAR</b>	Growth Employment and Redistribution
<b>NSFAS</b>	National Financial Aid Scheme
<b>RDP</b>	Reconstruction and Development Plan
<b>SLA</b>	Sustainable Livelihoods Approach
<b>UNCED</b>	United Nations Conference on Environment and Development

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## CHAPTER ONE

### INTRODUCTION

#### 1.1 CONTEXT OF THE STUDY

This study analyses the livelihood strategies of black university-educated single mothers amid the carrying the responsibility of black tax. Existing literature on black tax places emphasis on the heterogeneity and complexity of the phenomenon of black tax (Diko, 2022; Mhlongo, 2019; Mhlongo, 2019; Shumba, 2019). An evident loophole in the academic discourse on the issue of black tax is its dominant focus on the experiences of people paying black tax, whilst paying little attention to the methods adopted by the people who pay black tax to sustain their livelihoods. The existing discussion is reductionist in terms of challenges and survival strategies attached to black tax scholarship as it discusses it as a phenomenon collectively experienced by young black South African professionals. The existing discussion thus omits the intersectional analysis of their livelihoods amid paying black tax, which considers race, sex and class (Shumba, 2024; Ndinga-Kanga, 2019). This research expands on this ongoing debate by focusing on university-educated, black-employed single mothers and by providing an intersectional analysis of how they sustain their livelihoods amid the responsibility of black tax.

Single mothers must balance their own financial needs, parenting, and career development. Despite their educational qualifications and employment, the pressure of black tax may strain their resources, leaving them to carefully plan and prioritise their income to maintain stability and ensure the well-being of both their immediate and extended families (Diko, 2022: 19). Developing effective livelihood strategies is crucial for managing these competing demands, ensuring they can meet their familial obligations while securing their own economic independence and career growth. The choice to focus on the Eastern Cape as the geographical location for this study is based on the knowledge of it as a province with a high poverty rate and inequality which makes it difficult to obtain a qualification and escape poverty (Moyo *et al.*, 2022: 38). This point of reference is important in this study as it contributes to the ongoing debate of black tax as a phenomenon that is prevalent among young people who are graduates and professionals, who also need to sustain their livelihoods. Poverty alleviation is an important point of discussion as existing literature traces the roots of black tax to racial inequality embedded in the racial capitalist society of apartheid which orchestrated poverty among black

people (Socikwa, 2022). Single mothers who do not receive child support in the form of financial assistance or otherwise from the fathers of their children often find themselves in a financially precarious position as they pay black tax in addition to taking care of their children and themselves. It is for this reason that this study is necessary, as it examines how this group of women utilise various forms of capital at their disposal to sustain their livelihoods amid their financially precarious conditions.

## **1.2 GOALS OF THE RESEARCH**

The main objective of this research is to analyse the livelihood strategies of university-educated, employed black single mothers amid the responsibility of black tax. This objective is achieved through the following subsidiary objectives:

- To analyse the perceptions and experiences of the research participants with black tax
- To examine the socio-economic factors that placed the research participants in a position of paying black tax to their families.
- To understand the various challenges presented by paying black tax as university-educated employed single mothers.
- To analyse the livelihood strategies and methods used to handle the financial, emotional, and social pressures tied to the responsibility of payers.

## **1.3 RESEARCH QUESTION AND OVERVIEW OF THESIS**

The research question that this study explored was: How do university-educated black employed single mothers sustain their livelihoods amid the responsibility of black tax? The underlying research problem is that single mothers encounter a myriad of challenges and multiple pressures stemming from the responsibility of black tax. These challenges thus make it essential for them to utilise a couple of livelihood strategies to sustain themselves as well as their families.

This study is divided into five parts. The first is this chapter which provided an overview and objectives of the study. The second chapter of the thesis deals with the theoretical frameworks of this study and the third chapter elaborates on the context of black tax within existing literature. The fourth chapter which is the research design expands on why this study uses a qualitative research design while also elaborating on the sampling, data collection, data

analysis, ethical considerations, risks and benefits as well as the strengths of the study. The fifth chapter presents a detailed analysis of the study's findings.

## **CHAPTER TWO**

### **AFRICAN FEMINISM AND THE SUSTAINABLE LIVELIHOODS APPROACH**

#### **2.1 INTRODUCTION**

This chapter entails a discussion of the theories that address the primary research goal of this study, which is to analyse the livelihood strategies of university-educated black employed mothers amid the responsibility of black tax. Firstly, this chapter offers an African Feminist explanation of black tax. African Feminism is discussed while taking *Ubuntu* into consideration as a tenet of black tax in African cultures. This chapter also discusses the need to apply an intersectional lens to African Feminism. In essence, this chapter uses Intersectional African Feminism and the Sustainable Livelihoods Approach to discuss the stressors that induce the vulnerability in the lives of university-educated black employed single mothers. Furthermore, it discusses suitability of African Feminism and the Sustainable Livelihoods Approach in discussing black tax.

#### **2.2 THEORETICAL PERSPECTIVES AND BLACK TAX**

##### **2.2.1 AFRICAN FEMINISM**

African Feminism refers to a set of thoughts, actions, and arguments aimed at changing the patriarchal power relations in Africa especially as it relates to the suppression and relegation of women within the social structuring of the African society that is in the collective interest of men (De La Rey, 1997: 5). South African women have been socio-economically oppressed for years before 1993, and this has inspired the wide scholarship of the argument that women have been secondary to men for years (Flood, Hossain & Primo, 1997: 76). African Feminism is a movement that seeks to address the unique struggles faced by women, considering cultural, historical and socio-economic contexts. It focuses on cultural, historical and socio-economic contexts (Decker & Baderoon, 2018: 219). According to Mkabela (2005: 85), conducting African centred research includes an appreciation of all individuals in the research group, an understanding of research as a complex process, the respect for heritage authority, and an understanding of the interconnectedness of all things.

Within this frame of reference, an understanding of how apartheid oppressed black people provides part of the background necessary to discuss the oppression of black women through patriarchy (Diko, 2022; Socikwa, 2023). In the context of South Africa, African Feminism is particularly relevant given the historical and ongoing exploitation of black women under both colonialism and apartheid and the subsequent neoliberal economic policies that have failed to address these deep-rooted inequalities such as black tax (Tamale, 2020). African Feminism highlights the need for a nuanced understanding of cultural expectations that are connected to black tax in black cultures. While black tax refers to the commitment to support family members, referring to it as “tax” implies that it is not always voluntary and sometimes entails exploitative expectations from family members (Oppel, 2023: 47).

In this regard, this thesis views black tax as indeed a form of family support, however, the boundaries of black tax are blurred as there is no fixed amount, fixed number of family members nor fixed period attached to this obligation across South African families. In line with the assertion above, it is important to emphasize that the act of supporting family members is not usually perceived as black tax in African culture especially when it is voluntary and is willingly enacted by the person providing the support (Makhu, 2019). Black tax would not exist without the inequality created by the system of apartheid and colonialism which has introduced the need for family support (Socikwa, 2023). Inequality (among other factors) has established a sense of support as a necessity for black South Africans and this system of support is the system from which black tax is born (Ndinga-Kanga, 2018).

### **2.2.2 UBUNTU**

Black tax is understood through the philosophy of *Ubuntu* which emphasizes communal solidarity in black cultures. Communal solidarity entails the virtue of giving back to those who contributed to one’s success. This communal solidarity makes it unusual for individuals to refuse to take care of their own family as it is a practice embedded in their identity. Furthermore, black tax, which entails caregiving, reinforces the societal and domesticated role assigned to black women (Diko, 2018; Socikwa, 2023). Livelihood strategies are important due to the need to meet cultural expectations resulting from the philosophy of *Ubuntu* within black communities, which prioritises family support and intensifies the pressure on single mothers to provide for their families (Msibi, 2020; Diko, 2022). As a culturally rooted perspective, the

African Feminist perspective recognises the importance of family, communal solidarity and upliftment (Tamale, 2020). This culturally rooted perspective is relevant to university-educated, black-employed single mothers' experiences of black tax as it entails recognizing the shift from customary law to single motherhood.

Customary law presented itself as a sight of oppression for university-educated, black-employed single mothers as it encouraged caregiving which is a role assigned primarily to women. Under this system, women were assigned the role of nurturer and caregiver as part of African culture (Asuquo, Akpan & Etowa, 2017: 1). Following racial shifts in post-apartheid South Africa after 1994, an inclusive economy allowed more women to enter the labour market (Lues, 2005: 103). This introduced women's financial independence and autonomy and therefore an increase in women who are single mothers. However, attaining financial independence in a racial capitalist system poses a challenge to single mothers supporting their families through a single salary (Ndinga-Kanga, 2019).

As much as female-headed households depict more autonomy compared to nuclear families or marriage contexts, assuming multiple roles at the same time affects the livelihoods of single mothers. Mwije (2014: 5) asserts that this obligation is further exacerbated by the enduring effects of racial capital, where systemic inequalities and limited access to resources constrain opportunities for women's socio-economic advancement or upward mobility. In addition to giving birth to the next generation of workers and nurturing them as single mothers, this role presents itself as a responsibility that requires caregiving and household responsibilities such as cooking (Matabandazo, 2022: 206). Kotwal and Prabhakar (2009: 13) postulate that while some single mothers have families that assist with childcare, an obligation to women more than men, some single-employed mothers are solely responsible for performing multiple duties. These multiple duties include domestic obligations and working to earn an income without a male figure offering financial support (Cohen, 2002).

While some university-educated, black-employed single mothers are alleviated from caregiving duties by employing helpers, some cannot afford to pay for caregiving assistance (Kotwal & Prabhakar, 2009). Some women live with their children, and male partners, own full-time jobs and still perform domestic work, depending on the household dynamics (Cohen, 2002: 446). Matambandazo (2022: 205) states that de-commodifying care work is impractical

under racial capitalism. Racial capitalism describes the ongoing connection between racial inequality and capitalist economic structures that produce and sustain social disparities (Ndinga-Kanga, 2019). It highlights that caregiving as well as domestic work, as part of single motherhood is not incentivized, rather care work is commodified which means that the capitalist system benefits from women's work. For university-educated, black-employed single mothers, this work benefits the capitalist system as women are responsible for raising a labour force that inevitably participates in the capitalist economic system (Matambandazo, 2022: 211).

### **2.3 INTEGRATING INTERSECTIONAL AFRICAN FEMINISM AND THE SUSTAINABLE LIVELIHOODS APPROACH**

The Sustainable Livelihoods Approach is based on how individuals are deemed vulnerable utilize a myriad of resources at their disposal to sustain their livelihoods amid external shocks (Chambers and Conway (1991: 8). The idea of sustainable livelihoods was first introduced by the Brundtland Commission on Environment and Development as a way of merging socioeconomic and ecological interventions (Krantz, 2001: 6). In 1992 United Nations Conference on Environment and Development (UNCED) in alignment of Agenda 21 emphasised the need for the achievement of sustainable livelihoods as a broad goal for poverty eradication.

Chambers and Conway (1991: 1) proposed a new definition of livelihood: "A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living." A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, both now and in the future, while not undermining the natural resource base" (Scoones, 1998: 5). The sustainable livelihoods approach achieves this by providing a framework to analyse individuals' livelihoods and how they use their capital to achieve their livelihood outcomes (Kadozo, 2009: 10). Black university-educated single mothers require capital to sustain their livelihoods, and the livelihood outcomes include more income, increased well-being, reduced vulnerability, improved food security, empowerment and social inclusion.

According to Raniga, Boeker and Mthembu (2019: 379), vulnerability to poverty, economic insecurity and psychosocial stress are much higher in single-mother households compared to two-parent households. The Sustainable Livelihoods Approach contributes to the fulfillment of the goals of this study by highlighting some of the stressors which induce the vulnerability of

university-educated black-employed single mothers. The sustainable livelihoods approach proposes five forms of capital that are deemed useful for vulnerable individuals to sustain their livelihoods amid these stressors. These capitals entail financial capital, social capital, natural resources, physical capital and human capital. These capitals are applied to university-employed single mothers and how they sustain their livelihoods amid the responsibility of black tax. According to the Sustainable Livelihoods Approach, these forms of capitals or resources include natural, economic, human, physical and social capitals (Kadozo, 2009: 10).

### **2.3.1 FORMS OF CAPITAL**

Human capital refers to the knowledge, skills, competencies and attributes embodied in individuals that facilitate the creation of personal, social and economic well-being (Kollmair & Juli, 2002: 7). Human capital is also referred to as human asset and an overall idea, of a human asset it is a creator who interacts with the environment by their personal knowledge, skills, competencies, and experience (Dehkordi, Bawary, & Layani, 2023: 1324). Human capital is applied to the context of black tax as it can be a catalyst for regeneration. In the context of black tax, university-educated black employed single mothers may use skills such as their knowledge from education or qualifications to acquire more income to sustain themselves, their children and their families. This also includes the knowledge acquired through education and certain skills such as managing finances to sustain their livelihoods amid the responsibility of black tax.

Financial capital is the cornerstone of black tax because it refers to money as a financial resource and in this case, this money comes in the form of salaries of black-employed single mothers that they must divide amongst themselves, their children and their family (Oppel, 2023: 47). According to Trang and Viet Nam (2008: 136), financial capital includes savings and credit. In relation to sustaining their livelihoods while paying black tax, financial capital in the form of savings and credit would represent the savings that single-employed mothers have accumulated to support their children and families. Financial capital allows access to education as well as higher education, either their education, children's education or siblings' or extended family members' education. Social capital refers to resources gained through social networks and interpersonal relationships, such as information, innovation, resources, and opportunities. Social capital can contribute to collective efforts to achieve shared goals (Tom, 2001).

Espaldon (2009: 135) proposed a definition which captures the essence of this study by stating that, “social capital would include the kinship networks, associations, membership organizations and peer-group networks that people in a household can use or turn to in times of hardships to gain an advantage.” The kinship networks in this study refer to the siblings of university-educated single mothers who are also employed. Black tax has been theorised as a tool to strengthen kinship networks by fostering collectivism and reciprocity in black families, meaning that individuals can rely on each other to sustain their livelihoods. Social networks relate to this study due to the broad discussion of the phenomenon of black tax on social media as a media-borne concept. Peer-group networks may also be deemed useful to black-employed single mothers as they may rely on friends for support for advice on how to navigate issues related to black tax.

Physical capital entails the basic infrastructure and goods needed by livelihoods. This includes access to affordable transport, secure shelter and buildings, adequate water supply and sanitation, clean, affordable energy and access to information (Kollmair & Juli, 2002: 7). The definition by Kollmair & Juli (2002: 7) captures the costs tied to black tax as physical capital entails the responsibilities of providing affordable transport and shelter for either themselves and their children or extended family. Natural capital entails land, crops and gardens as asserted by Dehkordi, *et al* (2023: 1324). University-educated, black-employed single mothers have minimal access to land that they can call their own and use to sustain their livelihoods due to their exaggerated upward mobility to from the lower-class to middle-class. Southall (2014: 13) defines this as the issue of the missing ‘missing middle’ where middle-class individuals are excluded from government assistance without recognizing the heterogeneity of the middle-class category (Southall, 2014).

#### **2.4. INTERSECTIONALITY AND AFRICAN FEMINISM**

African Feminism makes it evident that it is impossible to gain a nuanced understanding of black tax without contextualising it within the broader aspect of family support and culture (Mhlongo, 2019). African Feminism seeks to create theories that are linked to the diversity of African realities. This study applies an intersectional lens to African Feminism as intersectionality has been instrumental in understanding the unique challenges faced by black women (Collins, 2023). Garry (2011: 844) postulates that intersectionality provides a framework or strategy to analyse the ‘intermeshing’ of various oppressions and privileges. The use of the African Feminist theory and the Sustainable Livelihoods approach in this study

comprises of an intersectional lens to analyse university-educated black employed single mothers' strategies to their livelihoods amid carrying the responsibility of black tax. While this study uses intersectionality to elaborate on the different capital and livelihood outcomes amid black tax, it does not misuse intersectionality as a methodology or an independent theory of power. Still, it provides a crucial lens to African Feminism to provide a discussion of the unique livelihood strategies used amid black tax. This intersectional perspective is ideal for this study because it expands on African Feminism and expands on black tax as a unique struggle for university-educated, black-employed single mothers. Garry (2011: 844). Intersectionality is a useful stance for the recognition of the role of sexism and racial capitalism in the lives of South African black women and their interplay in their families and workplaces (Lues, 2005: 107). Intersectionality applies to the experience of South African women and the intersection of race, class and gender in the experience of black tax as a burden resulting from racial and gendered inequality (Wing & Carvalho, 1995: 60). Intersectionality thus expands upon understanding black tax as a multidimensional issue and how the intersection of the social identities of being black and being a woman intersect to shape single mothers' livelihoods amid the responsibility of black tax.

