

EXPERIENCE OF 'BLACK TAX' AMONGST RECENT GRADUATES

Exploring the Experience of 'Black Tax' amongst Recent Black African Graduates in South Africa

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DECLARATION

I understand what plagiarism is and am aware of the University's policy. In this regard, I declare that the mini dissertation hereby submitted to the University of Pretoria for the degree of Master of Arts in Research Psychology is my original work. Where other people's work has been used (either from a printed source, internet or any other source), this has been properly acknowledged and referenced following the requirements as stated in the University's plagiarism prevention policy. I have not used another student's past written work to hand in as my own. I have not allowed, and will not allow anyone, to copy my work to pass it off as their work.

O R MABOA

17 October 2022

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Ethics Statement

I, **Onthatile Renolda Maboja**, student number **16272481**, have obtained ethical approval for the research titled: Exploring the experiences of Black Tax amongst recent Black African graduates in South Africa. On September 14, 2021, I received ethical approval (reference number: HUM035/0521) from Prof Karin Harris, Chair of the Research Ethics in the Faculty of Humanities at the University of Pretoria.

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IPA: Interpretive phenomenological analysis

Abstract

There is an increasing body of literature on the phenomenon of Black Tax in Africa and beyond. However, there is a paucity of systematic research on the phenomenon in South Africa. This dissertation is an endeavour to address the gap by exploring how recent African Black graduates in South Africa experience Black Tax. The study adopted a qualitative and interpretive approach. In-depth semi-structured interviews were done with eight participants between the ages of 23 and 27 years. The findings revealed that recent African Black graduates experience Black Tax as a complex phenomenon and acknowledge that it is not as evident as it may seem. In addition, the findings also highlighted the manner in which it manifests itself in the lives of recent Black African graduates, namely, through Ubuntu, cultural obligations and unspoken rules and expectations. Most importantly, the results revealed that Black Tax has some positive impact as it contributes to helping and taking care of loved ones while also teaching recent graduates to manage their finances effectively. However, Black Tax has disadvantages as it may have a negative influence on recent graduates' emotional, psychological and financial wellbeing. Given that Black Tax is not limited to university students, it is recommended that future empirical studies be conducted on this concept among formally and informally employed diverse population groups.

Keywords: Black Tax, Ubuntu, recent graduate, obligation

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CHAPTER ONE

1.1 Introduction

This study comprises an exploration of meanings attached to Black Tax by selected recent Black African graduates in contemporary Black South Africa. Black Tax is explained through Magubane (2017) who indicates that it's both social and economic support such as food, money and shelter provided to one's immediate and extended family, in most cases by the Black middle class. Black Tax denotes the means in which first generation Black professionals are indebted to family ties through remittances (Mangoyi, n.d, p. 1)

'Negative Social Capital' and 'Kin Tax' are some of the phrases that have been coined in the United States to indicate the excess financial support rendered by middle- and upper-class Black Americans to their family and friends at the cost of meeting their own needs and saving or investing for their future (Pugliese et al, 2021). According to Heflin and Pattillo (2006), these financial transfers account for the significant wealth inequalities evident between races as Black middle-and-upper class people are more likely to have kinship members who require financial support as compared to white middle- and upper-class people.

South Africa is amongst the most unequal nations worldwide (Sands & de Kadt, 2019) Such inequalities are also reflected in the manner in which different races experience the notion of Black Tax. South Africa is currently plagued by a high unemployment rate (Steenekamp, 2012), a factor which contributes extensively to the notion of Black Tax. Despite the prevalence of Black Tax in South Africa, very few academic studies have been conducted on the discourse. Therefore, the experience of the 'Black Tax' phenomenon amongst Black African graduates in South Africa were explored in this study.

1.2 Background

South Africa is characterized by a vast number of Black residents who suffer poverty, inequality and deprivation on a daily basis. Encouraging economic growth following the

attainment of democracy in 1994 has done little to eradicate this inequality, which mainly Black South Africans experience (Gradin, 2013). According to Statistics SA (2021), 37.7 % of South Africans are employed and 57,5% participate in the labour market. In addition, the median monthly earnings of White people in South Africa have been consistently higher at R13 000 in comparison to Black Africans' R 3 500 (Statistics South Africa, 2019). The daily experiences of many of these Black people include the expectation to support their families financially.

Whether affected or not, it is becoming increasingly difficult to ignore the phenomenon of Black Tax, which is a relatively new colloquial term commonly used in popular literature to refer to how Black Africans in South Africa share their salaries with their families when they have financial needs (Ngwadla, 2018). South Africa is constituted by various social ethnic identities, including White people, Indian people, Coloured people and Black African people. Although the researcher is conscious that the term Black is extended to Indian people and Coloured people in South Africa, for the purposes of this research, the term is confined to Black African people only. Black Tax is a highly controversial and very sensitive topic in Black communities as evidenced by the different view that people display on social media platforms (Magubane, 2017). In academic literature, defining Black Tax is dependent on the goal as well as proposed methodology of the study (Mikioni, 2019). The definition that is relevant and employed in this study is the one propounded by Msibi (2018) that refers to Black Tax as “the social and financial support provided by employed Black people to their families and extended families” (p. 1). It is important to note that the word Tax in this instance is different from the mandatory Tax that is imposed by the government, but rather a somewhat voluntary financial and social support provided.

Matlala and Shambare (2017) noted that the effects of Black Tax are currently so intense that they have a direct and/or indirect influence on the direction of young people's lives. This concurs with the Cape Town Institute for Strategic Marketing (2016) which reveals that young people are struggling with the pressure to support their families financially. Fongwa (2019)

stated that in South Africa, Black Tax is paid mostly by recent graduates who have just been employed and generally the youth to support their families. Of interest, Whitelaw and Branson (2020) finds that graduates may be experiencing Black Tax differently because they send more money home in comparison to other groups of people who also send money home. In addition, in comparison to other family members, Black graduates may bear more financial responsibilities in their families (Whitelaw & Branson, 2020). This may be attributed to the fact that the graduate status bears a considerable number of added responsibilities and more respect as it is associated with more employment opportunities and a superior salary (Matlala & Shambare, 2017).

The studies noted have posited that South African Black youth are under siege with providing for their families. Furthermore, graduates pay more remittances to their family than other groups of people for various reasons. Accordingly, it can be argued that recent graduates experience the phenomenon of Black Tax increasingly because the majority of this group constitute the age group that comprises the youth.

In an emerging country like South Africa, low- and middle-income families suffer extreme pressure to ensure young people receive a tertiary education. On graduating and finding employment, these graduates are indebted to their family as they made considerable sacrifices for them to obtain a decent education. Consequently, these recent graduates are expected to return the favour by contributing financially to the whole family through Black Tax (Matlala & Shambare, 2017). It is noteworthy that recent graduates are likely to obtain entry level jobs such as internships, which pay a mere stipend, after graduating. Despite being regarded as employees by law, most interns find themselves working for a small salary that does not even cover their cost of living (Maake - Malatji, 2021). In an economy that is characterised by inflation and instability, this may place considerable pressure on graduates to survive, let alone support their immediate and extended family members financially.

Transitioning from university to work marks an important but difficult stage in

undergraduate students' lives (Holton, 2001; Polach, 2004). In addition to the challenge of seeking employment, most recent graduates must deal with paying off student loans and acquire the skills needed to become successful in the workplace (Hettich, 2000). Amidst all these challenges, Black African graduates also find themselves having to deal with Black Tax (Mhlongo, 2019)

1.3 Research Problem

Research (e.g., Msibi, 2020; Sibiya, 2018) showed that Black Tax elicits varying evaluations and experiences, depending on a variety of factors. Some people possess an unselfish motivation to support their families. They perceive this as a way of sharing rather than a burden (Falco & Bulte, 2011). Black Tax has been associated with the spirit of Ubuntu and helping one another. Msibi (2020) contended that Black Tax has the potential to improve the fortunes of subsequent generations. It has also been noted that remitting has been associated with stronger ties within the kinship (Falco & Bulte, 2011). This means that Black Tax maybe perceived as a positive and necessary tool amongst Black people to help each other and sustain and build strong familial relationships while providing an enhanced financial start for future generations.

Although supporting families when they are in financial distress is culturally acceptable, it thwarts asset accumulation that could guarantee economic security for particular people (Falco & Bulte, 2015; Gosa & Alexander 2007). Black Tax has been shown to exacerbate not only the financial strain experienced by the emerging South African middle class but also the emotional and psychological strain (Sibiya, 2018). A growing middle class is synonymous with consumption and access to resources. However, when Black Tax is a factor, it is accompanied by a shortage of resources and income for saving and/or investing (Fengu, 2017; Sibiya, 2018).

Black Tax has been linked to negative outcomes, including depression, suicidal

ideation, ill health and mood swings, in the lives of those who pay it (Montle, 2020). Emotional conflict and distress have been noted amongst people who *pay* Black Tax and accordingly, Sibiya (2018) recommended that more research should be conducted to explore the impact that it has on the mental health of those affected by it.

The focus of the study was recent African Black graduates in South Africa as it was deemed their experiences of Black Tax from a range of psychological and social perspectives and attitudes were relevant. Hence the overall objective of the study was to investigate the experiences of Black Tax from the perspective of recent Black African graduates. The objectives of this research were:

- What meaning do recent Black African graduates attach to 'Black Tax'?

and

- How do recent Black African graduates experience 'Black Tax'?

1.4 Rationale/Justification

Although Black Tax has been discussed at length in popular literature and on social media, it is an understudied topic (Mangoma & Wilson-Prangle, 2019). Furthermore, there is a scarcity of studies conducted on recent graduates' experiences of Black Tax (Nexus database, 2020). To obtain a wholistic understanding of individuals' economic well-being, socio-economic concepts should be explored in depth such that they are inclusive of the contextual features affecting those individuals' obligations (Chiteji & Hamilton, 2002). Black Tax, which may be described as a phenomenon intended to help previously disadvantaged South Africans to sustain themselves financially, is said to becoming a barrier to some working Black South Africans' advancement (Magubane, 2017). This study enabled the researcher to understand the lived experiences of recent Black African graduates in South Africa related to Black Tax and whether their experiences thereof were positive or negative.

This study offers insight into the contextual features surrounding Black Tax, the

meaning attached to it and how it affects the psychological and material well-being of recent Black African graduates. Information obtained from this study is critical in situating recent Black African graduates within the economic atmosphere and providing information that could be considered when assessing economic inequalities. Given the current struggles with poverty alleviation in South Africa, it is envisaged that this kind of information may also lead to a more concerted interest in this concept, which will, in turn, lead to more empirical studies that may generate valuable insights and even interventions. There is a consensus amongst Black people that Black Tax constitutes a considerable aspect of Black lives (Mhlongo, 2019).

Although this phenomenon has been documented in other countries, it is worth studying in South Africa considering the large number of people that constitute Black households, magnitude of support required, alarming rates of poverty experienced by Black people and unique economic and political history that has shaped the country (Gardin, 2013).

Black Tax has been the focus of a few studies (Mabhena, 2020; Magubane, 2016; Ndinga-Kanga, 2019; Whiting, 2009). While this body of literature is welcome and provided an important foundation for this study, the experiences of African Black graduates in relation to Black Tax have not been explored. Accordingly, this study sought to address the gap in the knowledge and understanding of Black Tax by exploring the lived experiences of recent Black African graduates.

1.5 Research Design

In this study, the researcher employed a qualitative research design to understand the experience of 'Black Tax' amongst recent Black African graduates in South Africa. Qualitative research is underpinned by the desire to understand how people experience certain events and phenomena, rather than aiming to find cause and effect (Willig, 2013). Accordingly, a qualitative research methodology was employed to explore how recent Black African graduates experience Black Tax. Magubane (2017) argued that the phenomenon of sharing resources

amongst kinship is not a new thing. Although Black Tax has been present for time immemorial, only a scarcity of research has been conducted on the concept (Mlongo, 2019). Because it is an understudied topic, it was deemed that a qualitative methodology would allow the researcher to capture and acquire a comprehensive understanding of this phenomena. Furthermore, qualitative research approaches are employed when there is a critical problem or issue that needs to be explored or when there is a need to hear silenced voices on a given problem (Creswell, 2009; Bryman, 2012).

