

BINDURA UNIVERSITY OF SCIENCE EDUCATION



FACULTY OF COMMERCE

DEPARTMENT OF BANKING AND FINANCE

**TITLE: BLACK TAX IS AFRICAN MEN'S FIRST CURSE: UNRAVELING THE
BURDEN OF BLACK TAX, EXPLORING ITS IMPACT AND IMPLICATIONS IN
ZIMBABWE.**

BY

B202895B

A dissertation submitted to Bindura University of Science Education, Faculty of commerce,
Department of Banking and Finance, in partial fulfilment of the requirements of the award
of Bachelor of Commerce Honours Degree in Banking and Finance

APPROVAL FORM

The undersigned certify that they have supervised student B202895B Dissertation entitled:
Black Tax Is African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its
Impact and Implications in Zimbabwe, in partial fulfilment of the Bachelor of Commerce
(Honors) Degree in Business Administration and Management Education.

Supervisor...

Chairperson...

Signature: <i>Teasnyre PP</i>	Date: <i>03/10/2024</i>
Signature: <i>PP</i>	Date: <i>03/10/24</i>

RELEASE FORM

Student Number: B202895B

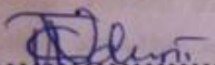
Dissertation Title: Black Tax Is African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its Impact and Implications in Zimbabwe

Degree Title: Bachelor of Commerce of Banking and Finance

Year Granted: 2024

Permission is hereby granted to the Bindura University of Science Education Library to produce single copies of this Dissertation and to lend such copies for scholarly and research purposes only. The author does reserve other publication rights. Neither the dissertation nor extensive extracts from it may be printed or otherwise reproduced without prior permission from the author.

SIGNED:

 DATE 03 / 10 / 2024

PERMANENT ADDRESS: 553 Derere Street old Mabvuku /Harare Zimbabwe

ABSTRACT

This study explores the phenomenon of 'black tax' and its impact on African men in Zimbabwe. Black tax refers to the financial obligations and burden placed upon successful African individuals to provide support and resources for their extended families. The study aims to unravel the complex nature of black tax, examining its economic, educational, career, psychological, and sociocultural implications. Underpinned by theories such as social exchange theory, intersectionality theory, family systems theory, and cultural capital theory, this research adopts an explanatory and descriptive research design. A mixed-methods approach was employed, utilizing survey questionnaires and semi-structured interviews to gather data from a diverse sample of African men in Zimbabwe, including professionals, entrepreneurs, and skilled workers.

The findings reveal the multifaceted burden of black tax on African men. Regression analysis indicates that age, income, and education level significantly influence the black tax burden, with younger, lower-income, and less educated individuals facing disproportionate challenges. Descriptive statistics and t-test results demonstrate the substantial financial, emotional, and psychological impact of black tax, including reduced personal savings, delayed personal and career development, and heightened stress and anxiety. Thematic analysis of the qualitative data illuminates key themes related to the burden of black tax, its financial implications, emotional and psychological impact, effects on career and personal development, societal and cultural factors, and the coping mechanisms and support systems employed by African men. Professionals, entrepreneurs, and skilled workers share nuanced experiences, highlighting the complex intersections of identity, socioeconomic status, and family dynamics. The study concludes that black tax poses a significant burden on African men, constraining their personal and professional aspirations, exacerbating wealth inequality, and perpetuating intergenerational cycles of financial dependency. Recommendations include the need for greater societal awareness and policy interventions to address the systemic issues underlying black tax, the provision of financial literacy and counseling programs, and the fostering of support networks and community-based initiatives to empower African men in navigating this complex cultural obligation.

Further research is suggested to explore the experiences of African women, the intergenerational dynamics of black tax, the role of technology and financial innovations in

mitigating the burden, and the comparative analysis of black tax across various African contexts. By shedding light on this understudied phenomenon, this study contributes to the broader understanding of the socioeconomic and psychosocial challenges faced by African individuals, paving the way for more inclusive and equitable development strategies.