The use of intersectionality in the analysis of black tax among university-educated black single mothers is not to illustrate how others are oppressed than others but to recognize their heterogeneous experiences. The use of intersectionality highlights how race, sex, class mutually reinforce and exacerbate one another to create distinct experiences of marginalisation and discrimination (Collins, 2000; Tamale, 2020; De La Rey, 1977). Black women experience and manage black tax differently according to the various spheres of life. Black employed single mothers carry different obligations in their families related to black tax and in the same breadth, black women are responsible for carrying different childcare duties (Kotwal & Prabhakar, 2020). Intersectionality draws attention to individuals' and groups' positions at micro and macro levels, thus utilising an intersectional approach lowers the risk of essentialism. In the context of black tax, intersectional African Feminism highlights the need for a nuanced understanding of cultural expectations related to black tax in black cultures.

African Feminism considers the importance of the positionality of the researcher and the participants (Carstensen-Eguwoam, 2014: 44). Positionality is a central research concern for African Feminists, and feminists more generally, because it allows researchers to illuminate

the power dynamics that shape the terrain of so much of our research (Tamale, 2020). In theorising black tax, Busani-Dube (2019) illustrates the sense of pride that comes with supporting family members while not omitting how this pride also carries disappointment from sacrificing one's plans to provide for one's family. While this is her positionality and personal story, other women with different social identities can have different positionalities. Clarke and McCall (2013: 361) assert that intersectionality allows the researcher to craft "different explanations of the same facts". According to Garry (2011: 830), this means intersectionality elaborates on how personal identity is linked to societal structures, such as black tax. While the experience of being a single mother who is raising a child without the assistance of a male partner exacerbates the financial pressures of black tax, different individuals have similar yet varying experiences of black tax, based on the oppressions and privileges they have (Carstensen-Eguwaom, 2014: 267).

The heterogeneity of the black middle-class household is important in this research as university-educated, black-employed single mothers' class dimensions differ, as some were raised in low-income households and some were raised in middle-income backgrounds. Misra, (2018: 116) elaborates on the critique of the stereotypical view of women and that they should not be "caricatured as a limited series of negative stereotypes." Despite the upward mobility of some women to the middle class, all women who are single mothers experience black tax differently because inequality is rarely caused by a single factor (Collins & Bilge, 2016). Misra (2018: 116) asserts that intersectionality elaborates on how women differ based on each woman's "multiple experiences, location, gender identity, location, gender identity and ethnicity". This is associated with the fact that black tax has contestations and is viewed differently in different familial contexts.

## **2.5 THE POVERTY TRAP AND LIVELIHOOD STRATEGIES**

A poverty trap is a situation where people cannot escape poverty, despite repeated efforts to do so (Blundell, 2014: 95). It is a pervasive cycle where poverty persists unless there's outside intervention. Black employed single mothers are vulnerable to the poverty trap due to the pressures tied to single motherhood and black tax, especially pressures that decrease their access to the resources that they need to sustain themselves. Structural intersectionality is an aspect of intersectionality that helps to elaborate on how the overlapping systems of oppression intersect in informing women's experiences (Crenshaw, 1999). Structural intersectionality

speaks to racial capitalism through how poverty and class dimensions have informed and continue to inform black-employed mothers' livelihoods. According to Collins (1991: 3), class dimension is not independent of race and gender and elaborates that race, gender and class are enmeshed together because being a woman of colour strongly correlates with poverty. In this study, viewing poverty through structural intersectionality means uniquely historicizing black employed single mothers' experiences of poverty as individuals who were raised in low-income to middle-income households in the Eastern Cape.

In doing so this study considers how this context reinforces their responsibility to support the family. Another tenet of African Feminism is the articulation of the need to be attentive to racially segmented labour markets, community patterns, and established gender and racial ideology in specific locations when theorizing female-headed households (Collins, 2000: 230). This tenet is central to university-educated, black-employed single mothers as the livelihoods in female-headed households are affected by labour markets, community patterns racial and gendered ideology. Structural intersectionality provides a crucial lens for understanding how black tax is both a product of and a contributing factor to poverty in South Africa. Through black tax, black single mothers, having grown up in economically disadvantaged households and continue to experience the impact of poverty even as they become employed.

This generational transmission of poverty is not only a result of economic disparities but also a product of racial and gender inequalities embedded in South African history (Southall, 2016 : 97). Thus, structural intersectionality helps to contextualise black mothers' financial struggles within a broader socio-economic and historical framework. It is important to pathologise and politicise black tax, as recommended by Ndinga-Kanga (2019). Politicising black tax and pathologising its racial nature through intersectionality means acknowledging the colonial and apartheid discrepancies that created the need for family support (Ndinga-Kanga, 2019). Collins (2000) emphasizes the importance of understanding black women's experiences within the context of labour markets and societal gender roles. This facilitates the understanding that black single mothers in South Africa often face limited opportunities in low-paying, emotionally taxing jobs due to the intersection of race and gender (Diko, 2022; Mhlongo, 2019).

In setting out the theoretical parameters of this study, Collins' (2000) assertion that labour market inequalities must be analysed alongside community patterns and gendered expectations is deemed useful. Analysing these entities reveals the livelihood strategies of university-educated, black-employed single mothers which are informed by the historical context of

apartheid and racial segregation. Reddock (2000: 118) cements this by asserting that apartheid created a deeply unequal labour market, where black women were confined to low-paying jobs with inadequate income to support themselves and their families. Furthermore, women are limited to work roles that are deemed as “women’s work,” reinforcing patriarchal norms and resulting in the inadequate recognition of women’s roles in society and workplaces (Diko, 2022: 15).

Baxter and Wright’s (2000: 275) metaphor of the “glass ceiling” applies directly to the experiences of black single mothers, who often encounter obstacles in their careers despite being employed in professional or managerial roles. These pressures of racial and gendered inequality are compounded by the financial pressures of black tax and single motherhood. In this context, this study aligns with the fact that bureaucratic institutions create a structural environment that limits black women’s upward mobility as postulated by Montle (2020). Black single mothers in South Africa face discrimination at work and this relationship shows how race in the context of black tax affects upward mobility as it is difficult to accumulate assets, retirement savings and wealth while supporting family (Diko, 2019). Therefore, as much as they are using their human capital as a livelihood strategy, it is difficult as the racial capitalist system does not favour them and limits their financial capital through lower salaries compared to males or female counterparts.

Black tax is politicised by the fact that it is difficult for middle-income single mothers to acquire resources for single parenthood and family support as their black middle-class affluence is exaggerated, meaning that they are excluded from government support such as housing and financial resources such as loans (Southall, 2014: 650). Women who are currently in these positions, particularly university-educated, black-employed single mothers, are expected to perform both paid labour and unpaid labour, which further entrenches their economic disadvantage together with black tax (Mwije, 2014: 5). Structural intersectionality thus explains how these historical legacies and gender norms persist, limiting black women’s upward mobility in the labour market (Collins, 2000: 232).

## **2.6 CONCLUSION**

The analysis of this study was conducted using the African Feminist theoretical framework and the Sustainable Livelihoods Approach. This chapter draws insights from Patricia Hill Collins’

scholarship about black women's experiences and other African Feminist scholars and uniquely applies them to black tax. This chapter theorises the livelihood strategies employed by black-employed mothers' livelihood strategies amid the responsibility of black tax. These livelihood strategies cannot be studied without considering women's unique identities which entail race, class and sex (Collins, 2022: 231). This discussion draws from Kimberlè Crenshaw's scholarship and other African Feminist theorists to elaborate on the livelihood strategies used by university-educated, black-employed single mothers amid the responsibility of black tax. The phenomenon of black tax in South Africa cannot be fully understood without considering the historical and socio-economic context in which it has developed as the legacy of apartheid is still evident in South Africa (Socikwa, 2022). This chapter discussed the theoretical parameters of this study by elaborating on African Feminism and relying on them to theorise the central concepts of the analysis of black tax.

This chapter discussed racial capitalism and its introduction of systematic poverty that highlights the need for black tax (Ndinga-Kanga, 2019). It elaborated on how racial capitalism exacerbates the challenges faced by university-educated, black-employed single mothers in South Africa, which makes it crucial for them to employ various livelihood strategies. In discussing racial capitalism, this chapter included a discussion on the matrix of domination and positionality which are the central tenets of African Feminism and intersectionality. Furthermore, it applied structural and political intersectionality to black tax to emphasize how structural factors of identity shape black-employed mothers' livelihoods and livelihood strategies. The absence of a male partner in households exacerbates university-educated, black-employed single mothers' financial burdens and therefore the problem of black tax. In defining this issue within intersectionality, it speaks to the aspects of class, race and gender altogether.

This chapter argued that despite the eradication of customary laws, the patriarchal structure of capitalism, positions men at the peak of labour markets while relegating women, particularly black women, to lower-paying jobs that require emotional labour as discussed by Tamale (2020). Furthermore, it asserted that this gendered division of labour in South Africa is a direct result of colonial and apartheid-era policies that devalued black women's labour (Diko, 2022). Livelihood strategies are important to black single mothers as they are expected to fulfil traditional caregiving roles alongside their employment duties. This doubles their workload

through social reproduction and limits their economic advancement in addition to black tax, which remains a valued form of *Ubuntu* in the lives of black individuals (Mhlongo, 2019).

## CHAPTER THREE

### DIFFERENT VIEWS OF BLACK TAX

#### 3.1 INTRODUCTION

This chapter prefaces the analysis of this study by exploring the theorisations of black tax in the existing literature. Therefore, preceding the discussion of black tax, this chapter contextualises black tax within the racial capitalist system of South Africa. It also elaborates on the existing perceptions of black tax and the systems that have made black tax a responsibility for university-educated, black-employed single mothers. Furthermore, this chapter provides a discussion of black tax as a cultural responsibility that is embedded within *Ubuntu* and the challenges that come with this responsibility. This chapter also provides a discussion of the challenges associated with the responsibility of black tax and parenting as a single mother.

##### 3.1.1 RACIAL CAPITALISM

The racialist capitalist system is one of the systems that have placed black people in a position of poverty, placing the responsibility of black tax on university-educated single mothers (Ndinga-Kanga, 2019). The colonial and apartheid systems were underpinned by racial capitalism, a system of capitalism that exploited sustained economic inequality and ensured the dominance of white people while leaving black people impoverished (Levenson & Paret, 2023: 3403). Under the colonial system, black people faced disempowerment and racial discrimination. This oppression continued within the racial capitalist system under apartheid, black South Africans were systematically disempowered, and denied access to quality education, well-paying jobs, and adequate social services (Wing & Carvalho, 1995: 58).

Socikwa (2022: 10) postulates that these conditions persisted into the post-apartheid era as black people still face poverty stemming from the racial dispossession of necessary forms of capital to accumulate wealth such as land, highlighting the need for black South Africans to support each other through black tax. For Ndinga-Kanga (2019), there has been a limitation in theorising black tax, as the systems that makes black tax necessary for the survival of the black majority has not been adequately pathologized. The term racial capitalism was first used by Legassick and Hemson (1976) to describe the role of international capital in the South African economy. The racial capitalist system of apartheid is the reason many black professionals grew

up in impoverished or low-income households. Sithole (2021: 3) unpacks this by stating that these individuals compensate for “healing injuries that resulted from poverty.” In line with this, Diko (2022), contends that the racially discriminatory colonial and apartheid systems were also patriarchal which means that they deprived many black South Africans, especially black women, of economic opportunities. Existing literature has acknowledged that black tax is a product of the unequal racial economic structure of South Africa due to racial capitalism facilitated by apartheid (Socikwa, 2021; Diko, 2022).

Research on black tax acknowledges this phenomenon as a result of racial economic inequalities that persist despite three decades of democracy in South Africa (Diko, 2022; Msibi, 2020; Mangoma and Wilson-Prangley, 2021). Levy *et al* (2014: 15) describe South Africa as an unequal society that is characterised by racial disparities wherein services, infrastructure, expenditure, and the quality of public services are poor resulting in ongoing poverty for black citizens. Therefore, the unequal distribution of resources perpetuates the cycle of poverty and dependency, further entrenching the obligation of black individuals to financially support their families and communities (Diko, 2022). Linked to this, generational poverty has meant that millions of black people have mostly been trapped in a cycle of poverty. A cycle of poverty refers to a system where individuals try to escape poverty but fail due to socio-economic factors and limited assistance from the government.

### **3.2 UBUNTU AND THE CONTESTATIONS OF BLACK TAX**

Black tax is a highly contested term, as such, it has no universal definition in the academic discourse on this phenomenon. In his study, Mofokeng, (2019: 66) argues that the term ‘black tax’ is a flawed social construct that his parents dislike because they believe that taking care of one’s family through financial means and otherwise, should be their main priority of any family member who has a job. This description of black tax as a flawed social construct emphasises the contestations of black tax as an inherent form of family support that can also result in economic exploitation (Mhlongo, 2019). While black tax imposes familial or communal solidarity that enforces significant economic burdens on individuals, hindering their financial stability, in some instances, *Ubuntu* allows room for career advancement and overall well-being (Cohen, 2022). In a report by the Financial Sector Conduct Authority (FSCA, 2020), 73 per cent of adults believed that employed family member should help their kin who are not working and view intra-familial financial support as a moral duty or societal family that should be passed down through generations. Mhlongo (2019) discusses the significance of grasping the

relationship between black tax and *Ubuntu* as the main cultural norm that informs the phenomenon of black tax. *Ubuntu* is defined as a belief tied to collectivism and the practice of looking after each other in black communities (Diko, 2022; Fongwa, 2022; Mangoma and Wilson-Prangley, 2021; Msibi, 2020). *Ubuntu* as a philosophy derived from the Nguni aphorism, *umuntu Ngumuntu Ngabantu*, meaning ‘a person is a person because of or through others’ (Fongwa, 2021: 568). In other words, *Ubuntu* in the context of black tax emphasizes communal solidarity and support offered by individuals who have managed to escape poverty to family members, friends or members of the black community.

Oppel (2023: 50) states that “*Ubuntu* knows no boundaries. This assertion highlights the discussion of black tax as a burden that carries more than merely serving the needs of the immediate family but extended family and members of the community. This statement also captures the entitlement of these family members, extended relatives or community members. Mhlongo's (2019) book containing essays by various authors who have first-hand experiences of black tax as a phenomenon informed by *Ubuntu* illustrates its contested nature as their experiences differ. Babakordi (2024: 61) underscores that the implications of current research on black tax and its contestations emphasize the need to view it from an intersectional perspective in future research. Firstly, black tax is framed and contested as a solidarity practice that supports kinship relations and “upliftment for generations.” In line with this is the entrenchment of black tax in the cultural philosophy of *Ubuntu*, stemming from the idea of uplifting others, communal solidarity, and interdependence (Bledsoe *et al.*, 2019). *Ubuntu* has also accumulated resistance within the context of black tax as it transcends familial support and becomes an involuntary cultural obligation for some individuals who are young black professionals or first-generation graduates (Maboa, 2022 & Ntakana, 2023; Montle, 2020).