The research design is interpretive in nature and was thus chosen with the intention of exploring experiences and views of selected recent Black African graduates towards Black Tax. Willig (2013) noted that in phenomenology, parts of a phenomenon cannot be understood without taking into consideration the whole and vice versa. As such, this research design allowed the researcher to explore and understand Black Tax by considering the whole context in which it takes place. Therefore, the interpretive research design allowed the researcher to explore this phenomenon by first contextualising the political, cultural and national state in which it occurs.

1.6 Overview of the Study

In Chapter One, the study was introduced, and the aims and objectives were clarified. The literature on Black Tax, how it is understood and conceptualised internationally and its origins and manifestations in South Africans' socio-economic lives are reviewed in Chapter Two. The literature on the two schools of thought on Black Tax and the impact it has on South African Black Taxpayers is also examined in this chapter. In Chapter Three, the theoretical lens that underpinned this study and reasons for choosing it are discussed. The methodology, research design and exact procedures utilised in this research are also explained in Chapter Three. This includes inclusion and exclusion criteria, recruitment process, data analysis and collection thereof. The researcher's efforts to ensure the quality and integrity of the research are also discussed in this chapter.

While the findings of this research are presented in Chapter Four the outcomes and limitations of the research are discussed and recommendations for future studies outlined in Chapter Five. In addition, a detailed self-reflection by the researcher is also provided in chapter Five.

1.7 Conclusion

This Chapter introduced the study by discussing the background, and outlining the research objectives, aim and questions. It also provided a picture of what each chapter will comprise. The next chapter will provide literature on Black Tax and the conceptual framework of the study.

CHAPTER TWO: LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.1 Introduction

Literature related to this study is reviewed and discussed in this chapter. Although the studies reviewed focus mainly on the notion of Black Tax in South Africa, research from other African countries and beyond are briefly discussed. Two opposing schools related to Black Tax are also discussed. Finally, how Black Tax relates to the emerging Black middle class and graduates is considered. The researcher has endeavoured to demonstrate how the current study departs and complements earlier research on the subject. As contended in Chapter One, while the subject of Black Tax has been discussed previously, there is only a paucity of research on the topic. Accordingly, this research study is an exploration of the experience of Black Tax from the perspective of recent Black African graduates. Mabhena (2020) contended that Black Tax is a term used to explain the “dilemma typically faced by Black people, especially, the youth who are anticipated not just to fend financially for themselves but for anyone who is young, old or disadvantage member of the family” (p. 1). In this study, the researcher endeavoured to explore the lived experiences related to Black Tax of recent Black African graduates.

2.2 Black Tax in South Africa and Beyond

While the review is largely confined to South Africa, the literature on Black Tax in other African countries is acknowledged because Black Tax is a fundamental issue in a society largely constituted by Black people or in Africa at large (Dendere, 2020; Mahembe, 2011; Mhlungu, 2015). In Zimbabwe, a neighboring country of South Africa, studies have examined the phenomenon of Black Tax (Mhlungu, 2015; Vakira et al., 2021). Mhlungu (2015) argued that due to the high unemployment rate in Zimbabwe, which surpasses 95%, and the traditional

collectivist orientation of Black people, it is likely that every individual who is employed or is financially stable pays some form of Black Tax.

Makiwane et al. (2016) posited that it is imperative to understand a family in the African context beyond merely the nuclear family. Rather, it is extended and includes relatives and caregivers. Similarly, Msibi (2020) maintained that for traditional Black settings, the family includes cousins, grandparents, aunts, and uncles amongst other relatives. Assim (2013) noted aptly that “members of the extended family are seen as the core family” (p. 24). In most Black African set ups, few people are employed, and they have the mandate to take care of their parents, young siblings, and other relatives (Mhlungu, 2015). It becomes a moral obligation for those few who are lucky to be employed to take care of their relatives who struggle to fend for themselves (Mahembe, 2011). The people who assist financially pay Black Tax even if the tax is not recognised at the workplace (Ratlebjane, 2015).

Scholars such as Vakira et al. (2021) contended that the notion of Black Tax is exacerbated by broken families as a result of deaths as well as divorce. Due to such circumstances, relatives have to provide support to existing children in family circles (Mhlungu, 2015). In accordance with Mhlungu, (2015) and as briefly discussed in the preceding chapter, Sullenberger et al. (2015) argued that the apartheid system had an adverse effect on the social status of most Black South African families because it led to families that are broken, poor educational quality, and a society that is highly unequal, thus making it difficult for most Black South Africans to accomplish an upward social progress. In this regard, Corack (2013) indicated inequalities levels that are high as leading to lower levels of social progress. Hence, kinship support becomes a vital facet of coping (Stewart, 2015) because of relative economic deficiency leading to higher levels of extended family participation since resources are limited and people are most likely to be helped by other family members such as relatives (Gerstel, 2011).

From these arguments, one may deduce that despite the challenges of structural

disparity and deficient environment to which Black middle class are accustomed, they utilise relatives' social income to acquire enhanced prospects. Social custom dictates that relatives can rely on one another in times of adversity (Falco et al, 2018). This enhanced Black middle class is sensitive to the customs, values and culture of sharing with others within the relative network. Hence, Dendere (2019) argued that Black Tax is located in Africa's colonial history.

Mabhena (2020) attributed the prevalence of the Black Tax phenomenon to the fact most Black people in Africa come from communal farming backgrounds. In such set-ups, families survived on farming. However, as populations expanded, good farming land and grazing pastures diminished, which resulted in the scarcity of food (Mabhena 2020). Moreover, in capitalist societies, parents struggled to send their children to school (Dendere, 2019). With the increase of industrialisation, some family members looked for employment even though they lacked proper skills. They were expected to support family members from their meagre earnings, thus laying the foundation for the Black Tax system (Dendere, 2019; Mabhena, 2020). Upon completion of school, children also looked for jobs in the city and started supporting their parents and paying their siblings' school fees (Dendere, 2019). It worth arguing that while Black Tax is embedded in strong ties in African Black families, colonialism and industrialisation contributed to the development of the culture.

Furthermore, Dendere (2019) asserted that the discriminatory housing structure in urban areas also sustained the Black Tax system because accommodation for Black people was meant for single men. Women and children were relegated to rural areas. The men who worked in towns travelled home at the end of the month with groceries for their immediate and extended members (Dendere, 2019).

Mangoma and Wilson-Prangley (2020) revealed that the notion of Black Tax is not peculiar to South Africa or African countries but also to countries such as the United States. They further maintain that the use of the term differs with geo-context. For example, in America, Black Tax is usually often understood as an added problem placed on African

Americans who need to work more to prove their worth (Mangoma & Wilson-Prangley, 2020; Stevens, 2014). It is of importance to note that Black Tax is regarded as an act to care for loved ones and extended family members through financial means while at the same time trying to invest and save for future needs.

Stewart (2015) reports that for the African American middle-class, strong relationships with family are an essential part of their traditions and cultural history. In addition, kinship members are brought closer by a set of values and shared responsibilities. Therefore, providing support and sharing resources with extended families are of paramount importance to African Americans as well as to their cultural history. Thus, although the phenomenon of sharing one's remittance with kinship members is not unique, it may be argued that the situation is rife in South Africa (Beyene, 2014; Sibiyi, 2018; Steward, 2015; Yang, 201).

2.3 Perceptions of Black Tax

Magubane (2017) proposed that there are exist two overlapping schools of thought related to the meaning and experience of Black Tax. The first school of thought describes Black Tax as a negative in-depth form of societal discrimination and inequality resultant of the apartheid legacy, which many still encounter currently. The second school of thought describes Black Tax as a positive moral and financial obligation that young Black middle class has to their kinship. It is based on the tradition and cultural aspects of being Black. The two schools are subsequently discussed as they lay the foundation for how Black Tax may be experienced by recent Black African graduates in South Africa. It plausible to assert that in contemporary times, due to the changing times and globalisation, what was perceived positively, may currently be viewed negatively, and thus experienced. Cultural studies scholars (Hall, 1973; Morley, 1980) contended that culture is an entire way of life. In essence, culture is dynamic and fluid (Morley, 1980).

2.3.1 Black Tax as a Negative Phenomenon Manifested by Inequalities in South Africa.

As noted previously, the first school of thought portrays Black Tax as one of the many dire consequences of the apartheid system and current inequalities faced in South Africa. South Africa has commonly been regarded as a rainbow nation; a term created by Desmond Tutu in 1994 (Vanyoro & Ncube, 2017). Although the rainbow nation concept speaks of different race groups living together as one in South Africa, most of its people have a documented history of deprivation and exclusion (Nattrass & Seekings, 2001; SDGs Report, 2019). Moreover, it is widely known as one of the most unequal countries in the world (Sands & de Kadt, 2019).

Aknabi (2016) posited that most Black people in South Africa live below the poverty line. Furthermore, Oosthuizen (2019) argued that such inequalities are reflected in the nature of jobs and resources accessed by different people. It may be argued that Black Tax contributes to poverty. For instance, in comparison to White households, Black households have more members (Statistics South Africa, 2016). Therefore, it is indisputable that Black households require more financial resources to support members (Carpenter & Phaswana, 2021; Gradín, 2013). Moreover, Black Tax is justified by the poverty experienced by Black household members (Leibbrandt et al., 2012). Mabhena (2020) argued that the majority of Black people are from poor backgrounds where the process of educating children up to high school is regarded extremely difficult. Therefore, parents make sacrifices in bringing up their children (Mabhena, 2020). The struggle to put children through education creates opportunities for Black Tax as it may be regarded as a way of thanking the family for the sacrifices made for them to acquire an education.

The high unemployment rate (Steenekamp, 2012), a factor which contributes extensively to the notion of Black Tax, is one of the problems that South Africa experiences. In addition, the levels of economic growth rates are unlikely to reduce poverty significantly over the both the short and long term (Steenekamp, 2012). Magubane (2017) contended that relative economic challenges lead to higher levels of extended family involvement because

people who are not employed are forced to look for assistance from their relatives and friend (Mhlungu, 2015).

Mangoma and Wilson-Prangley (2020) asserted that Black Tax denotes negative pressure and expectations from the Black middle class. Mabhena (2020) argued that those who are relatively successful are burdened to assist others. Consequently, the savings and investments of those who contribute financially may decrease (Mangoma & Wilson-Prangley, 2020; Manqoyi, n.d). Thus, Black Tax can thwart the Black middle class's growth and sustainability because of their impaired ability to save and invest (Mabhena 2020; Manqoyi n.d; Planting, 2013). Therefore, this *tax* may be regarded as a hinderance for those that are doing well in the family (Mabhena 2020). Moreover, Mabhena warns that such responsibilities contribute to strained relations between women and their in-laws. In essence, if there is such a clash of prospects, the system triggers conflict in families. This usually occurs when beneficiaries feel like they are receiving inadequate support, while those paying the *tax* feel too much is being demanded from them.

As stated in the previous chapter, graduates have been noted to be amongst the group who, to a large extent, are faced with paying Black Tax. Madyaka (2021), who studied the role of family on the career development of Xhosa speaking graduates, reveals that Xhosa graduates experience Black Tax by being compelled to ensure that their families and relatives are taken care of before they are afforded the opportunities to further their studies and invest. Consequently, some graduates perceived Black Tax as causing delays in their ability to progress in their career as they had to sacrifice furthering their studies to provide for their families financially. This concurs with Di Falco and Bulte (2011) who asserted that financial transfers amongst kinship may hinder growth of those who have to provide for their families. Although a few studies have been conducted on emerging middle class financial transfers, specifically amongst recent graduates (Chikane, 2018; Magubane, 2017), there is a paucity of research in this regard (Mangoma & Wilson-Prangley 2020), thus making this study necessary.

2.3.2 Black Tax as a Positive Phenomenon and Part of Ubuntu

The second school of thought describes Black Tax as a positive moral and financial responsibility that young Black middle class have to their kinship. This school of thought is in line with the principle of Ubuntu and collectivism on which many Black communities in South Africa are built (Magubane, 2017). Literature has provided a significant understanding of Ubuntu and how it may be linked to Black Tax (Fongwa, 2019; Magubane, 2016; Mhlongo, 2019; Msibi, 2020; Sibiyi, 2018). One needs to comprehend this African philosophy to grasp the context of Black Tax fully (Msibi, 2020). Cornell and Van Marle (2015, p. 2) noted succinctly:

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

Interdependence and reciprocity are values that are held more highly than independence (Msibi, 2020; Mtshali, 2015). Mkhize (2004) noted that individualism refers to “a person in terms of their internal features such as thoughts and emotions” (p. 30). On the contrary, collectivism can be perceived when someone lives daily by virtue of being in servanthood to their community (Msibi, 2020). African-ness focuses on a collectivistic way of being in which associations with people are valued and cherished (Mangoma & Wilson-Prangley, 2020). Individuals become morally obliged to share their salaries and support their kinship as this is supported by customs and norms, thus allowing family members to ask for help from their relatives when they suffer financial distress (Di Falco & Bulte, 2011).

The term Ubuntu talks about the spirit of being humane as it represents kindness, friendliness, amiability, thoughtfulness and compassion (Dreyer, 2015). Black Tax promotes the spirit of selflessness, which concurs with the ethos of Ubuntu. Ubuntu is an African philosophy that underscores humanness. Chasi (2021) posited that Ubuntu encompasses virtues such as harmony, justice, unity, kindness, and love. Oosthuizen (2019) reveals that the South African Black middle class are of the opinion that Black people must help other Black people for them to change their situation of poverty and lack of access to resources thus confirming Ubuntu as collective rather than being an individualistic concept. Accordingly, from the perspective of Ubuntu, Black Tax encompasses valuing benefits of sharing and connection rather than competition (Fongwa, 2019).

Oosthuizen (2019) argued that relatively older African adults share more with individuals in other families and transfer in larger amounts to members of their own households than any other group. In essence, many Black South Africans are obliged to support their direct and extended families financially (Carpenter & Phaswana 2021; Mangoma & Wilson-Prangley, 2020) because traditionally they have strong familial attachments (Mabhena, 2020).

Scholars such as Ncube and Tomaselli (2019) and Mabhena, (2020) revealed that family circles are important in African lives. In such circumstances, they value *ukama*(relations) (Ncube & Tomaselli, 2019). Therefore, those who run away from paying *tax* are generally disapproved by the society (Mabhena 2020). In fact, failure to honour what the majority perceive as a responsibility, result in one being treated as an outcast by family members (Mabhena 2020). Furthermore, it may be argued that Black Tax promotes the spirit of selflessness, which is in line with the Ubuntu philosophy. It is of importance to note that when properly implemented, Black Tax can improve the economic fortunes of subsequent generations (Mabhena, 2020).

Some perceive Black Tax as a cost that is incurred by Black people because of circumstances that their White counterparts do not experience (Whiting, 2009). Scholars

submits that Black Tax helps to reduce inequality in South Africa (Mangoma & Wilson-Prangley, 2020). In essence, Black Tax addresses the continuous forms of socio-economic disparity in ways that are gendered and racialised in post-apartheid South Africa (Ndinga-Kanga, 2019). It may be argued that transfers of finances may have a politically calming influence by backing up the economic advancement of beneficiaries (Mangoma & Wilson-Prangley, 2020).

Although Black Tax has been perceived as a burden or a form of exploitation, some perceive it as a positive cultural value (Fongwa, 2019). In an examination of young Black professionals' views and attitudes towards paying of Black Tax in South Africa, Fongwa (2019) revealed that although some family and community people tend to exploit, misuse, and abuse this disposition to share, Black Tax remains a positive cultural value despite the challenges involved (Fongwa 2019). However, in the current study, the positive and negative experiences of recent Black graduates in relation to Black Tax were explored.

2.4 Conclusion

This chapter discussed key elements related to Black Tax and inequality in South Africa. In the first section, Black Tax in other African countries was reviewed. In the second section the two opposing schools of thought on Black Tax were outlined. Furthermore, the implications of Black Tax for the economy, emerging Black middle class and potential impact that Black Tax may have on recent African graduates in South Africa are discussed.

It may be deduced from the literature that while Black Tax may burden Black middle class bread winners such that it can stifle their growth, it may have other positive dimensions. Critically, the literature highlighted that it contributes to reducing inequality in Black populations. In addition, Black Tax can be grounded in African cultures, especially the ethos of Ubuntu and family circles. In the next chapter, the research paradigm and the methodology that was used to conduct the study is explained.

CHAPTER THREE: METHODOLOGY & RESEARCH

3.1 Introduction

The research paradigm and research process are presented and discussed in this chapter. The research process refers to all the specific research techniques employed to gather and analyse data (Bryman 2012; Yin 2011). Light is shed on the methodology and research methods used in the study. The methods are discussed in relation to the research problem under study. As noted previously, the experiences of Black Tax amongst recent Black African graduates in South Africa were explored in this study. In addition, the sample size used, the preferred data gathering method, steps taken to enhance the study's credibility and ethical considerations are described. Finally, how data were coded and analysed are explained.

Interpretive phenomenology was employed as the theoretical framework and methodology of the study. Accordingly, phenomenology as a theory and the different types of phenomenological frameworks are described in this chapter. A research paradigm is regarded as a worldview that helps in the presentation and definition of the social world in relation to the sources of data and the right methods to tap into these sources (Ulin et al., 2019).

3.2 Theoretical Framework: Phenomenology

In the early 20th century, Edmund Husserl propounded a philosophy known as phenomenology in his logical investigations' publications (Giorgi et al., 2017). He developed the transcendental phenomenology theory, which was to be employed in philosophy and human sciences (Willig, 2013). His philosophical theory focused on providing and capturing detailed descriptions of people's lived experiences rather than their observed behaviour (Basson & Mawson, 2011). Phenomenological theory is based on the notion that descriptions of people's lived experiences are subjective in understanding their worldview. This approach is significant in this study as the researcher was interested in understanding the lived experiences of Black

Tax amongst recent Black African graduates in South Africa. Hence, the understanding and the detail of experiences places this study within the qualitative research design.

More importantly, the phenomenological lens emphasises taking the context into consideration. According to the phenomenological approach, a whole phenomenon cannot be understood without considering the smaller parts that it comprises. In other words, things do not exist in isolation but co-exist with other phenomena in their natural setting. This aspect was important as it encouraged the researcher to take cognizance of the social, cultural and political context of the phenomenon under study.

3.3 Interpretive Phenomenology

The interpretivist approach was adopted in this study. The method is recognised as a frame on which qualitative research is conducted (Creswell, 2020). The term interpretive suggests an activity in which one endeavours to create meaning through interpretation of the data provided. The interpretive paradigm highlights on the significance of observing and interpreting information to get knowledge of social world (Schwandt, 2017).

Social scientists who investigate information from social life regularly utilise qualitative methods to obtain answers to questions that ask why, how and in what ways. On the contrary, with questions that start with how much and how many which are linked to quantitative and do not produce the ideal data for qualitative analysis (Creswell, 2015). This research strategy was employed because the opinions, experiences and feelings of recent Black African graduates in relation to Black Tax were expected to produce subjective data that would require interpretation.

Ulin et al. (2019) argued that with interpretive paradigm, meaning is taken from opinions, experiences that are lived and actions in a given social context. Furthermore, the most important tool in this study is the researcher. The researcher should communicate with the research participants to get a holistic understanding of the researched matter (Schwandt, 2017).

Researchers vigorously engage with the participants “who previously experienced the phenomenon of interest” (Patton, 2002, p. 140). In this study, the respondents comprised recent Black African graduates.

Thus, in accordance with interpretivism, concomitant research tools such as semi-structured interviews were employed as methods of collecting data to explore the experiences of Black Tax amongst recent Black African graduates in South Africa. Therefore, the interpretivist framework was deemed to be the most suitable for this study as it facilitated and understanding thereof. It is of critical importance to note that the interpretivist paradigm, which is also known as the relativist or constructivist paradigm, is informed by the ontological perspective that posited that multiple versions of socially constructed realities and meaning are contextual (Fetterman, 1998; Patton, 2002). It is imperative for researchers to open up to responses that do not fit expectations. Flexibility is important so as “to comprehend how people belonging to a social group enact their particular realities through participation in social processes” (Olikowski & Baroudi, 1989, p.18).

Researchers who employ an interpretive approach acknowledge that their findings are subject to the manner in which the work is construed, and it may not be valid for researchers who believe in the objectivity of social research. This approach recognises the limits of the inquiry and does not aspire to know all (Bryman, 2012; Ruddock, 2001). The interpretive paradigm points out the significance of individuals and context” (Creswell 2013, p. 32; Kumar 2005, p. 69). The approach not only offer deep insight into “the complex world of lived experiences from the point of view of the one living it” (Creswell 2015, p. 118) but also thinks that reality is constructed socially. In this case, the researcher is the mirror in which the reality being researched is made known and available (Flick, 2005; Guba & Lincoln, 1994). The researcher’s understandings are important in bringing “such bias to the front” (Creswell, 2015, p. 118). However, such bias is reinforced by nuanced understandings of qualitative information rather than statistical exactness.

3.4 Qualitative Research Approach

Qualitative methodology helps to gather information such as those related to people's experiences, perceptions, behavior, power relations, and beliefs. The qualitative research method studies individuals in their cultural practices and beliefs, communities and essentially in their natural environment (Groenewald, 2004) and not in a controlled or artificial environment (Bryman, 2012) in order to obtain rich data. It is of critical importance that qualitative research is also concerned with the interplay of individual and contextual factors (Groenewald, 2004).

Qualitative research aids in classifying aspects that are not tangible such as experiences, behavioral aspects and issues that cannot be enumerated easily (Mack et al., 2015). Additionally, it highlights the socially created nature of reality and context that influences the inquiry (Mack et al., 2015). Accordingly, qualitative methodology facilitated an understanding of the underlying mechanisms of the original thoughts and experiences of Black Tax amongst recent Black African graduates in South Africa. The methodology assisted the researcher to understand how people make judgments about the reality surrounding them and how they react to it in their social contexts (Coffey & Atkinson, 1996).

Furthermore, qualitative research is employed when there is a critical issue that needs to be explored and/or when there is need to hear silenced voices on a given problem (Bryman, 2012; Creswell 2004). In this case, Black African graduates in South Africa are expected to pay Black Tax and in comparison, to the middle class, their voices related to this issue have not been heard fully. Accordingly, a qualitative method was deemed to be a good approach to hear their voices. Furthermore, the qualitative method was important in generating new knowledge and/or nuanced ways of viewing experiences of Black Tax. This concurred with the motives of qualitative research, which is oriented towards generating new ideas (Nwoye, 2013).

Denzin and Lincoln (2000) argued that the strong point of qualitative research lies in its ability to offer complex textual descriptions, afford the researcher the opportunity to get involved with

participants on a human level and allow an examination into patterns of human communication. Significantly, qualitative research gives connotation to life and endeavours to explore lived experience in a real-life context. In this study, it attempted to explore Black Tax experiences among recent Black African graduates in South Africa (Corbin & Strauss, 2008). However, qualitative research has various limitations that need to be considered, including the fact that findings cannot be generalised to the wider population.

The researcher was aware that similar to other approaches, the qualitative research approach is not exempt from criticism. For example, as noted, the findings may be subjected to the influence of the researcher's personal bias. The researcher is a Black African who is a working student and also experiences Black Tax (Hageman, 2010). Therefore, the researcher could not be separated from the phenomenon under investigation. Scholars argue that it is imperative for researchers to be self-reflexive in qualitative studies (Bryman 2012; Kawulich, 2005; Michrina, 2000).

Reflexivity is the process through which researchers recognise and understand how their own social background and assumptions can influence the research process and outcome (Michrina, 2000). The primary rationale underlying reflexivity is that it assists readers to conceptualise how the researcher's involvement may have influenced the research process and research product (Bryman 2012). Michrina (2000) contended that researchers are always products of the same society and structures as much as the researched. In other words, in qualitative research, we research ourselves and perceived others. However, the possibility of *unbiased* scholarship is questioned. It is crucial that researchers are more receptive to perspectives that approach the world from a different position" (Creswell & Creswell, 2018, p. 62).

The researcher contended that the qualitative approach was the most suitable to explore the phenomenon under study. Kothari (2004) argued that qualitative research is the most suitable approach to describe and interpret a situation, phenomenon, problem, and/or event.

Furthermore, qualitative studies consider social interactions, complexities and different meanings that people assign to communication (Daymon & Holloway, 2002; Kumar 2005; Saunders et al., 2007). The vast attributes associated with qualitative research made it ideal to explore the experiences of African graduates related to Black Tax.