Mhlongo (2019: 82) herewith postulates that the role of family upliftment through black tax is unintentionally demonised by black individuals who describe it as an “abusive cultural practice, including a burden on black people’s progress as it decreases the resources to cater for one’s own needs after escaping poverty enforced by the apartheid era on black people.” In her Master’s dissertation, Magubane (2017: 58) provided an analysis of the experiences of young, employed black individuals in Gauteng. Magubane defined black tax as “socio-economic assistance” offered by young black professions to their family and extended families. The different financial dynamics of black individuals impact their capability in terms of practising *Ubuntu* through black tax. *Ubuntu* is considered to encompass “good or ideal morals” and

behaviour (Matlala & Shambare, 2017: 76). In Mhlongo's (2019) book, payers of black tax claim that they do not feel like it is an obligation to support family members when they are capable to do so as it is a part of *Ubuntu* and therefore an inherent responsibility. However, they also state that it starts feeling imposed due to family expectations, demand or entitlement. For Radebe and Phooko, (2017: 241), black tax is a more "taxing" obligation when viewed in the context of individuals who sacrifice their own needs to support other family members. As much as existing literature has shown a tendency to theorize black tax negatively due to its characterization as an obligation, it plays a crucial role in the ability of families to assist each other with obtaining an education, securing employment and essentially financial growth (Diko, 2022; Msibi, 2020). This problematises the impact of black tax on individuals and their relationships with their families as they might feel a sense of guilt should they not be able to assist family members (Fongwa, 2021).

The dynamics of the relationships that black South African single mothers have with their families differ according to the family's expectations and the number of people that one must support, thus showing the heterogeneity of the experiences of people paying black tax to their families. Good family relations and career advancement stem from *Ubuntu* as it motivates employed individuals to aspire for career advancement opportunities which come with an increased income that can help them expand their ability to provide for their families. According to Cohen (2022: 198), black tax can be a mutually beneficial relationship when family members assist each other in tasks such as childcare, therefore affording individuals opportunities to sustain their livelihoods. Mangoma and Wilson-Prangley (2010: 455) also state that 60 per cent of respondents derived benefits from supporting their families. These benefits include self-gratification, being honoured by family and the community as well as reducing inequality (Mangoma & Wilson-Prangley (2019: 455).

In contrast to this widely theorised opinion, the impact of black tax on the lives of black South Africans has been documented in popular literature as burdensome newspaper headlines such as "*How to deal with the burden of black tax*", "*black tax and saving: don't become the family ATM*", and "*Surviving black tax and setting financial boundaries*" (Walker 2018; Mokuia 2023; Nwokoma 2025). In another section of the report by the Financial Sector Conduct Authority (FSCA, 2020), participants who were involved in the study believed that one should take care of themselves first before helping other family members. In the context of this study, this relates to how black-employed single mothers take care of themselves by sustaining their livelihoods

amid the responsibility of black tax. This result speaks to the livelihood strategies in this study based on how they manage black tax while prioritising themselves simultaneously.

### **3.3 THE TRANSNATIONAL PERSPECTIVES OF BLACK TAX**

Black tax is conceptualised differently although experienced similarly within different global contexts (Oppel, 2023). Transnational perspectives of black tax illustrate that while the experiences of black tax may not be explicitly labelled as black tax in other countries, the underlying dynamics resemble those observed in communities where the term is prevalent. As a socioeconomic phenomenon, black tax is common in black communities in South Africa and the United States. Mangoma and Wilson-Prangley (2019) attribute this to the historical legacies of South Africa and the United States, as they share similarities concerning racial inequality. Mangoma & Wilson-Prangley (2019) identify differing experiences of black tax between South Africa and the United States, highlighting its different conceptualisations. In the United States context, the individuals supported through black tax are generally limited to parents.

In contrast, the South African context has shown that the support extends to siblings and extended family (Mangoma & Wilson-Prangley, 2021: 433). Per Mangoma and Wilson-Prangley (2019: 433), amongst 118 respondents in their study, nearly 78.4 per cent admitted to supporting their families and extended families. Mangoma & Prangley (2021: 433) state that the South African and United States conceptualisations of black tax differ. Black tax, as defined in the United States context, refers to the additional burden that African Americans face, where they must work twice as hard to demonstrate their value and attain opportunities offered to males and their white female counterparts (Dube, 2022: 9). According to Mangoma and Wilson-Prangley (2019) black tax is a concept used to describe family support and is mainly used in the family context in South Africa.

Msibi (2020: 19) states that every individual subjected to black tax belongs to a unique family. It is thus not possible to come up with just one definition for 'family' because families come in various forms. In South Africa, the idea of the family gets even more complex because of the diversity of black cultures and the strong spirit of communal solidarity amongst families and extended families. (Msibi, 2020: 35). While the term 'black tax' predominantly applies to the USA and South Africa, similar practices are observed globally, although termed differently. Across various cultures and regions, young individuals often assume financial responsibilities

to support their families, reflecting deeply ingrained cultural or communal solidarity (Lim *et al.*, 2022).

Lim *et al.* (2022: 2) state that in many Asian cultures, children are responsible for "filial piety" which entails the duty of children to support their parents financially and emotionally. Existing literature highlights commonalities between different forms of family support such as "filial piety" and black tax. According to Lim *et al.* (2022: 2), filial piety is commonly viewed as the responsibility of adult children to care for their elderly parents. Lee and Mielde-Mossey (2004) cement this assertion by postulating that "filial piety" involves being obedient to, honouring, and respecting one's parents in addition to giving them care (Lee and Mjelde-Mossey, 2004). Keeping the peace within the family, showing love for parents, feeling accountable for their welfare, easing their worries, making sacrifices for them, and possibly sharing a home are all part of fulfilling these filial responsibilities (Kao and Travis, 2005).

Kao and Travis (2005) outline an interconnection between filial piety and black tax by discussing the "sacrifices" involved in filial piety, which are similar to those of black tax. Black tax can be viewed as a sacrifice, as it involves a financial sacrifice made when sharing a portion of one's salary with family members. Kao and Travis (2005) also discuss sharing a home with family as part of "filial piety" which is one of the obligations of black tax when considering that individuals who offer family support often share homes with their parents or extended family members. Numerous Asian cultures, including those of China, Taiwan, Japan, Korea, Thailand, Vietnam, Singapore, Malaysia, Indonesia, India, and Bangladesh, highly value and implement the idea of "filial piety" (Wangmo, 2010). Lim *et al.* (2022: 2) state that a considerable fraction of adult children in East Asian societies such as those in China, Taiwan, Japan, and Korea support their families. Wangmo (2010) contends that the phenomenon of "filial piety" extends beyond cultural boundaries. Similarly, the extension of black tax beyond cultural boundaries highlights the gap within extant literature, and the need to contextualize it within gender or issues of single mothers, and not primarily focus on the cultural aspects.

### **3.4 THE CONCEPTUAL LINK OF BLACK 'TAX' TO TAXATION**

Oppel (2023) discusses the similarities between taxation and black tax, and this is an important point of reference as it contributes to the conceptualisation of black tax. This view assists in elaborating on why family support is recognised as a "tax". Oppel (2023: 45) states that the black tax lacks an official academic definition, which is problematic and can be based on

distinct experiences of black tax, varying amongst different individuals. As much as black tax is explained through its discussions as an expectation or moral duty, its definition is also informed by societal structures. This is because black tax encompasses complex histories and experiences of caregiving and family support, which can be seen from a material, non-material, and transactional perspective. Cambridge Dictionary (2021) defines tax as a mandatory contribution to a central authority, typically imposed on consumption or labour. Socikwa (2022: 8) argues that labelling this contribution as a 'tax' casts the practice in a negative light. As a result of this perception, black tax is frequently viewed as involving entitlement and persistent demands (Carpenter & Phaswana, 2021; Makovicky & Smith, 2020; Opiel, 2023 & Sørensen, 2004). This definition captures the nuanced conceptualisation of black tax as it does not merely refer to family support, but the mandatory or additional contribution of family support. Therefore, when black tax is likened to tax, its definition extends beyond collectivism and describes the additional obligations and expectations attached to family support (Opiel, 2014)

For individuals who already carry the responsibility of single motherhood, these expectations may be burdensome, therefore cementing the notion of family support as a "tax". Makovicky & Smith (2020: 1) cement the relational aspect of tax to black tax by describing the "social contract theory" which places tax within state-citizen relations, emphasising an individual's responsibility to the betterment of their country. Carpenter and Phaswana (2021: 3) refer to tax as a pivotal "mechanism for redistribution." Thus, as much as black tax is a familial obligation, it is also a means of contributing to the collective welfare and equitable distribution of resources within the family and community.

Opiel (2023: 50) points out the absence of formalized guidelines governing the practice of black tax. Unlike taxation which follows formalized processes, black tax is dependent on a verbal, informal, and common understanding among those involved (Opiel, 2023: 46). The persons involved in a statutory aspect include the government and citizens while persons involved in black tax refer to the individual and the family that they support. Opiel (2023: 46) asserts that "family support" is viewed as a tax because it is not always voluntary. The notion of "tax" generally emphasizes the act of financial transactions exchanges between several individuals (Mhlongo *et al* 2019). Extant literature asserts that viewing any form of support as a 'tax' suggests a form of giving where one party provides while another party is on the receiving end, highlighting a sense of obligation (Carpenter & Phaswana, 2021; Opiel, 2023;

Makovicky & Smith, 2020 & Sørensen, 2004). This sense of obligation poses a threat to the livelihoods aspirations of single mothers.

### **3.5 CLASS AND LEGISLATION IN SOUTH AFRICA, POST-APARTHEID**

Class is an important frame of reference in this study because black tax is a phenomenon experienced by black individuals once they start being employed and earn a salary that they can use to sustain themselves and their families. Employment can be accounted for through access to educational opportunities, resources and employment opportunities which assist individuals to achieve a better economic status (Ntakana, 2023). This relates to university-educated, black-employed single mothers' socioeconomic status as the middle class as an aspect that has been shaped by their education. Various studies focus on black tax as an issue that stems from the rise of the black middle class. According to Mattes (2015: 665), a portion of Black South Africans have entered the 'middle class' as a result of the removal of apartheid limitations and the implementation of affirmative action and economic empowerment.

There exists a 'fulsome' view of the South African middle class which results in its exclusion from government assistance such as housing and higher education. This makes it more challenging for them to sustain their livelihoods amid the responsibility of black tax. In their study, Mangoma and Wilson-Prangley (2021) particularly focus on black tax as a financial transfer of the emerging black middle class. Southall (2016) highlights that the black middle class is difficult to define due to the existence of more than one middle class. Southall (2016) unpacks the black middle-class discussion by highlighting that black individuals have different economic mobility levels and thus belong to different middle-class strata, including the lower, actual or upper middle class. According to Garcia-Rivero *et al.* (2003: 13), the South African middle class is primarily made up of black middle-class workers who work as professionals, managers, and clerks due to significant changes in policies.

Sibiya (2018) and Montle (2020) describe the middle class as a socioeconomic class that is most vulnerable to black tax obligations. This factor highlights why academic training is a crucial characteristic of single mothers included in this study as education informs access while employment stemming from it also informs exclusion from different economic opportunities. While policies were introduced to expand work opportunities for black women, it is still difficult for black women to acquire employment opportunities and when they do, they undergo difficulties due to multiple inequalities caricatured by the imbalances of the past. Extant

literature reveals that the notion of black tax arises from the low rate of employed black workers in the labour market (Diko, 2022; Mangoma & Wilson-Prangley, 2019; Mpisane, 2021). Visagie (2015: 15) states that a portion of black South Africans remain unemployed, following political reforms in South Africa. While it is important to consider the positive impact of democracy in allowing black economic mobilisation after 1994, it is also important to acknowledge how this economic mobilisation affects the livelihoods of black women amid their responsibility of black tax.

### **3.5.1 REDRESS POLICIES AND INEQUALITY**

In evaluating the livelihood of strategies of university-educated, black employed single mothers, it is important to examine the impact of apartheid redress policies and their impact on the livelihoods of black women. Moyo et al. (2022: 38) assert that black people cannot rely on their government but need to rely on each other for poverty eradication as evidenced by the loopholes in statutory support for impoverished individuals. While 1994 marked the introduction of improved education and labour policies such as employment equity redress policies that produced a black labour force in the form of the emergent middle class, many black people could not attain adequate education and employment. Therefore, a significant segment of lower-class black South Africans still relies on monetary assistance from these middle-class relatives who have accessed new employment opportunities and climbed up the economic ladder to the middle class (Diko, 2022).

Post-apartheid policies significantly affect the livelihoods of university-educated, black, employed single mothers, especially considering the substantial financial burden posed by black tax. These policies were created to increase and improve their access to economic opportunities, aiming to address historical inequalities and facilitate social and economic advancement. The introduction of anti-colonial and post-apartheid policies in South Africa's Constitution and the Bill of Rights advocated for women's rights and increased economic opportunities for black women in South Africa, such as the right to procure jobs and own land (Hames, 2006: 1314). However, opportunities introduced by these policies are not evenly distributed or have shortcomings in their implementation, which keeps black individuals and families in stagnant economic positions. According to the World Bank (2018), post-apartheid policies have not effectively addressed the significant issue of persistent inequality and unemployment as South Africa comprises one of the most economically unequal societies in the world. Regardless of the aspirations to be employed and achieve a sustainable livelihood,

systems of patriarchy keep women economically stagnant and devalued in workplaces (Steenkamp, 2015). To address employment imbalances of the past, the Employment Equity Act of 1998 was introduced in the years following the introduction of democracy in South Africa (Mpisane, 2021: 31). The goal of the Employment Equity Act was to make sure that there is fairness for black people, women, and people with disabilities within the workplace. Programmes like the Reconstruction and Development Plan (RDP), Growth Employment and Redistribution (GEAR), and Black Economic Empowerment (BEE) initiatives, were also introduced to provide black people with the opportunity to climb up the “economic ladder” from lower class to middle class (Visagie, 2016: 15; Southall, 2014: 649).

In 1994, the African National Congress (ANC) Party introduced the Reconstruction and Development Programme (RDP) as a government policy aimed at addressing poverty and structural inequality resulting from apartheid (Visagie, 2015: 15). The RDP included objectives such as fiscal restraint, trade liberalization, and expanded social services to disadvantaged groups. However, the evaluation of the RDP highlighted dissatisfaction due to shortcomings in service delivery and job creation (Steenkamp, 2015). The shortcomings of the RDP, BEE and GEAR, thus highlight that economic inequality is a persistent issue in the South African economy, which limits black upward mobility.

### **3.6 CONTEXTUALISING BLACK TAX WITHIN SINGLE MOTHERHOOD**

Raniga, Boeker and Mthembu (2019), studied the economic experiences and sustainable livelihoods of single mothers employed in the formal work sector in Germany and South Africa. Raniga, *et.al* (2019) state that an overview of international research on the economic experiences of single mothers reveals a multitude of distinct personal, social and political factors that influenced and played a prominent role in their survival strategies. Shumba (2024: 1) problematises black tax as a “social tax” and argues against the conceptualisation of familial support as a monolithic and homogenous experience for black South Africans. This cements the fact that academic discussion around black tax is reductionist as it tends to discuss black tax as a phenomenon collectively experienced by young black South African professionals, omitting the analyses of the intersectional and heterogeneous experiences of black tax which considers race, gender and class (Shumba, 2024; Ndinga-Kanga, 2019).

In his study, Msibi (2001: 32) historicizes black tax as a phenomenon that came into existence during the introduction of the “modern” era in South Africa. The migrant labour system was a

huge component of the “modern era”, which commenced in 1880 and was initiated by the discovery of gold and migrant labour in South Africa (Saha, Singha & Xaxa, 2017). Krenn and Haidinger (2009: 1) define a migrant worker as someone who moves within their own country or to another for work. Within the migrant labour system, South Africans, mainly African men, were compelled to migrate to urban centres for employment opportunities. The migration of black males from the homelands to urban centres such as Johannesburg to work broke black families, making it essential for women to take care of their families without male partners as single parents (Mshengu and Nukunah, 2024: 5).

According to a study conducted by Hatch and Posel (2018: 273), single motherhood occurs within a single-parent family which consists of a lone mother caring for their dependent children. This research utilises the same definition to define single motherhood. Families with single mothers raising their children alone form due to various reasons such as the death of a spouse, divorce, separation, or abandonment. Hatch and Posel (2018: 273) posit that in the mid-20th century, most single-parent families arose from the loss of a partner. However, by the 1970s and 1980s, divorce became the primary cause of single-parent households. In the early 2000s, an increasing number of single parents were individuals who had never married, significantly affecting this family structure worldwide. Hatch and Posel (2018: 273) argue that household statistics concerning the gendered division of labour indicate that women are the primary caregivers in most households, with only 11-12 per cent being male primary caregivers and 88-89 per cent being women. Among African children, women were identified to finance children’s education expenses more than males as 72 per cent of African children had female payers.