3.4.1. *Interpretive Phenomenological Analysis*

An interpretive qualitative approach was adopted in this study as it is mainly concerned with understanding human phenomena and events and the meanings that are assigned to these events and phenomena. Interpretive phenomenological analysis (IPA) has two primary aims, namely, to examine how someone makes sense of life experiences in detail and to provide a comprehensive interpretation of the account to comprehend the involvement (Toffour, 2017, p. 1). IPA is a participant-oriented technique and as such provides the participants with an opportunity to relay their lived experiences as they are and not classify them into existing categories (Tindall et al, 2009).

As noted in the previous chapter, two opposing schools of thoughts related to Black Tax exist. While one school of thought views it as a helpful phenomenon, the other regards it as a detrimental tool that hinders growth. Therefore, IPA was an ideal research design to explore the experiences of Black Tax amongst recent graduates as it allowed the participants to express their own lived experiences and understanding of Black Tax outside of the two schools. This concurs with the relativist ontology that supports IPA. It argues that multiple realities on one phenomenon may exist. As such, IPA acknowledged that how other people experienced Black Tax may or may not concur with how recent Black African graduates experience it.

3.5 Sampling of Participants

Sampling, which is usually defined as “the selection of a part to represent the whole” (Sakarombe 2015, p. 23), does not necessarily yield superior data by including everyone.

However, Creswell (2020) simplified it as the format that is employed in the process of choosing participants. The sampling strategy for this study developed from four considerations, namely, the research objectives, overall research design, research method and deliberation of research ethics (Sakarombe, 2015). The sample was taken from young adults who had recently graduated from various universities and colleges in South Africa. Purposive sampling was employed to recruit eight participants.

Purposive sampling is attained when a researcher decides what kind of individuals to embrace and subsequently, targets that specific group (Palinkas et al., 2015). Because this study was focused on a specific population, purposive sampling empowered the researcher to exclude participants who would not answer the research question (Creswell, 2020; Etikan et al., 2016). Accordingly, the sample included Black African graduates who had graduated from university or college in South Africa in the previous three years. The reason for choosing this sample emanated from the rationale of the study in which a gap in the majority of studies on Black Tax amongst recent Black African graduates was observed. As noted previously, the majority of research on this topic has tended to target mainly the Black working class. In the same reasoning, the researcher targeted recent Black African graduates who are between the ages of 23-27 as they are most likely in entry level positions or internships and may have a different experience of Black Tax as compared to people who have been working for a longer period of time. Participants were recruited through word of mouth, whereby she randomly approached young adults and informed them about the study and asked them to participate if they meet the inclusion criteria.

Accordingly, the experiences of eight Black African graduates who were faced with Black Tax were explored. Eight, although a relatively small sample size, cannot be described as too small. Morse (1994) recommends that a phenomenological study should have at least six participants in order to describe the phenomenon in question adequately. Flick (2005) states that “a sample population of fifteen (15) units is a good average for short term qualitative studies”

(p. 35). On the contrary, Ritchie and Lewis (2003) deems between 20 and 50 one- to-one interviews to be standard. Morse's (1994) recommendations constituted the first arbitrary rule the researcher employed in choosing the number of respondents for her study. The second rule was that the smaller the sample, "the better the quality of the interaction with the research participants" (Mathew, 2012, p. 58). The third rule that was employed was that sample sizes in qualitative research are typically smaller (Miles & Huberman, 1994; Sakarombe, 2015).

The aim for assuming that sample sizes should be small for qualitative research is because getting additional data does not necessarily lead to more information. Miles & Huberman (1994) noted that one occurrence of a piece of data or code is all that is necessary to ensure that it becomes part of the data analysis. Hence, a phenomenon needs only to appear once for it to be of value to the study.

3.6 Data Collection

Semi-structured interviews (APPENDIX A) were utilised to afford the participants of this research study the opportunity to open their *hearts* and share details, which may have been important but were not included in the researcher's interview guide (Longhurst, 2010). In addition, semi-structured interviews were used to probe and substantiate information through facial expressions and body movements (Cohen et al., 2007).

The researcher collected data from the participants via virtual platforms such as zoom and Microsoft teams in order to adhere to precautions related to the Covid-19 pandemic. It was anticipated that the outline of the interviews would follow the order of the research objectives. The interview guide, which assisted the researcher to ensure the interview remained focused, can be found in Appendix A. However, because the interviews were semi-structured, the researcher did not necessarily ask the questions in a strict order. Furthermore, follow-up questions that developed from the conversations were asked. Although semi-structured interviews in qualitative research focus on the articulated aspects i.e., the responses in the form of words and

sentences, the emotional tone that the participants exhibited were not overlooked. As Hochschild (1983), states that emotions also serve as a source of data.

The researcher developed the interview guidelines from Bryman and Bell (2015) when preparing the interview protocol. The guidelines are as follows:

- The topic areas should follow the order of the research objectives.
- Questions should be formulated to elicit answers related to the research objective but not too specific.
- Simple language should be used so as to not confuse the participants; and
- Leading questions and close-ended questions should be avoided since they may prevent the participants from freely sharing the issues under study.

The interviews were recorded by the researcher and later transcribed to accurately apprehend the meaning of the information provided by the participants with regards to the experiences of Black Tax amongst recent Black African graduates in South Africa. The interviews were conducted in English and therefore no translation was needed. The data that came up from the interviews started being redundant and similar when the interviewer reached the last few participants thus indicating data saturation. According to (Fusch & Ness, 2015), saturations occurs when the interviews do not generate any new insights and subsequently it does not lead to generating new themes.

After the interviews were transcribed; word documents were created. The word documents were subsequently reviewed to ensure accuracy during the IPA. The reviewing process of the transcripts was important as it afforded a deeper familiarity with the data through careful listening, reading and re-reading, which enhanced the study's trustworthiness. (Tuckett, 2005). Furthermore, as a way of safeguarding privacy, the names of the participants were removed and pseudonyms were used (Moore, 2012). The transcribed data accordingly were easier to manage and use to generate codes and themes.

3.7 The Process of Coding the Data

The process of coding the data for analysis involved a systematic review of the eight transcribed interviews. During the preliminary reading, the researcher highlighted significant and relevant sections of the text and attached labels to index them. This was done to ensure the data analysis process was easy (Creswell, 2015; Nowell et al., 2017). Saldana (2015) noted that coding is merely a way of organising data through concepts that emerge from the data set. This occurs when the information is scrutinised, and the codes created are defined from the entire data set. The coding method that was employed followed Saldana's (2015) coding manual.

The researcher employed open coding by assigning initial codes or labels. Codes may be described as "tags or markers for allocating units of meaning to the descriptive or inferential data put together during a study" (Fereday & Muir-Cochrane, 2006, p. 128). By following Saldana's (2015) first cycle coding, coding methods such as descriptive coding, which recapitulates the basic connotation of a chapter or sentence of qualitative data in a word, are used. After the formation of the initial codes, they were prepared methodically into a codebook conferring to their groupings. Initially, 35 codes were created. However, the codes were redefined in that some were merged, others were collapsed, and superfluous codes were erased directly to avoid replication and ensure the analysis was relevant. There were finally 29 codes.

3.8 Data Analysis

IPA was employed create meaning of the information given by the participants. IPA concentrates more on context and meaning that are individually created within the precise context; in this case, the focus was on how recent Black African graduates make meaning of Black Tax in a South Africa context (Giorgi et al., 2017). Chapman and Smith (2002) outlines two ways of conducting IPA. The first method entails focusing extensively on one rich transcript and then using it as the basis of the analysis to compare the similarities and

differences thereof with other transcripts. The second method involves analysing every transcript thoroughly by noting emergent themes (Chapman & Smith, 2002). While both methods provide a good way of analysing data extensively, the former focuses more on one individual case and the latter is more concerned with analysing shared experiences amongst people through themes (Smith et al., 1999). Consequently, the researcher used the latter method to analyse the data because the aim was not to capture an individual's experience of Black Tax merely, but the experiences of Black Tax amongst recent Black African graduates.

IPA provided the conceptual frame on which data extracted from the participants were evaluated and classified. IPA relies on an inductive and detailed process intended to identify, scrutinise and classify theme from written information in a manner that is distinct and trustworthy (Guest et al., 2011). It assists in using parts of texts and classifying them into codes before grouping them into different categories and larger clusters known as themes.

More specifically, the researcher followed seven stages of data analysis suggested by Charlick et al. (2015). The researcher familiarised herself with the data and transcribed it while noting important ideas. Subsequently, codes were generated through a systematic re-reading of the data while searching for interesting views and recurring points. The created codes were further grouped into categories. Themes were then created, refined and finalised by following the inductive process of data analysis, which allowed the data to *speak for itself*.

The process of IPA outlined in Table 1, which was adopted from Charlick et al. (2015), was employed in the analysis.

Table 1: Interpretive Phenomenological Analysis (Charlick et al., 2015)

PHASE 1	DESCRIPTION OF THE PROCESS
Reading and re-reading	Submerging oneself in the initial data
Initial noting	Free association and discovering semantic content (e.g., by writing notes in the margin).

Developing emergent themes	Concentrate on portions of transcript and analysis of notes that form themes.
Looking for connection through emerging themes	Conceptualizing and incorporating themes
Moving to the next case	Attempting to support preceding themes and being open-minded in order to do justice to the individuality of each new case.
Looking for patterns across cases	Finding patterns of shared higher order qualities across cases, noting idiosyncratic Instances
Taking interpretations to deeper levels	Deepening the analysis by employing metaphor and temporal referents and by importing other theories as a lens through which to see the analysis.

Cohen et al. (2007) argued that qualitative data analysis is the understanding of the information provided by the participants during data collection process. For this research study, recorded transcripts were put together to determine the research findings.

The phenomenological framework required the researcher to bracket her previous knowledge, emotions and assumptions of the phenomena under study in order to remove potential bias when analysing the data. The researcher adopted a phenomenological attitude and engaged in reflexivity. It was pertinent to place the data into a specific theoretical context and make meaning from it. It was also critical to note that while IPA was employed to analyse the data, the theoretical framework of the study was also pivotal. Moreover, the data was also interpreted and analysed in relation to studies discussed in the literature review. The intention was to ensure that the study was located in a scholarly conversation. This was crucial for

demonstrating how the study departed from or complemented previous research.

3.9 Research Quality

Rigour refers to the thoroughness, exhaustiveness, and accurateness of a research study. Rigour was confirmed by giving a thick explanation of the current study from the identification of the sample to the conclusion of results. The transparency of the current study's research process was essential to ensure the credibility and trustworthiness of the research. Credibility and trustworthiness refer to one's research findings being applicable in analogous contexts that comprise an analogous sample population (Polit & Beck, 2012).

To ensure credibility and trustworthiness, Henwood and Pidgeon's (1992) guidelines of good qualitative research were followed. This included providing documentation on what was done throughout the research process and why, for example the method of recruiting participants, the inclusion and exclusion criteria and the reasons thereof. The researcher also reported the contextual features in full so that the extent of transferability could be determined. The interpretation of ambivalent data was checked with the relevant participants (Merriam & Tisdell, 2016). This means that during the interview, the researcher constantly asked the participants to clarify what they mean by certain phrases and words to ensure that the interview captures the participants thoughts, and views as they are. In addition, the transcripts and audios were double-checked (Cresswell, 2012) to confirm the authenticity of the data. To further ensure credibility, the researcher recorded the interviews while also making notes during the interview. This was done to achieve referential adequacy, which is the extent to which the researcher uses different sources of data (Babbie & Mouton, 2001).

3.10 Ethical Considerations

The researcher was aware of important ethical considerations during the research process as a way of adding value to the human facet of the study. To guarantee that the data collection procedure was done according to the required ethics, formal ethical form was

obtained to protect the participants' privacy and rights (APPENDIX B).

A participant information sheet (APPENDIX C) and a consent form were given to the participants (APPENDIX D). The researcher explained the contents of the consent form to the participants before they completed such to ensure that they understood what participation entails and how the findings were to be used, were also explained to them (Kumar 2005; Mack et al., 2005). The participants were told that they are allowed to pull out from the research at any time during the interview, with no repercussions. They were also informed that they did not have to answer questions they deemed to be subtle in a way that may cause tension, pain or sadness.

3.11 Conclusion

In this chapter, how the interpretive research paradigm was employed in this study was demonstrated. How an interpretive approach considers people's subjective experiences as the essence of what is real for them was explained. Thus, why the researcher interacted with recent Black South African graduates and listened carefully to them to make sense of their experiences with Black Tax was justified. The methodology of this research study was also deliberated in this chapter. It was deemed that a qualitative research method was the most appropriate lens for exploring the experiences of Black Tax of recent Black African graduates in South Africa. A detailed elaboration of why the qualitative research approach and interpretive phenomenology were employed was provided. The sampling technique, data collection and methods of data analysis were also discussed. Finally, ethical considerations and how the quality of research was ensured were provided. The results of this research are presented in the next chapter.

CHAPTER FOUR: RESULTS

4.1 Introduction

The results related to the experiences of Black Tax amongst recent Black African graduates in South Africa are presented. IPA was employed to analyse qualitatively all the data obtained from eight recent Black African graduates in South Africa. The analysis assessed the significance of the information provided by all participants in relation to the research objectives and literature employed to guide the analysis. Themes were formulated and presented in relation to the origin of the concept of Black Tax and experiences of paying Black Tax, which are in line with the following objectives:

- To understand the meaning that recently graduated Black South Africans attach to Black Tax; and
- To understand how recently graduated Black South Africans experience Black Tax

The data of eight participants that emerged from in-depth semi-structured were employed to shed light on Black Tax. The researcher managed to obtain information from participants from a diverse number of recent South African Black African graduates who had graduated from different universities and colleges in South Africa and were currently working and taking care of their families and extended families. A brief description of each participant is subsequently provided.

Thami

Thami was a young Black South African female, a mother of one who had recently graduated with an honours degree from university and was currently working to take care of her older and younger siblings because her parents were deceased.

Moletji

Moletji was a Black African female who had recently graduated from university and was

currently studying for an honours degree. At the time of the interview, she had just started working and was supporting her parents and siblings.

Karabo

Karabo was a Black African male who had recently graduated with a bachelor's degree and was working. At the time of the interview, his father had just passed on and he had assumed the responsibility of supporting his mother, sister and other relatives.

Litho

Litho was a Black African male who had started taking care of his mother and siblings before obtaining a tertiary qualification. He had graduated from university with a bachelor's degree. He was currently working and took care of his mother, siblings, nieces and nephews.

Xulu

Xulu was a Black African female who had recently graduated with an honour's degree. At the time of the interview, she had just started working. She took care of her mother, older sisters and nephews.

Ulethu

Ulethu was a Black African Male who had graduated from university with a bachelor's degree and was currently employed. He occasionally provided his extended family members with financial support.

Refilwe

Refilwe was a Black African female who had recently graduated and was working. She was currently taking care of her aunt and younger sister. Her mother who had previously taken care of everyone in the family had passed away recently.

Thando

Thando was a Black African female college dropout due to financial issues. She later pursued her studies part-time, graduated and was currently working. She was providing financial support to her grandmother, mother, siblings and nephews and nieces because their mother (her sister) had passed away.

4.2 Description, Analysis and Interpretation of the Themes Generated in the Study

The themes generated from the collected data are shown in Table 3. The areas or questions that were explored are displayed in the table. Once the themes were identified, the information provided by the participants was interpreted. The process of creating meaning of the collected data was at the core of this study. It is noteworthy that the researcher constantly read and re-read the main research question as a measure to check if the codes and themes created concurred with the objective of the study.

However, it is important to note that IPA researchers endeavour to examine how individuals create meanings from their lived experiences (Smith et al., 1999). It is assumed that people are *self-interpreting beings* (Smith & Osborn, 2008). Therefore, to a certain extent, the codes created from the data that was analysed are often formed the diverse personal interpretations of the researcher, driven by “the way they view the world around them, their perceptions and experiences” (Creswell, 2009, p.189). Hence, the researcher made sense of the data by immersing herself into the data and attempting to step into the participants’ shoes as far as possible (Pletkiewicz & Smith, 2012).

Table 3: Main Themes Generated

Area or question explored	Themes
---------------------------	--------

The origin of the Black Tax concept	Black African society Entitlement Ubuntu/Cultural obligation
Experienced Positively	Helping out Grounds financially Ambivalence
Experienced negatively	Strains the budget Painfully stressing Inhibits growth

In Table 3, the areas that were explored, namely, the origin of the concept of Black Tax and the positive and negative experiences of paying Black Tax are displayed. Furthermore, the main themes that emerged in the study, which are centred around the research objectives, are presented.

4.3 Black Tax Concept

Information provided by the participants during IPA revealed various origins of the concept of Black Tax. The participants believed that the concept originated from the following themes, which were identified inductively from the data provided by the participants: Black African society, entitlement and Ubuntu/culture.

4.3.1 Theme 1: Black African Society

The data extracted from the participants revealed that the concept of Black Tax originated from the Black African society. The participants expressed the view that African Black communities are disadvantaged when it comes to financial independence in comparison to other races. Hence, the first child as well as most successful children are nurtured to assume

the family responsibilities of looking after siblings and extended families. Karabo explained how the concept originated from the cultural beliefs of the African Black society:

I think it originates mostly from our cultural beliefs, that family should take care of family but now it has become more apparent that it's not who you consider family but who your other members of your family consider family. It goes as far members who may be well less off than you and they also become your responsibility; it all becomes Black Tax. It's s like it extends beyond the family an into the community.

On the contrary, Litho contended:

I think it originates from the society we grew up in, especially the Black society where uhmmm parents would sacrifice a lot for us to be somewhere and be something in our lives and it shifted from doing it out of the goodness of their heart, their responsibility to an investment like as if they say I give out everything that I have worked for, for my child, they are going to pay back one day. I strongly believe that is one of the holding factors for us as Black people to go and not having families because it has branched over to marriage to lobola things especially in the Black society where it has become a business whereby parents say they invested so much in this child, they expect so much returns.

Thus, it was apparent that some of the recent South African Black graduates believed that society nurtures the notion of Black Tax through parents and guardians who invest in their children's education so that they will be ready to assume the responsibilities of taking care of their siblings and extended families. Therefore, there is an element of giving back, especially to the people who contributed to their success and other less fortunate members of the family. Thando shared:

When it comes to family it's that that thing of when you graduate you have to give back. It's a thing that we have made normal as Black people that once you graduate you must ... yeah, our parents feel like we owe them. It's not a direct thing, its indirect, sort of a norm that once you start working you must give back to the family even though some can afford to live

but you end up supporting them regardless of them being able to support themselves.

4.3.2 Theme 2: Entitlement

Some of the participants perceived that the concept of Black Tax originated from entitlement and expectations of South African Black communities. Ulethu viewed paying Black Tax as a thing for Black people who are entitled to people's finances. Ulethu explained:

There are people who feel entitled to people's pockets. I think it comes from entitlement of people who are not working. They feel entitled to people's pockets. I think it comes from entitlement of people who are not working. I think, I'm not sure if I should say it comes from poverty because other people who are poor do not think like that.

Others expressed the view that Black Tax is fueled by the expectation that because parents and guardians provided for them financially when they were not earning a salary, when they had graduated and started working, they had to return the favour. Refilwe shared:

To me, I feel like it happens mostly in Black families, right? Because now your mother would take you to school and then at the end of the day your mom doesn't tell you entirely that Refilwe you need to buy me a double storey house but they'll put it like "I took you to school, I took you to school so now it's your time to take care of me" like most black families would say that like "now it's your chance to take care of me." You know, so I wouldn't know exactly where it originates but I would say that most Black families have this tendency that now you took me to school, and you are my mother and I'm your child, you're obliged to do this and you even telling me, "I've done this for you, now you need to do this for me as well.

Similar sentiments were shared by Litho:

parents would sacrifice a lot for us to be somewhere and be something in our lives and it shifted from doing it out of the goodness of their heart, their responsibility to an investment like as if they say I flock out everything that I have worked for, for my child, they are going to pay back one day,

The extracts reveal that it is apparent that Black Tax may also stem from entitlement and the general expectation that one needs to return the favour by providing materialistic things to those who helped them achieve what they have currently.

4.3.3 Theme 3: Ubuntu/Cultural Obligation

Some of the participants shared that the concept of Black Tax originates from the philosophy of Ubuntu and Black people's culture that involves helping one another naturally.

Xulu asserted:

Uhm as Black people I think it comes from it dust in a bit from uhm the concept of ubuntu that is uhm being able to look out for each other when the other one has means or being able to cater for those that do not have uhm means.

Xulu stated:

So yeah I think it dust in a bit from that and also just I don't know, just looking out for each other as black people to try and maybe uhm let me think to try and uplift one another and yeah.

Thando posited:

I think the meaning that I attach to Black Tax is that I am looking out for my family and uplifting as I said initially and yeah, because if I don't help them who will?

One may deduce from what was shared that Black Tax is the right thing to do because it is in line with Ubuntu and acceptable culture that involves helping those around one. It is an act of caring and love. In addition, it may relate to wider economic conditions of poverty and deprivation as there is an obligation to provide because if they don't provide there is no one else who will.

Some participants believed that the concept originated because of the death of the sole breadwinner and took care of immediate family members and relatives. The participants

believed that when such people died, the eldest child or any of the children who were working had to fend for the remaining family members.

Refilwe shared that she knew nothing about Black Tax until her mother had passed away:

When my mom was still here, I was also working but I have never experienced it that's why I'm saying I used to watch it on TV and I was like yoh no, this! And I never thought like this would actually happen to me so my mom used to do everything and with my own money I used to do everything for myself, I wouldn't think that now I have to go buy braai pack, now I have to go do my little sister's hair, I would do it because I want to, you understand? Now that she is no more, it's me, my little sister and my auntie who is like 38, she has never worked in her life my mom used to do take care of her"

Karabo also echoed similar sentiments. He was shielded from paying Black Tax until the passing of his father and then all of a sudden, he had to provide for his family and relatives. Moreover, he finds himself having to take over his father's responsibility of providing to other family members while he did not consent to doing so. Black Tax moved from being a foreign reality experienced by others, to something close to home after the passing of a loved one. He shared:

I won't say it was a foreign concept, but it was something I did not identify with. Uhhm because I still had both of my parents who were taking care of me and uhhh yes so basically, I was shielded from the responsibility that I would say I have now that I was unaware of.

He added:

There's a lot of family members that are prior that you can say prior to uhhhm prior to losing my father, him being out of the picture I was not aware of, that I am now financially responsible for. So that's what I would call Black Tax, the sudden change from just thinking that your immediate family is all you have of realising that actually I am responsible in a sense that I did not consent to quite a lot of people

4.4 Experiences of Black Tax

The data revealed that Black Tax is perceived as a *bittersweet experience* because most of the participants felt unhappy about paying it, explaining that it holds them back from achieving their goals and has a negative impact on their finances. However, they also acknowledged that they would not refuse to pay it because they would never let their own families and relatives suffer while they could help them.

4.5 Positive Experiences

Two themes related to positive experiences of paying Black Tax emerged: helping out and grounds financially. It is noteworthy that while approximately half of the participants believed that paying Black Tax entailed helping out, the other half were of the opinion that it is a family responsibility that one naturally assumes when they are blessed with a job.

4.5.1 Theme 5: *Helping out*

Most of the participants perceived paying Black Tax was an act of kindness towards their families and communities from which they came. They were of the opinion that if one is blessed and successful, it is a family responsibility to make sure that you assist in whatever way possible to alleviate the misfortune of those who are less fortunate. Moletji explained:

Well, I think I have a problem with the term Black Tax overall, but if we are maybe to just talk ... I don't see it as tax because tax is forced and this whole concept of Black Tax isn't forced, it is worthwhile because it is not done out of ... you know feeling completed or feeling that you would then be disposed by your family if you don't give them money. It's just you wanting to assist the people that contributed to you being where you are to also better their lives and make their living conditions the same ... I mean better right?

Thando concurred that paying Black Tax involved helping out although at times people who were the beneficiaries tended to take advantage of the taxpayer. Thando explained:

I think it's just helping where you can, those who are in need even though sometimes people take advantage. Yes, so it's just helping someone who is in need, I think that's how I see it from my side. But I feel like it is becoming too much of a norm and people are now starting to take advantage, even when they do not need it, like there is never a month where someone would say this month I am doing okay. Like it's already included in their budgets that this person will send money even when they have, they will never say that this month they are sorted, so it differs but we just get used to it and accept it but hey, it's difficult.

Ulethu said:

Oh, helping, like it means helping out, just helping someone who is in need of help.