Diko (2019: 20) utilizes intersectionality to argue that the experiences of black women in South Africa surpass race and gender but are also informed by the intricacies of motherhood, singleness, and parenting as a single parent. Various studies have contextualized black tax within the South African context of racial inequality (Diko, 2022; Msibi, 2020; Mangoma & Wilson-Prangle, 2021). Therefore, it is also not possible to discuss the issue of black tax and single motherhood without mentioning sex, race, and class as the three are interlinked. Indeed, black tax represents a complex interplay of historical injustices, structural inequalities, and cultural norms that compel individuals to financially support extended family members (Diko, 2022). It is revealed by existing literature that more than any other racial group in South Africa, black mothers are likely to parent their children by themselves.

According to Hatch and Posel (2018: 273), less than 6 per cent of children live with their father, which is a small percentage of the population compared to children who live with their mother in Africa. Ninety-per cent of children in a combined population of African and non-African households were said to be living with their mothers without the presence of their fathers in Africa. Kotwal and Prabhakar (2009: 198) conducted a study that demonstrated the financial and psychological impact of single motherhood. Eighty per cent of single mothers in the study encountered difficulties affording their children's fundamental education. Sixty per cent of those surveyed in the above-mentioned study reported challenges in accessing adequate medical care for their children. Secondly, forty per cent of single mothers struggled to fulfil their family's needs for food and clothing. Furthermore, half of the mothers experienced issues in meeting various other essential requirements.

Fongwa (2021) theorizes black tax within the realm of higher by interrogating black tax as a higher education public good that contributes to social mobility. Fongwa (2021) brings attention to the disparities originating from historical injustices that contribute to the issue of black tax. Furthermore, Fongwa (2021) situates black tax within the higher education realm and *Ubuntu* to denounce the contribution that employed graduates make to their families. In line with Fongwa (2021), Mhlongo (2019) highlights that the education heightens the obligation of black tax as some single mothers are responsible for also taking care of their siblings' needs while they are studying at school or university. Beyond financial strain, the demands of parenthood consume considerable time and energy, impacting women's overall well-being, as reported in surveys conducted by Peppercorn Research (Fengu, 2017).

In their study, Kotwal & Prabhakar (2009: 197) identify "financial problems" as one of the main stressors of single motherhood while adding that it is hard to maintain a routine for childcare as a single mother. Fengu (2017) further postulates that navigating single motherhood presents significant challenges, amplified by the presence of extended family members who are also dependents, thus straining both their finances and overall, well-being (Fengu, 2017). Single mothers face these pressures together with workplace hurdles due to the gender roles constructed by patriarchy (Diko, 2022; Mwiye, 2014: 5). Silbaugh (1997: 84) views the commodification of women's work as a simultaneous occurrence. In line with this, Silbaugh (1997: 84) states that women's work is commodified and exploited due to market fundamentalism and profit maximization. Neoliberalist ideology and policy also operate within a capitalist system and seek to minimize government involvement in the economy by

minimizing government expenditure and promoting a 'free market ideology (Sullivan & Delaney, 2017: 836). Less government expenditure on employment, adequate remuneration and provision of basic services such as education perpetuate the cycle of dependency and therefore the need for black tax in black families as demonstrated by Mpisane (2021) and Visagie (2019).

Hatch and Posel (2018: 273) postulate that black women are also significantly more likely to raise their children in poverty. Compared to dual-parent and other single-parent households, black single mothers may encounter a shortage of time and financial resources, which shapes their experiences regarding the issue of black tax. Within this context, black tax leads to immense pressure to strive to create lasting wealth as a single parent while providing for the financial needs of a large family or kin network. Diko (2021: 61) concurs, acknowledging the financial "toll" of financing your own life and the education of your child and additionally having parents or other family members who also rely on you. Black employed single mothers also have personal aspirations such as obtaining an education, accumulating assets, and building generational wealth which was not possible in the apartheid era as postulated by Socikwa (2021: 27). A lot of women grow up impoverished and do not want their children to go through the same, however, while ensuring their children's advancement, they also need to contribute to their families.

### **3.7 THE EXAGGERATION OF BLACK AFFLUENCE AND BLACK WOMEN**

In 1996, the Constitution stewarded gender equality by giving women unprecedented rights, however, this change placed the emancipation of black women under exaggeration (Southall, 2016). Mpisane, 2021). According to Mpisane (2021:31), this is because of the inequities that are overlooked by policy and development organizations. Mpisane (2021: 31) states that development organizations have publicly stated and drafted policy documents committing to prioritize the promotion of gender equality and the empowerment of women, yet they have struggled to implement these commitments effectively. Secondly, Mpisane (2021: 27) states that the South African government has failed as black tax represents its failure to fulfil responsibilities, thereby passing them onto the public in the form of taxation or black tax.

The issue of black tax is amplified by systematic gender inequality (Diko, 2022; Msibi, 2019). Black African women have historically been the most marginalised, and inequalities continue. This assertion is corroborated by the limited emancipation of black professional women which

is exacerbated by the trajectory of their work or roles being undervalued in society due to gender inequalities (Diko, 2022: 41). Kunz, Prugl and Thompson (2019: 3) assert that work is designed in a system of patriarchy and bureaucratic structures that still favour leaders or managers who are male. According to Acker (2006: 112), there are a few women who occupy managerial positions and prominent jobs, which are an indicator of gender inequality. The perpetuation of gender inequality persists in modern society as women are subjected to occupations that compensate them less than men while doing the same job (Kunz *et al.*, 2019: 3). Women are assigned the caregiving role, exploited under the gendered division of labour and burdened by the emotional and financial toll of performing a “double day,” emphasising the racial capitalist background of black tax (Ndinga-Kanga, 2019). This informs the stressors that come with the role of being a university-educated, black-employed single mother and determines the livelihood strategies that one has to sustain their livelihood amid parenting and black tax.

"Furthermore, women are faced with generational traumas stemming from the impoverishment caused by apartheid and patriarchy. . In the face of single motherhood, women are forced to play motherly roles as well as fatherly roles (Diko, 2019: 20). In other words, women occupy a dual role, as they are responsible for all the caregiving roles of parenthood. Mohanty (1984:334) herewith argues against the homogenization of women's issues, emphasizing that women's experiences and challenges are diverse and multifaceted. Lim *et al.* (2022: 2), Diko (2022), Mangoma and Wilson-Prangley (2019), and Wangmo (2010) agree with this assertion by theorizing the diversity of family support. Wangmo (2010: 897) asserts that multiple women are responsible for providing for their families, specifically focusing on elderly support in a global context in countries such as Switzerland and India. To combat unemployment and provide for their children, some young mothers from South Africa seek job opportunities in other countries such as the United States, Japan, Korea, Thailand, and Vietnam (Lim *et al.*, 2022: 2). Individuals who relocate from South Africa still carry the obligation of sending money to their families to take care of their children while residing in other countries (Lim *et al.*, 2022: 2).

Fongwa (2021: 565) broadens this discussion by stating that individuals who are responsible for supporting their families through black tax are referred to as the “sandwich generation” in a global context. This is because individuals’ responsibilities are put on a “sandwich” when subjected to black tax and other financial responsibilities. Fengu (2017) posits that the

“sandwich generation” is not only caring for their children but also for their elderly parents. As previously noted, post-apartheid economic policies notably favoured the emergence and economic empowerment of a burgeoning black middle class (Lipton, 2014). In contrast, Mattes (2014) argues that black economic empowerment is exaggerated through the middle class when considering its emancipation from the lower to the middle class in the aftermath of apartheid. In other words, despite transformational policies, middle-class South Africans still struggle to support themselves as well as additional dependents, due to deductions and financial obligations placed on their gross household incomes (Visagie (2012, 2013). According to Mattes (2014), middle-class incomes are eroded by inflation rates due to the perpetuation of capitalist systems that result in rising prices and taxation.

Diko (2022: 11) considers black professional women's experiences through the lens of race and gender. Diko establishes a connection between black tax, race, and gender (Diko, 2022: 11). Thistle (2006) explores the difficulties faced by women stemming from both gender and racial factors. Black tax has an impact on personal growth as it hinders opportunities for one's education which is the key to personal growth and achieving success. When someone is burdened with black tax, it can limit their ability to invest in their own education and personal development (Diko, 2022; Msibi 2020, Mangoma & Wilson-Prangley, 2021). Feeling overburdened stems from the fact they must prioritize supporting their family financially over pursuing higher education or training opportunities for themselves. Additionally, the cycle of black tax can perpetuate intergenerational poverty by diverting resources provided by the achievement of democracy away from individual advancement.

Raniga and Mthembu (2016) argue that some of the key factors for the rising number of single-mother households are the rapid rate of urbanisation, economic globalisation and fluid inter-province and inter-country migration movements, which implies that biological fathers are frequently absent and are no longer part of the nuclear family. In addition, Dawson (2007: 271) argues that current studies oversimplify fatherly involvement by focusing solely on men's perceived irresponsibility and failure in their provider role, rather than considering the socio-economic factors such as high unemployment and underemployment rates that influence fatherhood dynamics. Prevalent unemployment rates highlight the South African government's limited expenditure on poverty and underemployment eradication, constraining men's ability to support their children financially. According to Stats SA (2021), unemployment stood at 35 per cent. In the context of this study, this includes family members and a fraction of fathers

who cannot support their children due to unemployment which intersects with the financial obligation of black tax for black single mothers. Additionally, remittances to family members are recognised as support that mainly funds dependents' general household expenses and education (Whitelaw & Branson, 2020). Therefore, another stressor for single mothers is navigating a market-driven racialist capitalist system comprising high inflation rates (Cohen, 2002: 450). Through this system, single mothers face economic stressors amid black tax which threatens their livelihoods.

### **3.8 LIVELIHOOD STRATEGIES ASSOCIATED WITH BLACK TAX**

A gap in solutions documented by existing literature is the emphasis on livelihood strategies used by individuals to sustain their livelihoods while faced with the financial responsibility of black tax. Due to the pressure and desperation inherent in supporting extended family members, some single mothers resort to borrowing from stokvels or relying on external assistance (Fongwa, 2021). To cope, many single mothers seek additional income through various means, including multiple streams of income or extra work hours. However, these endeavours can lead to risky behaviours such as debt accumulation or involvement in illicit activities, exacerbating economic challenges and contributing to crime rates in South Africa (Msibi, 2022: 5). According to Kotwal and Prabhakar (2009: 198), single mothers face a myriad of challenges beyond financial strains. Balancing parenthood responsibilities with a full-time occupation is a daunting task, often leaving women with limited time for self-care or personal pursuits.

Moreover, the emotional toll of juggling multiple roles and responsibilities can lead to heightened stress levels and decreased mental well-being, further complicating the already challenging landscape of single motherhood (Bäckström & Valencia, 2022). Similarly, Hatch and Posel (2018: 273) note that juggling the demands of parenthood with the expectations of providing for extended family members leads to single mothers experiencing anxiety and depression. Makhu (2019: 52) thus argues that in the process of being accountable for supporting immediate or extended families, planning becomes essential. It is even more beneficial to engage those who rely on you financially in the planning stage as it fosters accountability among all parties involved and contributes to better management of expectations.

Sometimes, if the person supporting their extended family fails to meet expectations, their family members may lose trust in them, or their family's social status may suffer (Makhu,

2021). Existing literature has proposed multiple ways of coping with or managing black tax and has discussed the importance of self-prioritization and putting your own needs before the needs of family members (Diko, 2022: 61). In the context of single mothers, this also means prioritising their biological children's needs before family needs. Makhu (2019: 52) states that many young black professionals in South Africa today are the pioneers in their families to earn a university degree. They are also the first to secure lucrative jobs, purchase property, buy cars, and more. However, these accomplishments bring significant responsibilities of investing or saving. Mangoma and Wilson-Prangley (2019: 455) state that only 15 per cent of middle-class respondents were satisfied with their savings levels because of the impact of financial family support.

While it is important to acknowledge the difficult task of being a single mother while having extended family members to support, it is also imperative to acknowledge their caregiving role (Cohen, 2022). As previously indicated, despite legislative strides towards gender equality in South Africa, women still bear the brunt of family responsibilities and caregiving duties, hindering their ability to pursue employment opportunities that demand extended absences from home. Kotwal and Prabhakar (2009: 198) note that women often expand their households when they seek employment opportunities, and seek help from family members, which means adding more extended family members. Cohen (2002: 446) contends that the experience of black tax varies for single mothers who live in households belonging to their family members and for women who host family members in their households. As relevant in this study, this provision of necessities such as housing to family members requires the use of suitable strategies of not only being able to provide for children but also for other relatives or extended family members.

### **3.9 BOUNDARIES, TRANSPARENCY AND ACCOUNTABILITY**

Msibi (2020: 29) and Makhu (2019: 53) demonstrate that some individuals struggle to set boundaries and succumb to the sense of entitlement of their families. For individuals who can implement boundaries, family members receiving support might feel resentful if others treat the ones providing support with more respect. Therefore, there is a consensus amongst studies that it is important to set clear boundaries on the support that an individual offers to their family (Walker 2018; Mokua, 2023; Msibi, 2020: 29). Individuals who support extended family members have reported instances of “a sense of entitlement and blackmail” (Mangoma & Wilson-Prangley, 2019:453). Poor communication often leads to unrealistic expectations hence

individuals need to have open conversations with family members about what support they can offer and what they cannot. Makhu (2019: 52) posits that effectively managing family expectations is closely linked to addressing the demands and entitlements of family members. This requires transparent communication to ensure that both the individual's needs and those of their family are acknowledged and respected. However, this process can be challenging, especially if the family is accustomed to receiving assistance without question. Despite citizens' contestations regarding government support, unemployed or lower-class relatives of single women, receive child support grants. The child support grant of 1998, rapidly expanded its reach, benefiting over 10 million children by 2010 (Levy *et al*, 2014: 15).

While the child support grant represents a crucial tool in poverty alleviation efforts for lower-class single mothers and could potentially alleviate the financial demands placed on working individuals who support their families, its effectiveness can be undermined by the misuse of funds within families. Makhu (2019: 53) emphasizes the importance of holding family members accountable as certain family members do not use money wisely. The child support grant is misused for other things either alcohol, or material possessions, or is wasted rather than providing for the needs of children, leaving the employed family member with no choice but to compensate. To avoid future misuse of money or financial support, individuals are required to practice transparency in their communication with family members too. Makhu (2019: 53) explains that it is easier for individuals to cope with black tax when they feel appreciated by their family members. Makhu (2010: 53) states that “a thank you does not cost a thing”. This postulation highlights that it is easier to help someone who also considers you and appreciates you. It might not be through finance but by being helpful in the household and using money wisely.

### **3.10 CONCLUSION**

The literature on black tax and its intersection with single motherhood provides a comprehensive understanding of the socio-economic challenges faced by black women in South Africa. Beginning with the historical context, the post-apartheid era brought about transformative policies such as Black Economic Empowerment, and the Expanded Public Works Programme. While these initiatives aimed to address poverty, and unemployment and empower marginalized communities, they often fell short of their intended goals (Lipton, 2014; Mpisane, 2021). Despite progress in women's rights and access to housing through programs like the Reconstruction and Development Programme, many black women and their families

continue to struggle with inadequate living conditions and job scarcity. The concept of black tax emerges as a product of racial capitalism and a significant financial burden on black professionals, particularly those who are single mothers, with the risk of hindering their personal growth and perpetuating intergenerational poverty (Fongwa, 2021; Turok & Visagie, 2021). Black tax is exacerbated by economic disparities in South Africa (Fouché, 2023). Drawing on existing literature, various coping mechanisms have been proposed, including self-prioritization, setting clear boundaries, and involving family members in financial planning (Makhu, 2019). However, these solutions often overlook the complexities of familial dynamics and the emotional toll of navigating multiple roles. In conclusion, while strides have been made towards racial and gender equality and economic empowerment, black women in South Africa continue to face systemic barriers that hinder their socio-economic advancement. Addressing the challenges posed by black tax and single motherhood requires focusing more on the survival strategies linked to these challenges. Discussions of survival strategies associated with black tax need to consider historical injustices, gender inequalities, and cultural norms. This particularly highlights the need for effective strategies to manage black tax, family expectations and financial responsibilities.