It is noteworthy that the main reason these graduates paid Black Tax was mainly to assume responsibility and take care of their families the best way they could. Furthermore, it is essential to note that paying Black Tax was not regarded as tax per se because it was not forced, but rather done out of the goodness of their hearts. This theme is closely linked to the theme identified previously of Ubuntu/cultural obligations. While the first theme of Ubuntu speaks of Black Tax as being part of the Ubuntu culture, and the current theme of helping out speaks of assisting family members voluntarily out of the goodness of the heart, both themes are similar in that they speak to paying Black Tax in the form of assisting those who are less fortunate.

4.5.2 Theme 6: Grounds Financially

IPA revealed that Black Tax had enabled some graduates to manage their monthly finances positively. This was apparent in how they explained that they had been given a life lesson on how to save and balance their finances despite having many financial responsibilities on their shoulders. Moletji explained,

Sometimes I feel like it grounds me to be more responsible with my finances." A similar view was given by Refilwe when she maintained that:

I am a Black African child, uhm yeah, I think I could use that phrase and also, I could say... because we normally laugh about it with my partner, I say to him: the day we get married or have kids, at least I already know how to do a budget and stick to it. In a way, it has helped me.

Thando shared the same sentiments when she explained:

I taught my mom that with this money I am sending she should be able to have a budget for electricity, for groceries and for children's lunchboxes. So, in a way I have also taught her to manage the little that I have sent to her. So yeah, we all had to learn to manage money.

It is apparent that as a result of paying Black Tax, recent graduates have acquired the valuable lesson of knowing how to manage their finances effectively by drawing up a budget and making sure that they stick to it. For some it went beyond just managing their own finances effectively but passing on the knowledge and skill to other people whom they pay Black Tax to.

4.5.3 Theme 7: Ambivalence

Although paying Black Tax was associated with positive experiences such as helping out in the family where one can, and displaying the spirit of Ubuntu, there is also some negative experiences that co-exist with the positive experiences such as feelings of being taken advantage of. So, there is a feeling of providing help but at the same time it comes with knowing that it normalizes the phenomenon to a point that the recipients of Black Tax still ask for financial assistance even when they can survive without it.

Thando stated:

"I think it's just helping where you can, those who are in need even though sometimes people take advantage. Yes, so it's just helping someone who is in need, I think that's how I see it from my side. But I feel like it is becoming too much of a norm and people are now starting to take advantage, even when they do not need it, like there is never a month where someone would say this month I am doing okay. Like it's already included in their budgets that this person will

send money even when they have, they will never say that this month they are sorted, so it differs but we just get used to it and accept it but hey, it's difficult."

4.6 Negative Experiences

Although some of the participants in this study had positive experiences related to Black Tax, the data revealed that the majority had negative experiences of paying Black Tax because it had a negative impact on their finances, emotional and psychological wellbeing and hindered their growth. The following three themes that emerged in this regard were strains the budget, painfully stressing, and inhibits growth. These are subsequently discussed.

4.6.1 Theme 7: Strains the Budget

Information provided by the participants revealed that the majority believed that paying Black Tax strained their monthly budget. They perceived that it affected their finances negatively because their salaries cannot last them until they get paid again next month. Karabo explained:

Well it affects it a lot, it affects it a lot. You can't ... you can't, I'll say you can't flourish you can't do more ... like it affects many aspects of your finances for instance uhm when you used to have enough money, if you use to have extra money for leisure, activities like going out with friends, going on a holiday, you end up not being able to do that because you practically cannot afford it, even though you can afford it but now you can't afford it because there are people that you have to support.

Moletji shared a similar view:

Also, sometimes I feel like it also delays my financial plans because with the money, let's say I send two thousand rand that's a lot of money I could be saving it so that I also do something to advance myself to move from the financial position I'm in or the tax bracket that I'm in, you see. So honestly, I would say it would be holding me back.

Thami echoed these views:

You know what it's not nice to get paid today and two days three days down the line you only have money to take you to work, you only have money for transport. If there is an emergency coming you won't be able to show up or to pay for that emergency in that situation or in the circumstances show up you won't be able to do anything, every month you just have money for groceries, money for transport that's the only money that you'll be left with so it's so exhausting, I don't even consider myself working for now because the money that I wake up every day in the morning is not working to my good but to the good of others, so it's just so exhausting financially I am forever broke.

Refilwe maintained that:

Financially it affects me in a point that uhmm sometimes I don't have money to come to work. Yes, I have to make my sister understand sometimes that Lerato (pseudonym) you cannot get - her name is Lerato (Pseudonym) I have to tell her that you cannot get lunchbox money today because the money I have, I must use it for transport.

From the information the participants shared it was apparent that there was not a balance between considering their salaries and expenses. Some mentioned the increase in the prices of fuel and basic commodities. They added that it was even difficult to save for emergencies. Most of the participants shared the view that paying Black Tax affected their budget negatively as they simply could not afford to pay Black Tax and still have money for themselves.

4.6.2 Theme 8: Painfully Stressing

Some of the participants were of the view that paying Black Tax as a recent graduate was painfully stressful because most of the participants were currently failing to live within their budget limits. Karabo explained how paying Black Tax to the extended family members placed a considerable strain on his life:

So, it's very it's very irritating and stressing at times because you ... it leads to you, well to some people ... well let me put it directly to me. I've realised that what I saw as living within my means now gets affected because I have to provide for many more people I did not plan to, so I ... I don't feel good about it honestly. If it was just providing for my sibling and my mother, I would gladly do that but now the extended individuals they really do put a strain on our finances and I feel that it does hinder our growth and our potential, you can't even pay for education at times, when you want to better your education, you can't pay for it because you are obliged to support other members of your family.

Refilwe, who concurred with this view, explained how disturbing and stressing it was to worry about other people's welfare:

Yoh it's very sad for me, it's very sad it's very disturbing, it's stressful I don't if I could say that it's leading me to depression but at some point, I'd feel like ... not even so long ago I was at home and I know how crazy this sounds but I just climbed onto the bed and I screamed because now I have 500 rands with me, I'm going to work, now there's some essential short at home and I'm like what do I do.

Refilwe added:

It's really not nice and remember as youth we've got goals and things that you have told yourself that at this age, I want to do this, this is how I see my life. Now all of a sudden everything changes. If you said I plan to buy a car, I can't anymore, If I want to buy these two weaves for five thousand rand, I can't anymore. So instead of taking that money to buy hair, I have to do this and do this. So, I'm still getting used to it but however it is not easy I don't wanna lie it is not easy.

By expressing how painful the process was, Thami shared:

It is horrible, it's painful, it's so sad not that it is painful to take care of my siblings, it is just that it is painful for me as an individual not being able to accomplish what I was supposed to be accomplishing, I have not been able to meet my needs because I still have to

take care of other people's needs.

It was apparent that these recent young Black graduates were no longer prioritising their needs. This affected their emotional and psychological wellbeing as they were always stressed and tried make ends meet so as to cater for other people's needs while ignoring their own.

4.6.3 Theme 9: Inhibits Growth

Another negative theme that was dominant highlighted how paying Black Tax hindered the growth of recent graduates, which resulted in them being stuck because they had to delay their goals in order to be able to support other people. Litho explained:

It affects you greatly because you never move to where you want to be because there is no point in renting out an apartment for four thousand bucks (rands) when your brother's son or your brother is still a drug addict that needs to go to rehab and all. So, the sacrifices that you do for others in your family it affects you because you never get any financial worth of going forward. You know in life we need financial growth, so you never grow financially at all.

The participants shared similar views, reiterating that the money they used to pay Black Tax could have been used for other things to help them advance in life such as opening up savings accounts or using the money to further their education. Moletji stated:

Sometimes I feel like it also delays my financial plans because with the money, let's say I send two thousand rand that's a lot of money I could be saving it so that I also do something to advance myself to move from the financial position I'm in or the tax bracket that I'm in, you see. So honestly, I would say it would be holding me back.

Xulu echoed the same sentiment:

Uhm, one thing I can say is that it does hold me back because I have to include it in my monthly budget so I think with that money I could be starting up a savings account, starting

to save maybe for assets that I'd want in the future, so I think it does hold me back.

Karabo explained how it affected his ability to advance himself in relation to furthering his studies:

I feel that it does hinder our growth and our potential, you can't even pay for education at times, uhh when you want to better your education, you can't pay for it because you are obliged to support other members of your family.

Thando expressed a similar experience of feeling stuck:

I'm in situation whereby I feel like my life is not moving forward, uhm it is just so static, it is stable, I can't see where I am going because of too much responsibility and I can't just shake them away be like aarrhg guys no take care of yourselves and let me focus on myself because whatever that I am providing to them right now it is basics, it is what they need to survive.

Thami put it this way:

Now I can't take another step I am just everyday rounding in the same circle, uhm I am telling you, five years come you'll still find me in the same situation, and it is just so sad, unless if maybe I get another job that is well paying then yeah, maybe a little extra income it will help but now I don't see any salary change on my situation, it is sad.

It may be deduced that the participants believed that that paying Black Tax contributed to them being stuck in one place and not being able to grow in relation to their career and financially because of constantly having to cater for other people's needs.

Despite all the recent graduates' negative experiences related to paying Black Tax, the majority of them emphasised that they had an obligation to pay it. Although there was almost a sense of being aware of the financial, emotional, and psychological implication of paying it, they continued to pay because they regarded it as moral obligation to which they had become accustomed.

The participants continually used the phrases *I have to* and *I'm obliged to*. This is

evident in the following statements: Xulu noted:

I think it does hold me back a bit, however be as difficult as it is I think there's no going around it at the end of the day we have to do it even though I don't feel happy about doing it sometimes because it just holds me back from other things that I wanted to do.

Thami shared a similar view but also acknowledged her need to focus on herself and her young family. However, she was expected to take care of her siblings first:

Now I'm in a point whereby is should be focusing on my future and the future of my child but then I can't do that, I still have to go back to take care, to take over where my sister left.

A few participants normalised this obligation such that it no longer stressed them and had become their way of life. Thando posited:

I've been doing it forever, so I'm used to it. So, when my salary comes, I already know that I have to divide it to between my family and me, I'm used to it. I used to feel strange but at the end of the day I have to, I have to. I'm used to it, and I set a budget for everyone that I am taking care of, so yeah, I won't say it's easy but I have accepted the situation.

4.8 Conclusion

The information provided by the participants on the experiences of Black Tax amongst recent Black African graduates in South Africa was carefully studied in order create themes. The data analysis was organised to speak directly to the research questions. Based on the codes generated from the data set, the data were analysed. The participants' views were employed to substantiate the themes that emerged. In the following chapter, the findings of the study are discussed.

CHAPTER FIVE: DISCUSSION, LIMITATIONS AND RECOMMENDATIONS

5.1 Introduction

The results of this research are discussed in this chapter. The purpose of the discussion is to interpret or make sense of the data in the context of previous studies related to the current research topic. In essence, the experiences of and meanings attached to Black Tax by selected Black African graduates are the focus of the discussion. Furthermore, the limitations of the study are outlined. Of importance, recommendations for future academic studies on Black Tax in Africa and specifically South Africa are provided. Finally, the researcher provides a detailed self-reflection of her experience in conducting the research.

5.2 Discussion

Black Tax as a complex phenomenon, which is not as evident as it may seem. Magubane (2017) argued that the term Black Tax has been prevalent in recent years but there is a paucity of research thereof. The participants gave an array of responses when explaining their perceptions of how Black Tax originated.

The findings revealed that paying Black Tax is anchored in the philosophy of Ubuntu and cultural obligations. Ubuntu is generally regarded as an African ethic of community (Chasi, 2021). Ubuntu is an African philosophy, which comprises virtues such as harmony, justice, unity, kindness, and love. Chasi utilized a tree analogue to describe the formation of Ubuntu. He argued that although the branches one finds in Zambia, Zimbabwe and South Africa are exposed to different climates, the roots are essentially the same. The concept of Ubuntu is the foundation of sustainable African morals and African resurgence, where it is imperative for people to appreciate human life according to its terms. The notion of Ubuntu encompasses valuing the benefits of sharing and connection rather than competition (Fongwa, 2019). It was contended in the study that some Black African graduates pay Black Tax for the good of societies from which they come. In essence, these graduates perceived that paying Black Tax

was a sign of humanness.