## **CHAPTER FOUR**

### **RESEARCH DESIGN**

#### **4.1 INTRODUCTION**

This chapter outlines the methods used to conduct this study. It elaborates on the research methodology of this study which is the qualitative research methodology. Secondly, this chapter expands on the sampling method used which is purposive sampling and in-depth semi-structured interviews as the data collection method. This chapter also states and describes the use of thematic analysis as a qualitative strategy, thereafter, providing a description of ethical considerations, strengths and limitations as well as the risks and benefits associated with this study.

#### **4.2 QUALITATIVE RESEARCH METHODOLOGY**

A qualitative approach research approach was used to collect the data in the study. Qualitative research is considered a ‘naturalistic’ approach which implies that it explores the meanings people attach to their experiences within their natural contexts or social worlds (Denzin & Lincoln, 2000: 3; Sandelowski, 2004: 893). This study adopted a qualitative research approach to collect and analyse data. Qualitative research consists of several methods of collecting data which include interviews, focus groups, participant observation, and secondary sources (Creswell, 2023). Qualitative research seeks to uncover the subjective experiences of research participants of a particular phenomenon. In other words, the qualitative approach analyses how individuals understand, interpret and produce the social world (Beuving & de Vries (2020: 42).

According to Aldaihani and Islam (2022: 1), qualitative research enables the researcher to analyse people’s beliefs, experiences, attitudes, behaviour and interactions. The qualitative paradigm is useful in understanding the meaning that people attach to their experiences and uncovering the reasons for people's behaviour. Furthermore, the advantage of qualitative research is that it provides a complex and detailed understanding of an issue, problem, or issue that needs to be explored (Creswell, 2023: 43). Qualitative methods are credited for being able to allow for abstraction and capturing the human emotions and feelings expressed by the interviewees (Denzin & Lincoln, 2000). The qualitative method used for this study was able to capture the emotions associated with the term ‘black tax’ and assisted with understanding this social phenomenon and its impact on university-educated, black-employed single mothers’

lives. This study is concerned with the subjective experiences of educated black employed single mothers with the phenomenon of black tax in particular, which makes this methodology useful and ideal in the exploration of issues that are pertinent to the research objectives.

In line with qualitative research, the researcher utilized an exploratory research design which is valuable in offering and gaining insights into a ‘phenomenon of interest’ (Stevens *et al.*, 2012: 90). The main objective of an exploratory study is open-mindedness and the formalization of inductive generalizations instead of a deductive approach which is normally associated with quantitative designs (Stebbins, 2001: 5). With exploratory research, the researcher had the advantage of flexibility toward collecting information, as it allows the researcher to constantly ask themselves what lies ‘beneath the surface’ of what they are learning or seeing (Stevens *et al.*, 2012: 90). With using exploratory research, the data collection method provided the opportunity to uncover the phenomenon of black tax beyond its colloquial conceptualisation. Exploratory research provided a humanized approach to black tax through the exploration of its evident impact on livelihoods and the importance of strategizing on sustainable livelihood approaches amid the responsibility of black tax.

### **4.3. SAMPLING**

Sampling is a crucial process used to select a group of participants from a larger population of interest (Creswell, 2023). It is impractical to study an entire population, therefore, sampling allows researchers to gather information about phenomena or experiences from a subset and make inferences about a larger population (Onwuegbuzie & Leech, 2007). Participants were recruited through purposive sampling which provided an in-depth analysis of black tax as a social phenomenon. Purposive sampling is an intentional and non-probabilistic sampling procedure where the researcher does not create a random sample of participants (Terrel, 2020: 8). Purposive sampling was deemed particularly useful in this study to ensure that participants meet the selection criteria (Chu, 2024: 27). This research particularly also makes use of snowball sampling within purposive research which often relies on asking people who you have already interviewed to name others who fit the selection criteria (Aurini, Heath and Howels, 2022: 92).

This type of sampling is relevant when the aim is to generalize to obtain insights into a phenomenon, individuals, or events, then the researcher purposefully selects individuals,

groups, and settings for this phase that maximize understanding of the underlying phenomenon. To gain insights into the phenomenon of black tax, purposive sampling was deemed ideal for this study. To ensure that the objectives of the research were reached, participants were recruited based on specific characteristics: (1) black, (2) aged 20-35, (3) single mother of at least one child, (4) has relatives or extended family to support, (5) specialising in an occupation that they were trained for, (6) originally from the Eastern Cape, (7) currently resides in the Eastern Cape and (8) is employed. Interviews were arranged subject to participants' availability. The initial participants were individuals who were recommended by my administrator in the Sociology department and were asked to refer the researcher to other potential participants. The participants were recruited according to selection criteria and biographical factors. The following table contains the respondents' profiles which entail their age, dependents, number of children, geographical location, hometown occupation and level of education.

<b>Respondent number</b>	<b>Age</b>	<b>Dependents</b>	<b>Number of children</b>	<b>Geographical Location (residential)</b>	<b>Hometown</b>	<b>Occupation</b>	<b>Qualification</b>	<b>Date of Interview with author</b>
<b>Respondent 1</b>	34	Mother and father	1	EC, Stutterheim	EC, Mthatha	Administration Clerk	Bachelor of Administration	13/08/2024
<b>Respondent 2</b>	34	Mother and extended family	1	EC, Fort Beaufort	EC, Lady Frere	Social worker	Bachelor of Social Work	31/08/2024
<b>Respondent 3</b>	30	Mother and sister	2	EC, Stutterheim	EC, Maclear	Teacher	Bachelor of Education	15/08/2024
<b>Respondent 4</b>	26	Sister and extended family	1	EC, Fort Beaufort	EC, Queenstown	Nurse	Nursing Diploma	31/08/2024
<b>Respondent 5</b>	35	Mother and extended family	2	EC, Stutterheim	EC, East London	Teacher	BA Postgraduate Certificate in Education	19/08/2024
<b>Respondent 6</b>	31	Two siblings and a niece	1	EC, King William's Town	EC, Stutterheim	Nurse	Diploma in Nursing	25/08/2024
<b>Respondent 7</b>	34	Mother, one sibling and one cousin	1	EC, East London	EC, Cathcart	Personal trainer	Certificate in Fitness (Lead Instructo Personal trainer	21/-8/2024
<b>Respondent 8</b>	32	Mother, father and little brother	1	EC, Alice	EC, Fort Beaufort	Administration clerk	Bachelor of Administration	15/08/2024
<b>Respondent 9</b>	30	Grandmother and little sister	1	EC, Makhanda	EC, eGcuwa	Teacher	Bachelor of Education	31/08/2024
<b>Respondent 10</b>	26	Two siblings and a stepmother	2	EC, Alice	EC, Adelaide	Teacher	Bachelor of Education	20/08/2024

#### **4.5. DATA COLLECTION METHOD**

This study adopted one-on-one interviews to gain in-depth accounts of the respondents' experiences and to protect the confidentiality of the respondents (Evans & Lewis, 2018). Interviews were conducted with a total of ten participants. The reason for using a small number of participants is that it can help enhance the 'representativeness' of the participants and subsequently the external validity of research findings (Chu, 2024: 270). Data collection took place through a semi-structured interview schedule which is linked to the qualitative paradigm. It comprised of open-ended questions and was utilised to acquire -in-depth insights and a deeper understanding of participants' perspectives regarding black tax. The semi-structured interview allows a researcher to ask pertinent questions relating to the topic and allows both interviewer and interviewee to diverge to explore an issue or response in depth conversationally (Evans & Lewis, 2018). Audio recorders were used to record in-person interviews and since some of the participants were not near the researcher, WhatsApp video calls were also used to conduct interviews. The WhatsApp calls were recorded using an audio recorder, stored and transcribed on a password-protected computer. The researcher obtained permission from the participants before recording the interviews. All the recordings were stored on a password-protected computer.

#### **4.5 DATA ANALYSIS**

Thematic analysis entails searching through data to analyse, and report repeated or frequent patterns or themes (Archer, 2018 :3). The researcher utilised thematic analysis to analyse data for its central tenet which is its usefulness in the interpretation, identification and examination of patterns and themes. Thematic analysis is suitable when a researcher seeks to understand a set of thoughts, experiences, or behaviours across a data set (Braun & Clarke, 2006: 73). Thematic analysis can be used to explore questions about participants' lived experiences, perspectives, behaviour and practices, the factors and social processes that influence and shape particular phenomena, and the explicit and implicit norms and 'rules' governing practices (Braun & Clarke, 2006). Thematic analysis was not only useful in describing data but also in the interpretation of the data which includes selecting codes that assist in developing themes in the analysis (Liamputtong, 2009: 133). Using thematic analysis, the researcher aimed to understand the themes and patterns in the research findings to provide a deeper way of answering the research questions at hand (Braun & Clarke, 2006: 52).

#### **4.6 ETHICAL CONSIDERATIONS**

The research was conducted according to the ethical standards of the Rhodes University Sociology Department Ethics Committee. Informed consent is the ‘central doctrine’ of any research (Mandal & Parija, 2014: 79). Informed consent was obtained from the participants after the aims and objectives of the research study were defined to them. Participants’ confidentiality must be consistently maintained throughout the study. Confidentiality entails that those taking part in the study will not be named and their personal information will not be disclosed to anyone external to the research team during the study (Bengsston, 2016: 10). The participants were given equal and professional treatment during data collection and their identity was kept confidential by assigning each participant a participant number for data analysis. The participants were referred to as respondents, this protects the identity of the participants as this method was used instead of the real names of the participants.

#### **4.7 RISKS AND BENEFITS**

There was no intended harm or risk associated with the research and the benefits of the research outweigh the potential risks. Participants were made aware of the objectives of the research. The benefit is the contribution to the discourse on the phenomenon of black tax with specific reference to single mothers’ strategies in sustaining their livelihoods amid the responsibility of black tax.

#### **4.8 STRENGTHS AND LIMITATIONS**

The research is about a controversial phenomenon as evidenced in media platforms such as Television, radio, and social media. This is a strength because it contributed to the participant’s knowledge and broad understanding of the phenomenon. The limitations of a particular study are potential weaknesses that are associated with the research design funding constraints or other factors (Theofanidis & Fountouki, 2018: 156). A potential limitation of this research was the duration of the research as data collection needed to be concluded within a month. Furthermore, funding was a constraint as the researcher needed to utilize WhatsApp calls to conduct interviews with participants situated in other areas of the Eastern Cape. Using snowball sampling, two or three people were drawn from each of the initial participants as recommended by Aurini *et al* (2022: 92). However, this presented a limitation to the study as some of the participants referred the researcher to their colleagues who currently occupy the same occupations, making the data less broad in terms of occupation.

This limitation was mitigated through the efforts of sampling respondents who are in diverse occupational roles. This could have also been controlled through time. However, data collection had to be completed within thirty days which was another limitation as more participants could have been recruited within a longer period of data collection.

#### **4.9 CONCLUSION**

This chapter provided an elaboration of the qualitative research methodology which was deemed suitable for this study due to the need to uncover people's beliefs and experiences. Mainly, qualitative research was deemed suitable as it uncovers the participants' beliefs regarding black tax and the experience of a myriad of stressors that they experience while sustaining their livelihoods amid black tax. Purposive sampling was used due to its effectiveness in choosing small samples that generate rich information (Serra, Psarra & O'Brien, 2018: 580). This factor was relevant to this study as it evolves around data collected from a small sample of ten respondents in total.

## CHAPTER FIVE

### LIVING WITH BLACK TAX

#### 5.1 INTRODUCTION

The analysis in this chapter contributes to the ongoing discussion of the strategies used to manage or cope with black tax as a complex phenomenon that is shaped by an intersectional myriad of factors such as race, economic class and sex (Diko, 2022). It discusses how black single mothers sustain their livelihoods amid the responsibility of black tax by discussing the research findings of this study. This analysis draws from the African Feminist Theory as theorised by Collins (1990; 1999; 2000; 2022). Intersectionality is applied drawing from Crenshaw (1999). This analysis also draws from the Sustainable Livelihoods Approach. This study analyses the following themes: Giving back and forms of capital; Race, poverty and human capital; Multiple roles; Financial capital and upward mobility; Coping and livelihood strategies; Media and social capital. Theme 1 analyses the understandings of black tax which are largely informed by the act of black tax as an act of giving back, or reciprocity, collectivism or reciprocity (Mhlongo, 2019). It elaborates on how the cultural expectation of *Ubuntu* requires the respondents to utilise the different forms of capital to sustain their livelihoods.

Theme 2 analyses the reliance of black families on the salary of a sole breadwinner who also needs to utilise their human capital in the form of education and opportunities to work and earn an income. Theme 3 discusses livelihood strategies used in the multiple roles that university-educated black-employed single mothers are required to fulfil amid black tax, as it entails financial responsibilities and caregiving duties (Mukwevho 2019: 107). Theme 4 discusses how the respondents use financial capital, which refers to the salaries and investments of the respondents to sustain their livelihoods amid black tax. Theme 5 highlights how the respondents cope with the pressures of the black tax, further elaborating on the livelihood strategies that the respondents use to cope. Theme 6 analyses the social capital that university-educated black employed single mothers use to sustain their livelihoods and manage the pressures of black tax. This includes kinship groups, friendships and stokvels that provide black employed mothers with social support and financial resources.

## 5.2 GIVING BACK AND FORMS OF CAPITAL

The intersectional view of black tax entails the matrix of domination and structural and political intersectionality. In addressing the second subsidiary objective of this study, which is to analyse the systems that put the respondents in a position of paying black tax, the findings illustrate the intersecting entities, through the intersectional matrix of domination. The matrix of domination illustrates that the experiences of black tax are not only shaped by one factor but the roles of being a caregiver and a breadwinner (Diko, 2022). Collins (1990: 545) asserts that the matrix of domination requires an individual, cultural and systematic approach in the discussion of women's unique challenges. These challenges require the use of different livelihood strategies. The matrix of domination is relevant because it highlights the fact that every individual has a unique personal biography made up of concrete, experiences, motivations, values and emotions (Collins, 1999: 545).

These concrete experiences, motivations, values and emotions informed how the respondents understood black tax. The respondents' attitude on the inappropriateness of the term 'black tax' highlighted the contested nature of black tax in existing literature (Mhlongo, 2019). This view which aligns with African Feminism and cultural experience which entails the philosophy of *Ubuntu*, reciprocity or collectivism. This requires an individual and contextual view of family dynamics of the individuals as they are unique and are from different families which practice *Ubuntu* to different extents as shown in evident themes. In line with this, black tax is viewed as an act that carries a cultural influence of "ploughing back" and *Ubuntu* as an Afrocentric philosophy emphasising a spirit of "I am because we are" (Makholwa, 2019: 58; Mhlongo, 2019; Nyasha, 2015: 125; Radebe, 2017).

Makholwa (2019: 58) highlights the importance of *Ubuntu* and rejects the concept of black tax by questioning why "taking care of kin and kind now feels like an albatross around our necks." The research findings indicated that there were positive and negative feelings amongst the respondents regarding black tax who had different definitions and interpretations of the meaning of black tax. Nevertheless, a general agreement among the respondents was that black tax entails financial and non-financial forms of assisting their families after graduating from university and securing employment. Findings from this study indicated that black tax is not a monolithic phenomenon as discussed by Shumba (2019) in the previewed literature. According to the respondents, there were different views regarding black tax, which present black tax as

a concept that entails multiple conceptualisations, and experiences and can therefore be explained in different ways by different individuals (Diko, 2022; Oppel, 2022). There was a common theme of *Ubuntu*, reciprocity or collectivism amongst the participants. Evidence from the findings includes the fact that Respondent 3 has a sister who is also employed, and they assist each other in supporting other family members. Therefore, she does not view black tax as a financial burden, but as a form of family support and upliftment by stating the following:

For me, I would not call it black tax, it is me supporting my siblings (Interview with author (15/08/2024)).

This statement captures the understanding of black tax as financial help and as an inherent part of family responsibility rather than an imposed burden (Tutu, 2019). Respondent 1 is an administration clerk who supports her mother and siblings. She does not view black tax as a burden because she believes in helping her family as part of her responsibility. However, the financial support she provides reduces her disposable income, making it harder for her to save or invest. Respondent 2 is a social worker who provides financial support to her mother as a way of giving back for the care and upbringing she received. She does not see black tax as a burden because her family does not rely heavily on her financial support. However, this obligation still affects her personal goals and aspirations. Respondent 3, a teacher, helps her mother out of a sense of duty and *Ubuntu*, believing that supporting a family in need is important.