While some participants were of the opinion that the concept of Black Tax originated from the concept of Ubuntu, others thought it originated from the notion of the entitlement of other peoples' finances. Whiting (2009) noted that the concept of Black Tax originated because of the scale of the support required given the large size of Black households in South Africa. He reinforced that the financial burden is transferred to those who are working. Whiting concurs with the view that the concept originated from the African culture. As previously cited, the phenomenological paradigm argues that different realities can exist at the same time and there is no one truth that is superior and should be taken over others. This allows for different meaning and experiences of Black Tax to emerge. Hence as evidenced by the findings, some graduates view Black Tax as originating from Ubuntu while others see it as stemming from entitlement.

Social constructionism focuses on the interactions between people and how language is used in those interactions to construct reality (Berger & Luckmann, 1991). According to Hammersley (1992), reality is socially constructed by people's subjective experiences of everyday life. Hence one can argue that the concept of 'Black Tax' is not a tangible object of the natural world that can be seen and touched, but rather a social construct used by Black Africans to make sense of their own life experiences using language. The phrase Black Tax in this case, is employed to represent shared meanings and understandings of remittance amongst the Black community that revolves around the culture of Ubuntu and societal inequalities.

Some participants were of the view that Black African communities are disadvantaged with regard to financial independence in comparison to other races. Therefore, they nurture their first and most successful children to assume the family responsibilities of looking after siblings and extended families. Booker (2015) stated that the act of intergenerational reciprocal care forms the traditional pillar in Black African culture, which is usually

perceived as a sign of love, respect, and responsibility.

Fisher (2019) noted that Black Tax is not a new concept because people have always taken care of their families. This is in line with the participants who alluded to the fact that taking care of one's family members was compulsory in most Black cultures, regardless of one's role in the family, as long as one had the means to do so. It is of interest that the definition of family is not confined to the nuclear family of parent and siblings but is also includes relatives such as aunts, grandparents, siblings' children and others who may be regarded as family. This concurs with Makiwane et al. (2016) and Msibi (2020) who posited that family in African settings is not limited to the nuclear family unit, but other relatives. It is critical to note that most Black African societies have valorised family relations. By employing the Dariro-relational philosophy concept, Ncube and Tomaselli (2019) demonstrated that historically, most Black African shelters, particularly huts, were circular and village settlements also largely adopted a circular pattern where people lived as families, including extended families. Such circular establishments suggest that relationships and interrelationships are larger than individuals in the African circle.

Some of the participants connected the issue of Black Tax to recurrent bereavement or occasional loss of parents in African societies, as elsewhere. Despite advancements in healthcare and enhanced quality of life (World Health Organization, 2016), death and bereavement remain a ubiquitous part of the human experience (Hupp, 2017; Parkes & Prigerson., 2013). Scholars also contended that the notion of Black Tax is fueled by broken families as a result of deaths as well as divorce (Vakira et al., 2021). Because of such circumstances, relatives are expected to provide support to existing children in family circles (Mhlungu, 2015).

At times in the interview, some participants shared that when parents or the sole breadwinner died, the eldest child or any of the children who are educated to fend for the remaining individuals assume the family responsibilities. Moreover, relatives in the extended

family also have the responsibility to care for their departed relatives' offspring. If individuals lose their mother or father in Black African societies, culture requires that somebody in the family circle is expected to fill the void by assuming the parenting role. The values of kinship, love and solidarity are expected to keep the family together (Ncube & Tomaselli, 2019). Black South African societies appreciate the relational philosophy of complementing each other in the upbringing of children in the broader societal circle. In such a scenario, a child belongs to the whole family and village. Such cultural values and beliefs promote the practice of Black Tax among Black African families. Accordingly, some of the participants viewed Black Tax as a responsibility, which ought to be undertaken and individualism and selfishness discouraged in such cultural establishments. In essence, some Black South Africans possess the obligation to support their extended families financially after incidents of grief (Carpenter & Phaswana, 2021). Those who subscribe to such cultural beliefs do not perceive Black Tax as a burden but undertake such responsibilities proudly.

Most importantly, the findings revealed that for some, Black Tax was experienced positively as an act of caring, love and appreciation to family while to others, it was experienced negatively as a painful financial burden and inhibited growth. Surprisingly, other participants suggest that paying Black Tax may be a *bittersweet* experience. The findings demonstrated a unique nature and variations of Black Tax and the loyalty some of the participants felt towards their families and extended families. The findings further showed that paying Black Tax is regarded as an act of kindness towards families and communities from which the participants came. From this perspective, paying Black Tax was something that is intrinsic and should be for the good of society and families in order to change the lifestyle of the less privileged. Oosthuizen (2019) noted that African adults share more with certain people in other households in comparison to other groups in relative terms.

The results revealed that the issue of helping out is critical in Black African culture and Ubuntu. Children are always encouraged to value their parents and kinsmen who have an

important part in their upbringing by helping them out financially when they are in a better position. Most Black African parents struggle to raise their children. Mabhena (2020) argued that the majority of Black People are from poor, working-class backgrounds where the act of ensuring a child receives an education until high school is considered difficult. Therefore, it is crucial that guardians and parents should make sacrifices when bringing up their children (Mabhena, 2020). In South Africa, the apartheid legacy has contributed to the economic struggles faced by Black Africans (Aaron & Slemrod 1999; Leibbrandt et al., 2012). Because of the sacrifices Black African parents make to educate their children, they often remind them through comments and actions to come back and help out financially in the family.

Thus, most Black African graduates feel obligated to pay Black Tax as a form of *pay back* to parents and family who made sacrifices for them. One may argue from the findings that parents invest in their children's education and expect to get a return in the form of Black Tax once the child graduates and starts working. These expectations are not always communicated directly but subtly, almost like the unwritten and unspoken rules of society.

It is considered *unAfrican* to ignore family members who are suffering when assistance can be rendered. The participants felt obliged to pay Black Tax and not challenge the existing societal norms (Carpenter & Phaswana 2021; Mangoma & Wilson-Prangley, 2020). Mabhena (2020) noted that society generally disapproves of those who evade Black Tax. Scholars such as Ncube and Tomaselli (2019) and Mabhena (2020) have demonstrated that family circles are important in African lives.

Some of the participants noted that Black Tax had a positive effect on how they managed their monthly finances. They explained that they had been given a life lesson on how to save and balance their finances despite having many financial responsibilities. Schaefer (2008) posited that caring for family whether immediate or extended is an integral part of the African culture, which grounds people positively, thus reinforcing the findings of this study.

Although the findings revealed that some of the participants perceived Black Tax as a

positive cultural value, some expressed different views. Some believed that they were unable to break away from the circle of poverty. Thus, instead of focusing on their own financial growth and betterment as individuals and their own new families, they were expected to use some of their earnings to support their parents, grandparents, siblings and in some cases, their siblings' children. This implied that Black Tax is a long-term plan that never ends. Some of the participants shared that Black Tax was an enormous obstacle in the attainment of their personal goals. The findings complement the earlier assertion that Black Tax contributes to stunted career growth among Black African graduates. Madyaka (2021) found that Black Tax contributed to delays in the career progression of Xhosa graduates.

Critically, Black Tax thwarts the financial fortunes of the taxpayers. The participants shared that Black Tax prevents the economic stability of those who pay, thus ensuring they remain in perpetual poverty. One may therefore deduce that poverty and deprivation are part of Black South African everyday life (Carpenter & Phaswana, 2021; Gradin, 2013). Oosthuizen (2019) demonstrated that in South Africa, Whites' average work-related lifetime earnings are higher than other racial groups and notably higher than the average Black African.

Moreover, Black African adults share more with certain people in other households in comparison to other groups in relative terms.

The findings also revealed that some Black African graduates felt burdened by paying Black Tax. Some of the participants experienced Black Tax as a burden because of the meagre salaries they were earning, which were meant to help start their career and provide necessities. In addition, some perceived Black Tax to be a burden because they believed that although they should be able to invest for the future, Black Tax ensured that such an opportunity was not feasible. The findings also suggested that recent graduates experienced paying Black Tax as painful as they constantly worried about other people other than themselves. This was highlighted when they shared that their needs and wants were the last priority because they were obligated to ensure that everyone else was provided for. This left them with little money

to enjoy or reward themselves for their efforts of working and providing for others. Such negative emotions have been linked to depression and suicidal ideation.

Furthermore, due to the ever-increasing cost of living in South Africa and throughout the world, paying Black Tax has a negative impact on these graduates' income and lifestyle. Some expressed concern that Black Tax was preventing them from providing for their own immediate families, especially their children. Some of the participants believed paying Black Tax contributed to the creation of a poverty chain because they were unable to succeed in saving and investing meaningfully. However, guilt may make it difficult for most individuals to neglect paying Black Tax.

Falco and Bulte (2011) stated that financial transfers among kinship may hinder the financial growth of those who are expected to provide for their families. Most graduates earn inadequate salaries to cater for their needs as well as their family and community expectations. Mabhena (2020) contended that regular transfers of finances may reduce savings and investments (Mangoma & Wilson-Prangley, 2020; Manqoyi, n.d).

One may also argue that Black Tax can prevent the growth and independence of the Black middle class because of their inability to invest and save (Mabhena 2020; Manqoyi n.d; Planting, 2013). Therefore, Black Tax is efficiently a hindrance for the affluent in the family (Mabhena 2020).

The findings revealed that some of the participants paid Black Tax not because they loved doing so but because they felt obligated. This left them stressed and depressed. In essence, as much as the participants fulfilled this obligation, they were depressed. Although paying Black Tax is a norm in Black African societies, some of the participants experienced stress and guilt because of it. It may be argued that paying Black Tax may lead to various mental health issues such as depression. This was highlighted by participants who shared that they had to put their dreams, goals and aspirations on hold because they could not afford to take care of everyone and still achieve their dreams. Scholars contended that unequal societies

suffer poor physical and mental health (Burns et al., 2014; Posel & Casale, 2011; Schneider, 2016).

The findings also revealed that the Black Tax phenomenon led to entitlement because some of the beneficiaries were unwilling to fend for themselves. In such cases, they perceived that the beneficiaries believed it was their right to receive regular assistance from those who were working. Those paying Black Tax continued to render assistance despite suffering from stress during the process as a result of struggling to live within their budgetary limits. This appeared to occur when the beneficiaries did not appreciate the kind of support rendered to them. Some did not appreciate what was purchased for them because it was not their preferred brand. Thus, the recipients of Black Tax may not appreciate the budgetary constraints the *taxpayers* experience.

One may deduce from the findings that Black Tax creates tension in most families. In fact, budget constraints contribute to strained relations in families. Mabhena (2020) asserted that usually occurs when beneficiaries feel like they are receiving inadequate support, while those paying the *tax* feel too much is being demanded from them.

5.3 Limitations

This study has several limitations. First, all the participants were university students because of the purposive sampling technique employed, which may have limited the study. Participants from technical colleges or without formal education may have provided different insights. Second, all the participants were from a rural area. Graduates from urban areas may have provided different experiences of paying Black Tax. Third, the study only focused on those who had been employed formally and did not include those who were employed informally. The latter may have yielded different insights even though informal employment is not associated with stability.

Fourth, the researcher is a Black African graduate who has benefitted from Black Tax

herself. Although the researcher consistently checked herself throughout the research process through reflexivity, it is possible that some findings would have been interpreted differently if another researcher had conducted the study. Fifth, the participants were all recent Black African graduates who currently resided in Gauteng province for the purposes of work. This geographic aspect may have had an impact on the kind of data that were generated.

5.4 Recommendations

As stated previously, the participants included recent college and university graduates. Black Tax is not necessarily limited to graduates as many groups of people experience it too. Therefore, the researcher suggested that additional research be conducted with those who experience the phenomenon of Black Tax but do not have formal qualifications. Furthermore, the participants were all from a rural area only. Black Tax is not limited to rural graduates and thus, further research should be conducted with graduates from urban areas as well. Importantly, it only focused on those who were formally employed. Different insights may have emerged from participants who were not formally employed, even though informal employment is not associated with stability.

5.5 Personal Reflections

The topic of Black Tax is very close to my heart as I deem myself to be a beneficiary of it. Having grown up without both parents and any biological siblings, I relied on extended family members for my basic needs. From my pre-school years and all the way to university I was supported both financially and socially by my aunts, uncles, grandparents and cousins. As a child, I never thought much of it until I started reading about the concept of Black Tax on social media and in magazines. This made me wonder how the people who are contributing financially to ensure that my needs are met feel and how this is affecting them financially. I casually asked my older cousins and my aunt what they think about Black Tax and the responses I got were sort of in between. They explained how it impacts their finances in a

negative way but how they would also not let me feel the wrath of not having parents while there is something they can do about it.