She also does not feel that black tax is a burden, as her family does not expect too much support. Nonetheless, this responsibility impacts her livelihood. Respondent 4 is a nurse who supports her sister and extended family. She feels obligated to assist because she wants to help her sister to avoid going through the same challenges that she experienced. This responsibility decreases her disposable income, limiting her savings potential. Respondent 5, a teacher, feels that supporting her mother is part of doing what is right, so she does not view black tax as a burden. However, she acknowledges that it does limit her ability to focus fully on her personal goals and aspirations. Respondent 6, is a nurse, and supports two siblings and a niece. For her, the expectations from her family feel overwhelming, making black tax more of a burden. This obligation significantly reduces her disposable income and her ability to save. Respondent 7 is a personal trainer who financially supports her mother and two siblings. Although she

recognizes her parents' role in raising her, she believes that no one is entitled to her money and, therefore, does not feel burdened by black tax. Still, these contributions affect her aspirations. Respondent 8, another administration clerk, provides financial support to her mother, father, and younger brother. Like others, she supports her family out of a sense of *Ubuntu* but does not view black tax as a burden, as her family's needs are manageable. Nevertheless, black tax impacts her personal goals and savings. Respondent 9, a teacher, supports her grandmother and younger sister out of appreciation for her grandmother's role in raising her. She feels a strong need to give back, which she considers an obligation. This commitment reduces her disposable income and limits her ability to save. Respondent 10, also a teacher, supports two siblings and a stepmother. For her, black tax comes with high expectations from her family, making it feel burdensome. These obligations decrease her disposable income and hinder her ability to save for personal growth and future needs. Respondent 6 highlighted the relationship between education, employment, and black tax as her mother received the support that she needed once the participant started working. She emphasized this by stating:

I cannot leave my family to suffer, hence I have to support my family especially when the other party is not going to do anything. (Interview with author 19/08/2024).

All ten of the respondents highlighted that black tax was voluntary for them because Ubuntu informs their upbringing. They know that their families depend on them. In agreement with this, Respondent 5 stated the following:

They raised you. You know, they took you to proper schools. They have the choice where they could just abandon you the next day. But they care for you. And now it's more like your appreciation. It's time now for me to appreciate what they did for me. (Interview with author 19/08/2024).

Respondent 1 also stated:

As a person you should look back, I cannot stay here not knowing what my parents are eating (Interview with author 13/08/2024).

Respondent 9 when highlighted that *Ubuntu*, reciprocity or collectivism is a value that was instilled in her from a young age as her grandmother raised her in the absence of her parents. She stated the following regarding the support that she received from her grandmother from a young age:

She could have just said you don't have parents. I don't know how you will go to tertiary, but she said that, I'm going to go through hell and back and make sure that you get the education so that when I'm no longer here, you can stand and you will be able now to have the things that I didn't have. So, with that being said, she was constantly there for me, so I thought. I need to make sure that I sacrifice. Now, if she can be able to sacrifice from a mere R1600, how much am I getting paid for not being able to sacrifice for her to make sure that she has food is well taken care of and is in good health (Interview with author 31/08/2024).

This view highlights the notion of black tax as a form of reciprocity amongst black families, which cements existing literature on *Ubuntu* as discussed by Mhlongo, (2019). Respondent 1's response reflected a strong devotion to supporting her family by fulfilling multiple financial obligations without any assistance yet stating that she is not complaining. In this regard, she provided the following response:

I would say that my family benefits a lot from black tax. They benefit more than I do, you know. Whereby I am doing everything that needs to be done, looking at the home, looking after the clothing, the food, the house renovations, like everything is on me. So, I think they're benefiting. But I'm not complaining, for now (Interview with author 13/08/2024).

For Respondent 9, her belief in *Ubuntu* also means that she expected the elder people in her family to support others including herself and be responsible with money by stating the following:

I've seen my uncle drink money and not give even if I am in need and watched my grandmother sacrifice. There is this idea that you cannot help people you only need to be helped. It is why I even chose the career that I am in to lend a helping hand. (Interview with author 20/08/2024).

Mshengu and Nukunah (2024: 5) assert the following in terms of family upliftment:

Many young black South Africans start at a young age to look after their families, and as a result, black tax becomes the norm. They have become responsible for putting siblings through school and building homes for their parents, while in extreme cases, students have to use their bursary money to send home food.

In line with family upliftment and *Ubuntu*, reciprocity or collectivism, Respondent 4 stated the following:

I have a younger sister, and I don't want her to go through the things that I went through whenever I try to provide, I know that I couldn't have live like her. There's just a lot that comes with the responsibility, it's like I get too much pressure. But I think it's necessary because I want my sister to get everything that I couldn't have. She is in high school, so I have had to get her through school, and I am now applying for her to get funding for university (Interview with author 31/08/2024).

This assertion also draws attention to the notion of child-headed families or family upliftment due to poverty where siblings or family members have no one else to rely on but one breadwinner or employed family member (Nkateko, 2019: Seekings, 2007). Respondent 4 grew up in a family where her parents were not involved in her upbringing, nor were they involved in her sister's upbringing, so she had to take the responsibility of raising herself as well as her sister and child. As much as they did not offer parental support, they also could not offer financial support as they were unemployed. This situation also draws attention to Respondent 4's livelihood as she grew up in an impoverished background and has had to find livelihood strategies to sustain herself from when she was young. The second conceptualisation of black tax introduces an alternative viewpoint, emphasizing that it is often perceived to carry unfavourable implications. Consistent with the findings, some respondents view the term "black tax" as derogatory and suggest it be replaced with a term that carries a more positive meaning. Respondent 7 described black tax as follows:

Black tax is a way of paying for the years your parents raised you and your family has been there, it's more like paying back. For something that you didn't ask for (Interview with author 21/08/2024).

In agreement with Respondent 7, Respondent 9 stated the following:

It is a form of repayment for the care and support received from parents. This concept implies that there is an expectation to compensate parents for their upbringing, even though the individual did not request or choose this responsibility. It underscores the feeling of obligation tied to family support, which is viewed as a burden rather than a voluntary act of love (Interview with author 31/08/2024).

Respondent 7 expressed a dislike for the concept of 'black tax,' arguing that it alienates individuals from their culture by reinforcing an ideology that promotes conflicting and negative associations to *Ubuntu* and its notions of reciprocity or collectivism. In support of this Makholwa (2009: 58) states that the belief of *Ubuntu* or collectivism is deemed to have "subordinating values deemed incompatible or backward to Western values." Respondent 7's opinion of collectivism as a concept that does not align with Western ideology aligns with African Feminism. African Feminism emphasises the discussion of African women's identity uniquely from an African context and proposes that black women's issues are made complex by their different identities which include their cultural and ethnic identities (Tamale, 2020).

The respondents' strong rejection of the concept of "black tax" shows that they do not agree with the view of black tax as a burden but rather view it as *Ubuntu*. With black-employed single mothers acknowledging that the concept of "black tax" contradicts the notion of *Ubuntu*, respondents corroborated the discussion of sustaining their livelihoods within a Western ideology-informed system which does not understand nor favour their livelihoods and economic development. This responds to literature on the limited existence of government support as "black tax" is a result of the poverty cycle that is perpetuated due to the lack of a nuanced definition of issues stemming from poverty like black tax (Mshengu & Nukhunah (2024: 5; Mpisane,2021: 27).

### **5.3 RACE, POVERTY AND HUMAN CAPITAL**

Busani-Dube (2019: 66) describes the relationship between black tax and the historical context of black tax by stating "black tax isn't our culture, no, it isn't. It has everything to do with the position this country's history has put us in. It is not even entirely about money." This view implies that black tax has a close relationship with the racial capitalist context of South Africa

as it is a result of unequal opportunities and preferential treatment afforded to white people while black people experience systematic poverty and limited upward mobility (Montle, 2020: 235). This study shows that race and socio-economic status have a significant role in shaping university-educated, black-employed single mothers' experiences of black tax which are exacerbated by the expectations of various family members when they secure employment (Malele, 2021). Socikwa, (2023) emphasized that, it is impossible to discuss black tax without looking at the historical context of Apartheid in South Africa.

The act of supporting family members to address generational cycles of poverty is a recurring theme in findings and existing literature (Malele, 2021). This study shows that a common response from the research respondents was that most individuals were from low-income households. In most cases, this meant that their parents were either unemployed or did not receive adequate education to acquire employment and upward mobility. Montle (2020: 235) indicated that "many black South Africans emerge from disadvantaged backgrounds and the first persons from these backgrounds to attain financial breakthrough, the breadwinners are often impelled to bear the brunt of financial responsibility in their families" (Montle, 2020: 235).

This is especially true in the Eastern Cape, a province with a high poverty rate. Most of the respondents in this study perceived their family's socio-economic class as low-income, which aligns with the unemployment rate of 35 per cent in the previewed literature (Stats SA, 2021). All of the respondents were funded by NSFAS which helped the respondents during their university studies because their parents could not afford university fees and the associated expenses such as accommodation and living expenses. Following this logic, it is not surprising that the respondents in this study have become breadwinners in their respective families, which means they pay black tax monthly to take care of their families.

The findings presented a link between the respondents' livelihood strategy of human capital, race and poverty. All of the respondents have the knowledge, skills, and abilities acquired through education and work. By advancing in their careers and gaining valuable skills, they are better positioned to provide for themselves and their families, including supporting relatives who rely on them financially. However, none of the respondents reported to occupying managerial positions, which highlights systemic inequalities faced by the respondents in the labour market, affecting their ability to achieve upward mobility which is a point made in

existing literature by Acker (2006: 112). Acker (2006: 112) asserts that due to gender inequality, a few women occupy prominent positions regardless of their educational background. Blitzer and De Jager (2018) indicate that NSFAS has helped many young people in South Africa to secure a university education and have subsequently become breadwinners in their families. Consistent with existing literature, this is a common way of accessing education as a pathway out of poverty. This narrative is complex as it also entails the duty of providing for the family once young individuals start working. Therefore, Malele (2021:9) views black tax “as a duty that could alleviate poverty.” This and the socio-economic status of the respondents is clear in the respondents' assertions stated below:

Respondent 1:

My mom was low-income because she was a street vendor. She sold some things that she bought from Joburg and so from my high school, she assisted a lot and then from varsity, I was studying with NSFAS (Interview with author 13/08/2024).

Respondent 9:

I would say low income since I was raised by my mom and my grandmother. My grandmother's late now. My mom passed away and she had been struggling with employment. She was at the age of 34 when she just had completed her tertiary education. She was studying towards a qualification in education to teach the foundation phase. Then, my grandmother was a pensioner; she worked in a day-care, and she was a nanny and a housekeeper. So, when I say pension, I don't mean that she had money. She was living on a pension grant from the government. (Interview with author 20/08/2024).

Respondent 3

I think in the low-income because my parents, especially my father supported me and when he died my mother supported me, she is a very strong woman (Interview with author 31/08/2024).

Respondents 3 and 9 stated that they are from middle-income households. For Respondent 3, this was because her father was working and for Respondent 9 both parents were working.

Respondent 7 was uncertain when asked to describe her socio-economic status due to the following :

That is going to be hard because both parents were working. Both were in government jobs. Well, I can't say it's a low-income or upper-class cause like I feel like categorizing it in that form would be something else. So, they were both working. They were both able to provide support for me and take me to school at some point (Interview with author 21/08/2024).

Some of the respondents from low-income households noticed a generational cycle of single parenthood, as they were raised by single parents and now, they are single parents as well. In this case, the respondents also had to provide for their mothers, family or extended family, and their children due to the lack of an adequate income in the households in which they were raised. One respondent in this study indicated that her mother was working as a domestic worker and her sister had to drop out of school to earn an income. This background sets the stage for the participant's responsibility in supporting her family due to seeing the need to do so as a result of poverty. Such accounts validate what Jika (2019: 31) asserted that "many of us have black tax on our backs, but this is a responsibility we cannot walk away from."

#### **5.4 MULTIPLE ROLES AND FORMS OF CAPITAL**

The multiple roles that include caregiving and financial provision performed by the respondents require the use of multiple forms of capital such as financial capital as well as human capital. As much as the respondents were required to work and earn an income which represents financial capital, they also needed to use their knowledge and skills of budgeting to sustain their livelihoods and support their families. The respondents elaborated on how the absence of a male partner also represents the economic marginalisation of black men through unemployment and therefore their absence as breadwinners. This aligns with the oversimplification of single motherhood without considering the rising levels of unemployment amongst black males (Dawson (2007: 7). Moreover, Hofmeyr and Mzobe (2012: 1276) state that a patriarchal system engineered by colonialism and apartheid still promotes the idea that men should be the main breadwinners in a family.

When a male partner is absent, women need to play multiple roles which burdens them (Hofmeyr & Mzobe, 2012: 1276). As shown in Mhlongo *et al.* (2019), black tax comprises material and non-material forms of financial support. Family dynamics of university-educated, black-employed single mothers' experiences affect their experiences of black tax in different ways including the dual caregiving role that is already performed by women in society. Black tax is not only a financial obligation, but it also encompasses household or caregiving duties (Mukwevho 2019: 107). The respondents in this study also indicated that in addition to sending money back home, they are often required to be present to fulfil the tasks that they are financing. These responsibilities place an additional burden on the single mothers who must balance caring for their children and taking care of their extended families. Respondent 5 describes the challenge of balancing parenting and black tax responsibilities:

I have a 12-year-old and a six-year-old, I have to bathe both of them in the morning and help them to get ready for matches. I pay everything for them to make sure that they go to school. So, I have to clean the house. I will do the homework. Then their projects and whatnot, and I'm not getting assistance, so I usually must do as much as I am. After work, I have to go back and make sure that they are ready for tomorrow (Interview with author 20/08/ 2024).

Respondent 9 reported that she bears significant household responsibilities as a single mother. Shadrack (2023: 57) notes that, employed single mothers have been found to devote less time to personal care, including sleep, and recreational activities than employed married mothers. Respondent 2 expressed that her work schedule impacts their ability to manage these tasks by stating that there is no formula in single motherhood. She stated that she is always late, cannot eat healthy, that her body is affected. She also stated that she cannot shift the responsibility of motherhood to someone else responsibility as it is her responsibility as the only parent that plays an active role in the child's life.

Besides necessities, the research findings indicated that individuals black tax requires individuals to be prepared for family support forms such as traditional ceremonies, funerals and unexpected life events such as illness. In line with this, Respondent 9 had to take care of her grandmother while she was ill, had to cover funeral expenses upon her death and also had

to provide caregiving assistance to her sister when she went home as she is the only adult that is capable of doing so. In relation to this, Respondent 9 stated the following:

I was the one responsible for all my grandmother's funeral arrangements (Interview with author 31/08/2024).

Respondent 9's situation was similar to the circumstances of the other respondents' assertion as some of some of them have had to carry the responsibility of black tax or become the caregiver to younger siblings or family members in the event of the loss of a parent or a caregiver. Respondent 9's situation shows how the exclusion of the respondent from government assistance as a middle-class or "missing middle" individual threatens her livelihood amid black tax (Southall, 2016). In this situation, financial assistance from the government would be useful especially in the form of partial assistance to cover the grandmother's funeral and funding for the sister as she is still in high school. However, as a result of inadequate government assistance, all of these costs are the responsibility of the respondent. The respondents in this study also indicated that they are solely responsible for child-related expenses such as paying rent, school fees, transport costs, clothing and food among other expenses. The combination of these child-related expenses, their personal living expenses and black tax contribute to the burden facing the single black mothers in this study. Respondent 9 stated:

I am responsible for everything, my boyfriend contributes but it is not that much, I am renting, my boyfriend is included, I pay medical aid, and I need to buy clothes and everything else (Interview with author 31/08/2024).

. This illustrates how single mothers can be heavily burdened by black tax, especially when the biological father is not present, and the mother relies on a partner who may contribute only minimally. This dynamic underscores the economic and social challenges faced by single mothers under the pressures of black tax obligations. Respondents stated that they could afford these expenses, however, their ability to perform the financial responsibilities for their children was affected by the additional expectations from their families. This also shows a lack in financial capital as the research respondents were so financially stretched (or did not have enough disposable income) to such an extent that they often find themselves in debt. There was consistency between literature reviewed and findings regarding personal aspirations, the

type of life they want for themselves and their children, and black tax. An interesting finding in this study is the disjuncture between the respondents' childhood career (and life) dreams and their current reality as single parents who are financially stretched by single motherhood, personal expenses and black tax. Respondent 6 described their experience of being financially overstretched:

As a single mother with no financial support from a male parent, everything that you wanted to achieve you have to put aside, and every little cent you have goes to your kids. It is a struggle, you put yourself on hold and if something is needed at the children's school, you put yourself aside and try to provide (Interview with author 31/08/2024).

Respondent 9 stated that she had no choice but to take up all responsibilities that are associated with childcare because the father of the child was not in a state to do so. This speaks to the literature reviewed regarding the relationship of the lack of male assistance and their lack of unemployment. Respondent 9 stated:

I am not receiving assistance from any male partner as he got sick and stopped working (Interview with author 31/08/2024).

In line with this Respondent 3 also confirmed that she is a sole provider for her children by stating that she solely needs to pay rent, and the child's school fees, and transport. Respondent 5 stated:

As stated previously, I have two sons. I support them, I fulfil all of the responsibilities. I am responsible for transporting them, buying lunch, amongst other things (Interview with author 20/08/2024).

Respondent 1 elaborated on the financial responsibilities that she has to carry alone which affect her livelihood and mentioned that even though she managed to rent accommodation for herself and her child, she also asserted that the space requires maintenance. Respondent 1 stated the following:

Where I live now, I am paying rent. I also clean the yard. Not often, though, but maybe once in two months. And I also need someone who's going to do the cleaning. But I do my laundry, and I pay for deep cleaning. The kid is in one of the very challenging schools whereby every week they're doing some things, there's money involved, sometimes going to school on Sundays or Saturdays. It happens that she needs money every week for, transport, and for the activities that are done but I think I'm like slacking on her. Because of the points that I've already said, I think I'm also lacking in some things that she needs; I just cannot afford them. (Interview with author 13/08/2024).

The responses illustrate that multi-tasking between sustaining her livelihood, single motherhood and black tax presented some challenges. Women face hurdles due to their assigned societal roles as well as pressures from family support (Diko, 2022; Mwije, 2014: 5). The absence of sufficient social capital was a common theme amongst the respondents because all of the respondents were the main providers in their homes and did not receive any assistance from their siblings even though some of them had siblings who are employed. The findings indicated that the respondents who are living with their siblings in their parents' homes did not receive caregiving or financial assistance, which exacerbates the multiple roles that are performed by the respondents. As Kotwal and Prabhakar (2009: 198) state, single mothers receive assistance when they are situated in households with strong kinship networks. However, the findings demonstrate a contradictory occurrence and limited social capital as the respondents did not receive caregiving assistance nor financial help.

## **5.5 CULTURAL INFLUENCE ON LIVELIHOOD STRATEGIES**

The cultural influence on black tax poses a challenge and has economic impact on the respondents' livelihood strategies. The respondents all received a tertiary education under the democratic dispensation in South Africa. This cements Maluleke's (2021) definition in the existing literature of black tax as family support and as an expectation placed on black graduates once they attain employment status. This cultural expectation highlights that in the context of black tax, social capital is something that the respondents provide to their families and it is not a livelihood strategy that is easily at their disposal. Respondent 4 shared her opinion regarding this cultural expectation by uttering the following:

This is how it works in my opinion. I think there is an expectation. Where it's like a culture. If you made it, or if you went to school and managed to acquire a qualification when you have to give back in a way you have to look after your sisters or brothers or cousins, whoever might need your help, or I don't know so. And it is instilled in us, even when we are growing up (Interview with author 31/09/2024).

This highlights that together with race and gender, class is a factor that cannot be overlooked (Collins, 2000). All respondents identified themselves as middle-class which cements the definition of black tax as a phenomenon that predominantly speaks to the middle class in existing literature. However, there was a common theme in the responses that family members were not aware of the struggles that are experienced by their middle-class family member who is a breadwinner in the work and family context. This is because some family members exaggerate the salary that the respondents earn, thus minimizing the financial challenges and expenses of their family member who is sending them financial and other forms of assistance monthly.

Black tax contributes to the motivation to remain employed despite the challenges faced in workplaces. Busani-Dube (2019: 68) explains the relationship between gender and race as explored in literature by stating that women “tolerate horrible bosses, pretend racism in the workplace isn’t an issue and sometimes laugh off sexual harassment in the office” because they are just trying to survive and provide. Another reason for remaining in working environments despite the challenges is to provide for their children as their children have no one else to depend on but their mothers. The Human Science Policy Brief (2016) asserts that gender disparities in the South African labour market remain a festering problem gender equality remains a far-fetched dream for most women, despite notable and significant strides in economic and social development (Nimishwe-Niymanira & Sabela, 2019: 38). None of the respondents were employed in managerial positions which highlight racial and gendered employment disparities in South Africa.

Despite work challenges, black tax contributes to the motivation of remaining employed to earn a salary to support their families who rely on them. Explaining the relationship between work and black tax entails the fact that due to persisting racial inequality, the racial capitalist system comprises unequal pay between women and men. It also comprises a system of

government that does not favour university-educated, black-employed single mothers as childcare requires a lot of financial resources. These multiple roles are discussed by Diko (2022: 19) in the previewed literature. When assessing the current South African economy, it is also in a poor state where most of these financial resources are expensive and difficult to afford even for middle-income individuals who earn a salary (Southall, 2016).

A common theme amongst the respondents was that most of them were living at home with their families due to not being able to afford to pay rent. A common theme amongst the respondents was that they felt their salaries were not enough to take care of themselves, their children as well as other family members. As a result, Respondents 4 and 10 expressed that they had to start other businesses to acquire enough money for their needs, as well as their families' needs. Respondent 4 is a teacher and a real estate agent while Respondent 10 owns an online clothing boutique as means to sustain their livelihoods while being able to provide support to their families. A common theme in this study was that there was a consensus among the respondents that black tax has affected their livelihood aspirations, as they have to dedicate large portions of their salaries to black tax, their children's needs and their personal needs as well. Being financially stretched has made it difficult for the respondents to save or invest a sizable amount of money for the future.

Despite moving up the economic ladder and acquiring middle-class jobs, respondents encountered the issue of the missing middle which besets middle-class individuals who are regarded as an upward mobile group but are excluded from resources such as free housing and formal education fees due to the assumption of their financial independence (Msibi, 2020). Respondents in this study also indicated that the additional expectations of black tax pose a challenge to reaching personal inspirations, which include financial aspirations such as saving or personal aspirations such as marriage (Thistle, 2006). Busani-Dube (2019:68) postulates that black tax is also the biggest enemy of marriage. Individuals enter marriage carrying large financial responsibilities on their shoulders due to black tax. This elaborates on Respondent 7 and why she chose not to get married. Respondent 7 expressed that the demands of single motherhood and black tax shape her family dynamics and she would not get married as she would be conflicted when having to explain the dynamics of black tax to her spouse by echoing the following:

You decide to be a single person. And you don't even go into relationships, as you know that being in a relationship will be stressful. If I'm going to be stressed so even if I was to meet someone and get married, this can also strain another person. This can be stressful for another person, so you also start to think of the other individual (Interview with author 21/08/2024).

Respondent 7 highlighted that if she were to get married she does not know how she would be able to support another individual who is possible going through the same thing. (21/08/2024). While the concept of black tax can completely erode the belief of *Ubuntu* in African culture by exaggerating the negativity attached to it, it can still be used in describing the unreasonable expectations and burden that the respondents are faced with stemming from family support (Busani-Dube, 2019). From the respondents, the additional expectations included unreasonable requests from family members as they had already acknowledged that they felt that supporting their families was the right or humane thing to do (Mhlongo,2019).

Respondent 10 acknowledged that her family has additional financial expectations of her because she is currently fulfilling a job that requires her to obtain a certain skill from tertiary which is teaching, while they complain that they earn peanuts. Respondent 1 mentioned that there is a burdensome element to her black tax experience due to solely performing financial tasks at home and the lack of support by other family members. These additional expectations elucidate why there is an agreement between existing literature and findings as the term 'tax' denotes a negative pressure and expectation (Dube, 2022: 23). Respondent 1 elaborates on the statement she made above:

I think your question is better if you could ask it reverse-wise. I don't see anything that I'm not doing at home. I'm doing everything. Like everything. The washing line, if it's damaged or broken, it will be me who will come back and look for that rope like seriously, even if it is taking care of something that is fifty-rand they don't do it. I don't know. They are too relaxed (Interview with author 13/08/2024).

The participants highlighted the alleviation of financial challenges due to having no assistance from a male partner or any other family member. Financial challenges were a prevalent theme among the respondents, when asked about the challenges that arise from single motherhood

and black tax, a respondent briefly stated that she is experiencing “money problems”. Respondent 10 stated that she has experienced financial challenges because of black tax for years as her family has relied on her salary for years, starting from when she was earning a stipend as an intern. This response highlights the increased family support expectations imposed by obtaining a degree in the black community. Respondent 10’s experiences cement the notion of education as a livelihood strategy for her and her family as she started sending money home after she graduated and became an intern. While this study considers education as a human capital amongst livelihood strategies, it is described as a “public good” by Fongwa (2019). Respondent 1 expressed that even though there was a need to support her family, she did not see herself permanently fulfilling all the financial responsibilities she was currently fulfilling. When asked to elaborate on why she emphasised that she did not mind supporting her family for now, the respondent highlighted a few assets that she wanted to acquire as well as personal aspirations that she wanted to fulfil with her salary. She indicated the following:

When I say for now, I feel like there’s a need for now for me to do everything that I’m doing. And then after this phase, I will be selfish anyway. I think they will see it as selfish because I must look after myself. I must see what my future looks like in terms of my place. A car. And travelling I love travelling. So, it’s one of the things that I would like to do, but. Now seeing the situation, even in the long run, I think in the long run, I will be supporting them not more than what I’m doing now. Because I think I’m all over the place where I am doing the renovations at home, looking at the food, looking after their health, everything like I’m doing everything. So, I think the renovations will be done and then it will be out of the way. But I feel like sometimes there is a pressure because you know, once in a while they would call and say that they are out of something and like really what should I do and it’s an indirect communication since they tell me that they don’t have something knowing that I’ll get worried and try to find a way to get it to them (Interview with author 20/08/2024).

The assertion echoed by respondent 1 represents the common conflict amongst the respondents of upholding black tax as inherent but also the need dedicate their salaries and forms of capital to themselves, their children and their own livelihoods as single parents.

### 5.5.1 FINANCIAL CAPITAL AND UPWARD MOBILITY

Respondent 1 highlighted the lack of an adequate salary as a form of financial capital due to black tax as she does not earn enough to sustain her livelihood as well as her family's livelihood. This has affected her ability to save or accumulate investments and she stated she does not have savings or investments. Furthermore, when she was asked whether she was able to save, she stated her challenge as of being in-debted by providing the following response:

I am in debt that's all I can say. I have no financial assistance from a male partner, so I do everything for my child (Interview with author 13/08/2024).

Respondent 1 said stated that black tax imposes on her upward mobility and she postulated that although she wanted to utilize her salary to ensure upward mobility for herself and her daughter, it was difficult to do so because of the expectations of her family members. Respondent 10 also claimed that black tax has required her to accumulate debt as some of her family members will make debts that they cannot repay and ask her for money to repay these debts, resulting in her borrowing money from other family members or friends. Respondent 1 stated the following:

I think I tend to ignore my needs because I feel like they're not that important, if I may put it that way. And I think I also have peace when I'm doing something for them. So that way I am seriously ignoring myself in the process. I think that's about it. (Interview with author 13/08/2024).

In response to whether she has managed to accumulate savings or investments, Respondent 9 uttered the following:

That is the blunder now, when my grandmother died, I had to withdraw investments to bury my grandmother and she had an amount of R3000, but I could not get the money because I was not the immediate child, maybe she needed to write a will. (20/08/2024).

The other respondents stated the following regarding their upward mobility and family expectations. Respondent 4 stated:

I should have a car by now. I'm supposed to have money in savings by now and my own house but all of that had to take a back seat. Now I'm so I still must finish off the loan before doing all of this. So basically, the challenge is sacrificing to support your family instead of sort of getting yourself your own things (Interview with author 15/08/2024).

#### Respondent 6

It has affected me in a lot of ways I wanted to buy a house for me and my siblings because we have no parents. I wanted to buy a car, but I feel stagnant, and I am not making any progress at all (Interview with author 25/08/2024).

#### Respondent 7

I have not been able to acquire anything, I am still trying to figure out what I am going to do, I have no idea how I am going to do it all. The planning always has to revolve around how I am going to support my family and still achieve everything else that I want to achieve (Interview with author 21/08/2024)

The inability of not being able to acquire more assets due to black tax is a depiction of the livelihoods of black-employed single mothers and relates to the inadequacy of financial capital. The financial capital that the respondents have access to is limited and therefore does not allow them to acquire short-term or long-term savings, limiting their upward mobility.

### **5.6. COPING AND LIVELIHOOD STRATEGIES**

The coping strategies utilised by the respondents demonstrated that the livelihood strategies associated with black tax cannot be generalised or viewed as simplistic because the respondents have different family dynamics that determine the livelihood strategies. The findings also demonstrated that the forms of capital drawn from SLA assisted the respondents in coping with parenting needs amid the responsibility of black tax, however, the forms of capital are not the same. The coping mechanisms thus varied amongst the respondents, setting boundaries and managing finances were the main coping strategies. Other coping strategies included making purchases for family needs instead of sending money to family. Even though the participants

view black tax as a necessary act or an act of *Ubuntu*, they still view it as a challenge. This was highlighted by the respondents' feedback as all ten participants stated that they view black tax as an obligation yet also feel that they play a pivotal role in assisting their families against the struggle of poverty.

Participants did not view supporting their family as burdensome, but it requires an individual to have limits regarding the support they offer to avoid overextending themselves (Makhu, 2023). Respondent 7 reported that she copes in the following way:

So, every month what I do is I draw up a budget. And I say to them please send me a list of the grocery. I ask them, what are the bills that need to be paid? You know, there's TV, electricity. Say what else? Oh, no, there's nothing else. Internet everything, I order. Groceries online and they deliver the groceries (Interview with author 21/08/2024).

Delivering the groceries instead of sending money was also a coping strategy due to the following:

So, what was happening is. Maybe 20 days within the month I would get a message saying there's no food. And then I'd get a message saying there's no electricity, and then I'm like, wait. I don't get it. And so, I wouldn't ask any more questions. I'll just keep quiet. Then my brother would explain what happened. He would give all the information he'd be transparent with me, yeah. Give all the information. And then in February, I was like let me order food. I used to order food from 2022 to 2023 also it's just that. Now my working schedule would become so hectic that I wouldn't be able to do it and I'd just send money. I have to start balancing and finding a way to work around it (Interview with author 21/08/2024).

Respondent 8 stated the following:

I operate on a budget so if they want something they need to tell me in advance so have a budget also talk to them as well so even when it comes to the car I am going to tell them about my plans. Make them understand (Interview with author 15/09/ 2024).

However, Respondent 1 illustrated that this comes with reluctance stemming from not knowing what to expect once she establishes the boundaries and shares them with her family. Respondent 1 felt that her siblings were too relaxed even though they have the means to assist in their home:

It's crying. Even with anything crying because I am alone, but I don't like complaining because it will come across as if I am ungrateful, for example, you will misquote me or feel that I am not grateful, so it is better if I cry and feel better afterwards (Interview with author 13/08/2024).

Hence, Busani-Dube (2019: 68) states that black tax is a “sensitive topic” and a “source of rivalry”. Black tax can result in conflict between the providers and the receivers and lead to the discontinuation of communication between family members. This is a coping strategy as Respondent 5 stated that some extended family members started requesting more than she could afford hence she stated the following:

I am very good at cutting people cutting off. Everybody believes blood is thicker than water but with me even if you are family. I cut you off. Black tax is attached to wanting a sense of belonging, but you must make sure that you don't let that affect you and sometimes feel comfortable cutting people off (Interview with author 25/08/2024).