This spiked my interest and I decided to study the experiences of 'Black Taxpayers' because for my entire life I was grateful for the support I was receiving but I did not think that this may be weighing so much on the people taking care of me.

Around the same time this was happening, an award-winning author by the name of Niq Mhlongo wrote a book about Black Tax which featured people's personal stories of how the phenomenon is manifesting itself in their lives. The stories in the book moved me a lot and motivated me to continue with the study despite the difficulties I encountered while doing it.

One of the biggest challenges that I encountered when conducting the study was finding literature on the concept of Black Tax in academia. There is a lot of text on Black Tax in popular literature but there are a few academic studies conducted on the phenomenon especially during the time when I started writing the research proposal. Although this was a difficult thing to maneuver, it also served as motivation as it made me feel like I am part of the people moving this important and understudied phenomena into academia.

In terms of conducting the study itself, the journey was also challenging but sometimes fruitful especially when it came to data collection. Conducting the interviews with the participants was pleasant because they were at ease and opened up to me from the very beginning. From their comments when I introduced the study topic, I got a sense that Black Tax forms a big part of their lives and it is something they needed to talk about. On the other hand, it was emotional listening to all the stories they told me. The one participant that moved me a lot was Refilwe, whose mother passed on and she suddenly had to take the responsibility of taking care of her little sister and aunt. It was heartbreaking to hear that Black Tax affects her finances to a point where she climbs her bed and scream because she has no idea what to do.

A lot of the responses that I got from the interviews were unexpected and they really did take me by surprise. For example, the idea that paying Black Tax may enhance their ability to save money and manage their finances better. During the data collection process, I had to pause after conducting each interview to reflect on my own life experiences of receiving “Black Tax’ so that I do not confuse it with what the participants were saying. Probing also helped in this regard during the data collection stage as I was able to get clarity over nuances that I would not have otherwise understood. Overall conducting the study was an eye-opening experience as it also allowed me the opportunity to open my eyes to the other side of Black Tax being the lived experiences of people who pay it.

5.6 Conclusion

The aim of this research was to explore the experiences of Black Tax amongst recent Black African graduates. Eight interviews were conducted and transcribed verbatim. The researcher employed a qualitative methodology to capture the participants’ experiences holistically. The results highlighted the manner in which recent Black African graduates experience Black Tax as both a positive and negative phenomenon. More specifically, the findings revealed that it is experienced positively as an act of caring, love and appreciation by family and negatively as a painful financial and growth inhibiting phenomenon.

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APPENDIX A: INTERVIEW GUIDE

Hello, my name is Onthatile. I am currently completing my master's degree in Research Psychology and this research forms part of my thesis. I would like to thank you for agreeing to participate in my study. This research is based on your experiences of the newly emerging concept of Black Tax. The purpose of this interview is to capture your experiences of Black Tax as a recent Black African graduate.

Before we proceed with the interview, I would like to assure you that everything you say during this interview will be kept confidential, and only my supervisor and I will have access to the voice recordings. I want to remind you that you have the right to withdraw from this study at any time during the interview. You also have the right to refrain from answering any question you are uncomfortable with. Should you wish to view the results of this research, please email me and I will forward these to you upon completion of this study. You can find my contact details on the information sheet provided to you prior to this interview.

(Transition A: I will start by asking you question regarding Black Tax)

1. Where did you first hear of the concept Black Tax?
2. What do you think Black Tax is?
3. Where do you think this phenomenon originates?
4. Who do you think should pay Black Tax?
5. Have you ever benefitted from Black Tax in the family? **Probe:** Was there someone in the family who worked and assisted you?
6. Do you pay Black Tax? **Probe:** To whom?
7. How do you feel about paying Black tax?
8. How do you think it affects your financial status?
9. What meaning do you attach to paying Black Tax?

(**Transition B:** I would like to ensure that your participation in this interview will not harm you psychologically and ensure you receive the necessary help (if needed))

1. I understand that sharing your experience today could be distressing. If you are feeling distressed at any stage following this interview, I suggest that you contact the South African Depression and Anxiety Group on the following number: 011 234 483, to receive assistance at no cost.
2. You are also free to contact my supervisor or me should you have further questions regarding the study or the results.

Thank you for your help and taking the time to help me with my research.

APPENDIX B: ETHICAL APPROVAL



Faculty of Humanities
Fakulteit Geesteswetenskappe
Lefapha la Bomotho



14 September 2021

Dear Miss OR Maboja

Project Title:	Exploring the experiences of Black Tax among recent Black African graduates in South Africa
Researcher:	Miss OR Maboja
Supervisor(s):	Dr B Moteleng
Department:	Psychology
Reference number:	16272481 (HUM035/0521)
Degree:	Masters

I have pleasure in informing you that the above application was **approved** by the Research Ethics Committee on 26 August 2021. Data collection may therefore commence.

Please note that this approval is based on the assumption that the research will be carried out along the lines laid out in the proposal. Should the actual research depart significantly from the proposed research, it will be necessary to apply for a new research approval and ethical clearance.

We wish you success with the project.

Sincerely,

Prof Karen Harris
Chair: Research Ethics Committee
Faculty of Humanities
UNIVERSITY OF PRETORIA
e-mail: tracey.andrew@up.ac.za

Research Ethics Committee Members: Prof KL Harris (Chair); Mr A Bizos; Dr A-M de Beer; Dr A dos Santos; Dr P Gutura; Ms KT Govinder Andrew; Dr E Johnson; Dr D Krige; Prof D Maree; Mr A Mohamed; Dr I Noomé, Dr J Okeke; Dr C Puttergill; Prof D Reyburn; Prof M Soer; Prof E Taljard; Ms D Mokalapa

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APPENDIX C: PARTICIPANT INFORMATION SHEET

TITLE OF THE STUDY

Exploring the experiences of Black Tax among recent Black African graduates in South Africa

Hello, my name is Onthatile Maboja, I am currently a Masters student in the Faculty of Humanities, University of Pretoria. You are being invited to take part in my research study. Before you decide to participate in this study, it is important that you understand why the research is being conducted and what it will involve. Please take some time to read the following information carefully, which will explain the details of this research project. Please feel free to ask the researcher if there is anything that is not clear or if you need more information.

WHAT IS THE PURPOSE OF THE STUDY?

- The purpose of this study is to explore the experiences of Black Tax amongst recent Black African graduates. Very few studies have been conducted on Black Tax and most of what is known about this phenomenon is what is available on popular media. Furthermore, there is not much academic literature on the topic. I have decided to conduct a study on how recent Black African graduates experience Black Tax.
- The overall aim of this study is to explore the experiences of Black Tax from the perspectives of recent Black African graduates.

WHY HAVE YOU BEEN INVITED TO PARTICIPATE?

- You will be invited to participate because you have recently obtained your qualification and you have also complied with the inclusion criteria, which is a Black African and

recent graduate. You have also met with other inclusion criteria since you are a South African citizen, between the ages of 23-27 years and have access to Google, Zoom, Skype or WhatsApp Video.

- You will be excluded from the study if you have not obtained your qualification in the last three years and do not pay Black Tax.

WHAT IS THE NATURE OF MY PARTICIPATION IN THIS STUDY?

- You will be expected to participate in an interview. I will be asking you questions and you will be answering and elaborating further if you want to. This interview will take approximately 40-50 minutes.

CAN I WITHDRAW FROM THIS STUDY EVEN AFTER HAVING AGREED TO PARTICIPATE?

- Participating in this study is voluntary and you are under no obligation to consent to participation. If you do decide to participate, you will be given this information sheet to keep and be asked to sign a written consent form. You are free to withdraw at any time and without giving a reason. If you decide not to take part in the study you will not face any negative consequences or be penalised.

WILL THE INFORMATION THAT I CONVEY TO THE RESEARCHER BE KEPT CONFIDENTIAL?

- Confidentiality will be ensured by assigning code names to each participant, which will be used in all research notes and documents. Findings from this data will be disseminated through conferences and publications. Reporting of findings will be anonymous. Only the researchers of this study will have access to the information.
- ❖ Please note participant information will be kept confidential, except in cases where the researcher is legally obliged to report incidents such as abuse and suicide risk.

WHAT ARE THE POTENTIAL BENEFITS OF TAKING PART IN THIS STUDY?

There will be no direct benefit to you for participating in this study. However, I hope that information obtained from this study may contribute to the body of knowledge about Black Tax and also help the society better understand this phenomenon.

WHAT ARE THE ANTICIPATED RISKS FROM TAKING PART IN THIS STUDY?

- There are no foreseeable risks for participating in this study.

WHAT WILL HAPPEN IN THE UNLIKELY EVENT THAT SOME FORM OF DISCOMFORT OCCURS AS A RESULT OF PARTICIPATING IN THIS RESEARCH STUDY?

- Contact details of a mental health professional will be provided to you in case you experience some psychological discomfort or distress as a result of the interview.

HOW WILL THE RESEARCHER(S) PROTECT THE SECURITY OF DATA?

- Electronic information will be stored for a period of 15 years. Future use of the stored data will be subject to further research ethics review and approval if applicable.
- Participant information in hard copies of raw data will be locked in the cabinet and electronic data will be kept in a file that is password protected in the Department of Psychology.

WHAT WILL THE RESEARCH DATA BE USED FOR?

- Data gathered from the participants will be used for research purposes that include dissertations, conferences, publications and policy briefs.

WILL I BE PAID TO PARTICIPATE IN THIS STUDY?

- NO, you will not be paid to participate in this study. However, one day data will be provided should the interviews be conducted virtually.

HAS THE STUDY RECEIVED ETHICS APPROVAL?

This study has received written approval from the Research Ethics Committee of the Faculty of Humanities, University of Pretoria. The ethical approval number is HUM035/0521. A copy of the approval letter can be provided to you on request.

HOW WILL I BE INFORMED OF THE FINDINGS/RESULTS OF THE RESEARCH?

- The findings of the research study will be shared with you once they are available.

WHO SHOULD I CONTACT IF I HAVE A CONCERN, COMPLAINT OR WANT TO KNOW ANYTHING I SHOULD KNOW ABOUT THE STUDY?

If you have experienced adverse effects as a result of participating in this study, you may contact the South African Depression and Anxiety Group (SADAG) on the following number: 011 234 4837. If you have questions regarding your rights as a research participant or if problems arise that you do not feel you can discuss with the researcher, please contact the supervisor whose contact details are below.

Thank you for taking time to read this information sheet and in advance, for participating in this study.

Researcher

Name Surname: Onthatile Maboja

Contact number: 0784945108

Email address: nthatypropser@gmail.com

Supervisor

Name: Dr Benny Motileng

Contact number: 012 420 2907

Email address: benny.motileng@up.ac.za

APPENDIX D: INFORMED CONSENT FORM

EXPERINCES OF BLACK TAX AMONGST RECENT BLACKAFRICAN GRADUATES IN SOUTH AFRICA

{ETHICAL APPROVAL NUMBER}

WRITTEN CONSENT TO PARTICIPATE IN THIS STUDY

I, _____ (**participant name**), confirm that the person asking my consent to take part in this research has told me about the nature, procedure, potential benefits and anticipated inconvenience of participation.

STATEMENT	AGRE E	DISAGR EE	NOT APPLICA BLE
I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason, and without any consequences or penalties.			
I understand that information collected during the study will not be linked to my identity and I give permission to the researchers of this study to access the information.			
I understand that this study has been reviewed by and received ethics clearance from Research Ethics Committee Faculty of Humanities of the University of Pretoria.			
I understand who will have access to personal information and how the information will be stored with a clear understanding that, I will not be linked to the information in any way.			
I give consent that data gathered may be used for dissertation, article publication, conference presentations and writing policy briefs.			
I understand how to raise a concern or make a complaint.			
I consent to being audio recorded.			
I consent to being video recorded.			
I consent to having my photo taken.			NA
I consent to have my audio recordings /videos/photos be used in research outputs such as publication of articles, thesis and conferences as long as my identity is protected.			

EXPERIENCE OF 'BLACK LAX' AMONGST RECENT GRADUATES

I give permission to be quoted directly in the research publication whilst remaining anonymous.			
I have sufficient opportunity to ask questions and I agree to take part in the above study.			

Name of Participant

Date

Signature

Name of person taking consent

Date

Signature