### **5.6.1 BOUNDARIES**

As much as social capital in the form of kinship relations was found to be an important aspect in sustaining participants' livelihoods amid black tax, boundaries were found to be an important aspect in managing black tax. Respondent 7 highlighted that boundaries are important in navigating family expectations but postulating the following:

Yes, with boundaries I end up saving I end up having money to spoil myself and I ensure that I put boundaries between me and that person, or that individual who feels entitled to my money. There's only one person who's entitled, and that's my son. The rest of the others, they're not entitled to anything (Interview with author 21/08/2024).

Respondent 1 stated:

In my work, everything is psychological, I put myself in a positive mindset and do my work because complaining will only make things worse (Interview with author 19/08/2024).

This reflects the respondent's strategy of keeping a positive attitude as a coping mechanism. While Respondent 7 had been able to set boundaries, two of the respondents found this to be difficult, Respondent 7 went on to explain the importance of having boundaries by stating the following:

Boundaries assist in the sense that I'm able to do some of the things that I personally plan. When we don't have boundaries, we forget ourselves. And focus on these other things. We forget that we also, as individuals, have plans for ourselves. So now when you don't have these boundaries you want to do certain things and cannot do these things. And then things that you're supposed to be doing, you completely forget all the things that you've dreamed of, all the things that you wanted in your life. All the things that are for you are not for another person. You completely forget about them. (Interview with author 21/08/2024).

Respondent 7 stated that most people are afraid to speak about black tax and set boundaries because of its complexities and contestations:

Most people are still afraid to speak about it to speak about it, it's scary. It's that's the thing. It is such a complex topic because people are scared to talk about it because of their parents. They are scared to speak about it because they don't know how their parents are going to react. One thing about transparency is that it can change things around. I think it's difficult for other people to communicate, to sit down and communicate and speak. I have observed that you know. Like there's a misuse of money. So there better be a change. I think it's just difficult for certain individuals to communicate and I feel that it's really an issue that needs to be communicated about or people are just going to continue with their behaviours. If you do not, they are just going to continue. I said to them, I know there's money that disappeared when I was planning the ceremony. I know there's money that was misused, but I'm not going to call out the individual. This is the first and the last time. And if you don't change, then you're to

suffer on your own. I'm not going to be part of it. Yeah, that was it. That was it. Everyone was shocked and in disbelief. Some were angry. Some were completely right. But it also needs you to be emotionally intelligent because you're in the same household. And people will react to your communication (Interview with author 21/08/2024).

Meanwhile, Respondent 5 admitted that although she knew that letting her family know that she needs to limit the support that she gives them to buy herself a car, it would still be difficult as she still wishes to support them:

Learning how to say no. That's the difficult part. Yeah. But I must do it. And sometimes it's like I'm over-exhausting myself. You know, so I had to teach myself. But my family understands. But yes, I will need to tell them that it's time for me to get a car so certain things I am not going to afford (Interview with author 15/08/2024).

## **5.7 MEDIA AND SOCIAL CAPITAL**

Part of this study entailed questioning the relationship between black tax as a colloquial term and media, as the concept originated from social media before it was theorised academically (Msibi, 2020). All the participants perceived the portrayal of black tax as problematic in media and social media as it requires a more nuanced approach (Tutu, 2019). In line with African Feminism and *Ubuntu*, Respondent 9's perception of the media representation of black tax entails the following:

We have lost our African concepts and Africanism, and it is pathetic because it is a social media thing, and it is pathetic because it is people of our colour who are driving the narrative and saying such stupid things. There is nothing you will gain from driving a big car, let us say you neglected your own home, and you are living in a mansion, it is ridiculous as it is *Ubuntu* and it defeats the narrative that we will not help our own families and watch them suffer, it is ridiculous (Interview with author 20/08/2024).

These reflections regarding black tax reveal that the media narrative black tax is disliked or contested. Like Respondent 7, Mofokeng (2019: 66) rejects the narrative of black tax with

contempt and views it as a negative concept that entails an inaccurate or inappropriate narrative to the support offered by black individuals to their families. Therefore, Mofokeng (2019: 66), utters a similar rejection as Respondent 7 to black tax:

It is possible for us – for this generation of young professionals – to adopt a toxic narrative around this matter, especially if it's being advanced by the media. We are a generation that grew up on TV and a few books. We are educated, yet we often lack imagination. Therefore, anything we are told repeatedly seeps in easily and we consume anything that comes through those screens, even the toxic stuff. The narrative of black tax is exactly that, a toxic, nonsensical missive that we believe without any critical analysis (Interview with author 21/08/2024).

Among the respondents, there was a common theme that the media needs to publicize the issue of black tax or educate people more on black tax as the additional expectations from family put a strain on individuals' mental health. In explaining why media should be more educational about black tax and why more research should be conducted on it, a common theme amongst respondents was the fact that black tax can lead to depression for individuals responsible for it. Khumalo (2017: 1) states that financial problems affect mental health. Respondent 9 states that other individuals experience mental health problems, including depression, stress, anxiety and panic disorders due to financial problems resulting from expectations that are placed on them by their families. This reinforces the use of social capital, in other words social connections that single mothers have at their disposal like friends, family and churches.

## **5.8 CONCLUSION**

This chapter elaborated on the findings of the respondents regarding their livelihood strategies as university-educated, black-employed single mothers' who are carrying the responsibility of black tax. The different sections analysed how university-educated, black-employed single mothers cope with the challenges of black tax. The intersectional lens of African Feminism and the Sustainable Livelihoods Approach were utilised to analyse findings and elaborate on important conclusions. The conclusions entailed the fact that that being a black woman entails overlapping and intersecting identities that make each individuals experiences different (Carastathis, 2023: 366). This makes the livelihood strategies of different women unique based on their particular contexts.

This chapter also focused on analysing the historical context of the racial capitalist system apartheid of apartheid which was not designed to favour black women in terms of their race, gender and class (Collins, 2020). It analysed how black-employed single mothers view black tax, the systems that have led to black tax being a phenomenon that affects single mothers, the challenges associated with black tax and the coping strategies that they employ to mitigate the challenges. This chapter discussed and linked the themes in previewed literature to the responses of the research participants. The Sustainable Livelihoods Approach was used to discuss the livelihood strategies amongst the respondents. African Feminism accounted for the culturally rooted nature of black tax as part of black employed single mothers' identity, hence it was used to analyse the culturally rooted understandings and experiences of black tax. African Feminism was also used to emphasise that although one sphere of black women's livelihoods may not be threatened of black tax, other aspects are affected due to societal structures such as racial capitalism which entails racial and gender inequality (Tamale, 2020).

## 6. CONCLUSION OF THE STUDY

Black tax is commonly used in South Africa, where it refers to the additional financial contributions of economically active black employees to their direct or indirect relatives who are considered less fortunate (Mangoma & Wilson-Prangley, 2019:443; Whitelaw & Branson, 2020:2). The apartheid legacy of racial capitalism resulted in persisting inequalities in black families which resulted in the need for family and kinship support (Ndinga-Kanga, 2019). This study contributed to existing literature by suggesting a more in-depth analysis of black tax by extending the focus to livelihoods instead of merely discussing the experiences of black tax. This thesis highlighted the ‘shocks’ or ‘stressors’ experienced by single mothers as a result of black tax, which makes it essential for them to use a couple of mechanisms to sustain their livelihoods.

Through African Feminism and the Sustainable Livelihoods approach, this thesis provided evidence of the structural hindrances, constraints and livelihood strategies of women from the Eastern Cape. This thesis provided a sociological analysis of black tax as a phenomenon that induces their “economic precarity”, regardless of being graduates and having employment. This study provided an analysis of how black employed single mothers sustain their livelihoods amid the pressures of black tax. Historical injustices, cultural norms and gender inequalities come together to make it difficult for black-employed single mothers to sustain their livelihoods amid the responsibility of black tax and necessitate finding livelihood strategies to sustain themselves. This highlights how the oppression of black women exacerbates the experiences of black tax.

According to Collins (1990: 544), women experience oppression on three levels which can be explained through the matrix of domination. Collins (1990: 544) asserts that although black women may experience issues through the matrix of domination, their experiences differ according to their individual biographies, the cultural context of oppression created by race, class, and gender and the systematic level of social institutions. Structural and political intersectionality highlight the racial capitalist system of South Africa where university-educated, black-employed single mothers must survive within a system that does not favour their upward mobility due to complex societal structures. Structural intersectionality elaborates on how the overlapping systems of oppression intersect in informing single black mothers’ experiences of black tax and the livelihood strategies that they employ (Crenshaw, 1999). Analysing black tax through the matrix of domination and structural intersectionality, political

intersectionality, this thesis explained how the historical legacy of gender norms persists, limiting black women's upward mobility in the South African labour market (Collins, 2000: 232). Political intersectionality highlighted how patriarchy places an additional strain on black women by reinforcing sexist ideas that undervalue their labour, and challenges that exist in workplaces due to the intersection of racial and gender inequality (Lubile, 2021).

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## 8. APPENDICES

### 8.1 INTERVIEW SCHEDULE

1. What is your current occupation?
2. Were you raised in a low-income, middle-income or upper-class household?
3. How were your tertiary studies funded?
4. What is your understanding of the term "black tax"?
5. How do the recipients of "black tax" benefit from it ?
6. When did you first hear of the concept of "black tax"?
7. What type of financial support do you provide and to who ?
8. Do you feel obligated to fulfil "black tax"?
- 8.1 And also, why?
9. In your experience with "black tax", what have been some of your main obligations?
  - 9.1 How often do you perform these obligations?
10. Have you ever been on the receiving end of 'black tax', while growing up until now?

What kind of support did you receive in the form of "black tax" and from whom?
11. What parenting tasks are you responsible for?
  - 11.1 Do you get any assistance with these?
  - 11.2 If so, who provides assistance?
  - 11.3 Do you need to pay for any of this assistance?

12. What other household tasks are your responsible for?

12.1 Do you get any assistance with these?12.2 If so, who provides assistance ?

12.3 Do you need to pay for any of this assistance?

13.What challenges has black tax created for you as a single mother

14. Does black tax affect your progress in any aspect of your life? Which aspect is this and how has your progress been affected?

15.What strategies or coping mechanisms do you use to manage the demands of black tax?

15.1 Do you find these helpful?

16. Have you found any support systems or resources that are helpful in dealing with black tax obligations?

16.1 How have they helped you in dealing with “black tax” obligations?

17 Are there any long-term or short term investments that you have been able to acquire ?

## 8.2 ETHICS APPROVAL



Rhodes University Human Research Ethics Committee  
PO Box 94, Makhanda, 6140, South Africa  
t: +27 (0) 46 603 7727  
f: +27 (0) 46 603 8822  
e: [ethics-committee@ru.ac.za](mailto:ethics-committee@ru.ac.za)  
NHREC Registration number: RC-241114-045  
<https://www.ru.ac.za/researchgateway/ethics/>

24 July 2024

Miss Asipha Tyu

Email: [g2246510@campus.ru.ac.za](mailto:g2246510@campus.ru.ac.za)

Review Reference: 2024-8005-8890

Dear Miss Tyu,

Title: Black Employed Single Mothers Perceptions on "Black Tax"

Researcher: Miss Asipha Tyu

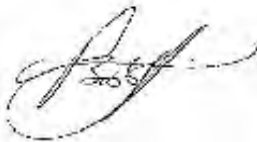
Supervisor: Professor Michael Drewett

This letter confirms that the above research proposal has been reviewed and **APPROVED** by the Humanities Faculty Research Ethics Committee (HF-REC). Your Approval number is: 2024-8005-8890

Approval has been granted for 1 year. An annual progress report will be required in order to renew approval for an additional period. You will receive an email notifying you when the annual report is due.

Please ensure that the Humanities Faculty REC is notified should any substantive change(s) be made, for whatever reason, during the research process. This includes changes in investigators. Please also ensure that a brief report is submitted to the ethics committee on the completion of the research. The purpose of this report is to indicate whether the research was conducted successfully, if any aspects could not be completed, or if any problems arose that the Humanities Faculty REC should be aware of. If a thesis or dissertation arising from this research is submitted to the library's electronic theses and dissertations (ETD) repository, please notify the committee of the date of submission and/or any reference or cataloguing number allocated.

Sincerely,



Dr Priscilla Bezhoff

Chair: Humanities Faculty Research Ethics Committee

### 8.3 PARTICIPANT INFORMED CONSENT DECLARATION



RHODES UNIVERSITY  
*Where leaders learn*

#### PARTICIPANT INFORMED CONSENT DECLARATION

(To be signed by research participant/s)

Project Title:

Living with black tax: Analysing the livelihood strategies of university-educated single black mothers from the Eastern Cape paying black tax.

Asiphe Tyu from the Department of Sociology, Rhodes University has requested my permission to participate in the above-mentioned research project.

The nature and the purpose of the research project and of this informed consent declaration have been explained to me in a language that I understand.

I am aware that:

The purpose of the research project is to form an analysis of perspectives on “black tax”. The specific focus is on “black tax” as a socio-economic and intersectional phenomenon examining how the racial capitalist system shapes the experiences of “black tax

Rhodes University has given ethical clearance to this research project 8005 and I have seen/may request to see the clearance certificate by contacting the Ethics Coordinator ([ethics-committee@ru.ac.za](mailto:ethics-committee@ru.ac.za))

By participating in this research project I will be contributing towards

Expanding the body of knowledge regarding “black tax” as an issue that has not been discussed in a wide range of literature.

I will participate in the project by agreeing to contribute towards the data that will be collected for the research study and to be recorded during interviews with the confidence that my

personal information will be kept private.

My participation is entirely voluntary and should I at any stage wish to withdraw from participating further, I may do so without any negative consequences.

I will not be compensated for participating in the research, but my out-of-pocket expenses will be reimbursed.

The research is a low-risk study and discusses everyday topical issues regarding “black tax”. The only factor that may cause discomfort for participants is the fact that the study is associated with finances. The financial issues are not very personal or controversial so should not be too sensitive.

The Researcher intends to publish the research results in the form of a research essay in the fulfillment of a master's degree in Sociology. However, confidentiality and anonymity of records will be maintained and my name and identity will not be revealed to anyone who has not been involved in the conducting of the research, unless I indicate to the contrary/recognize that as a public figure my identity will inevitably be/become known, in which case I agree to accept the loss of anonymity.

In terms of the Protection of Personal Information Act (No. 4 of 2013) it remains my right to request the Researcher to provide me with a detailed explanation of exactly how confidentiality and anonymity of the data I provide will be achieved. I may also request to know exactly how my personal information will be stored securely, for how long it will be stored.

If any data collected from me for this research project is to be used by the Researcher for any further study, I am to be informed in writing and my written consent requested again. I need not give consent for the new research if it is incompatible with the initial purpose of the present study (POPIA, s15(3)). Equally, I can simply reject the request. In such cases, a formal request needs to be made to me by the researcher via the Ethics Coordinator (ethics-committee@ru.ac.za)

In terms of the POPI Act, I possess the right to receive feedback about this research. This will take the form of a summary regarding the findings of the research sent to participants via email unless I elect not to receive this feedback.

Any further questions that I might have regarding the nature of the research and/or my participation in it will be answered by Asiphe Tyu(tyuasiphe@gmail.com)

By signing this informed consent declaration, I am not waiving any legal claims, rights, or remedies. A copy of this informed consent declaration will be given to me, and the original will be kept on record by the Researcher.

I agree to the Researcher's use of voice recording of my comments and opinions during interviews, the purpose of which is to ensure the accurate recording of my views/responses. Furthermore, I have the right to request a copy of the interview transcriptions to confirm that my opinions are accurately recorded

I, ....., have read the above information / confirm that the above information has been explained to me in a language that I understand and I am aware of this document's contents. I have asked all questions that I wished to ask, and these have been answered to my satisfaction. I fully understand what is expected of me during the research.

I have not been pressurised in any way and I voluntarily agree to participate in the above-mentioned project.

.....

Participants signature

Witness

Date

Rhodes University, Research Office, Ethical Review

Ethics Coordinator: [ethics-committee@ru.ac.za](mailto:ethics-committee@ru.ac.za)

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