DEDICATION

This dissertation is dedicated to the resilient Zimbabwean men who have shouldered the burden of Black Tax, and to the generations that will come after them. May this work serve as a catalyst for deeper understanding, meaningful dialogue, and impactful change that will alleviate the challenges faced by individuals and communities affected by this profound societal phenomenon.

ACKNOWLEDGEMENTS

I would like to express my deepest gratitude to my supervisor, for his unwavering guidance, invaluable insights, and relentless support throughout the completion of this dissertation. His expertise, constructive feedback, and steadfast encouragement have been instrumental in shaping this work. I am also incredibly thankful to the esteemed faculty members of the Department of Banking and Finance at Bindura University of Science Education. Their dedication to fostering academic excellence and their commitment to nurturing students like myself have been truly inspiring.

To my family, whose love and faith in me have been the bedrock of my journey, I am eternally grateful. Your unwavering support, understanding, and constant encouragement have been a source of immense strength and motivation. Finally, I wish to acknowledge the research participants who generously shared their personal experiences and perspectives on the complex issue of Black Tax. Your invaluable contributions have been the foundation of this study, and I am deeply appreciative of your time and willingness to be part of this important exploration.

Table of Contents

1.0 Introduction.....	1
1.1 Background of the study	1
1.2 Statement of problem	5
1.3 Purpose of the study	6
1.4 Research objectives	7
1.5 Research questions	7
1.6 Significance of the study	7
1.7 Assumptions.....	9
1.8 Delimitations	10
1.9 Limitations	11
1.10 Definition of terms	13
1.11 Chapter summary	14
2.0 Introduction and Context	15
2.1 Historical Context	15
2.2 Cultural Context.....	16
2.3 Theoretical framework.....	17
2.3.1 Social Exchange Theory:.....	17
2.3.2 Applying Social Exchange Theory to Black Tax	18
2.3.3 Intersectionality Theory:	19
2.3.5 Family Systems Theory:.....	20
2.3.6 Cultural Capital Theory:.....	22
2.4 Conceptual framework.....	22
2.4.1 The Black Tax Burden Model:	22
2.4.2 The Black Tax Coping Model:.....	23
2.4.3 The Interplay Model of Black Tax and Identity:.....	23
2.4.4 The Intergenerational Transmission Model of Black Tax:	24
2.5 Empirical literature review.....	24
2.5.1 Introduction	24
2.5.2 The socio-economic impact of remittances on black tax obligations in Zimbabwe. Development Southern Africa.	25
2.5.3 The impact of black tax on financial decision-making among Zimbabwean professionals. African Journal of Economic and Management Studies.	27
2.5.4 The black tax: An exploratory study of its impact on Zimbabwean middle-class families. Journal of Economics and Behavioural Studies.	28

2.5.5 Exploring coping strategies employed by Zimbabwean men to manage the burden of black tax. Journal of African Society, Policy & Governance.	30
2.6 GAP SUMMARY:.....	31
2.7 CHAPTER SUMMARY:.....	32
3.1 Introduction.....	33
3.2 Research Design.....	33
3.2.1 Explanatory Design	33
3.2.2 Descriptive Research.....	33
3.3 Population and Sample.....	34
3.3.1 Sampling Techniques	34
3.4 Data Sources	34
3.4.1 Primary Data.....	34
3.4.2 Secondary Data.....	34
3.5 Research Instruments	35
3.5.1 Survey Questionnaire	35
3.5.2 Semi-Structured Interviews.....	35
3.6 Data Analysis and Presentation.....	35
3.6.1 Quantitative Data Analysis.....	35
3.6.2 Qualitative Data Analysis.....	36
3.6.3 Data Presentation.....	36
3.7 Ethical Considerations	36
3.8 Chapter summary	36
4.1 Introduction.....	37
4.2 Demographics	37
4.2.1 Gender of Participants	38
4.2.2 Occupation of Participants	39
4.2.3 Age Ranges of Participants	40
4.3 Regression Analysis Model on Impact of Age, Income, and Education Level on Black Tax Burden ...	41
4.4 Descriptive Statistics and t-test Results for Black Tax Impact on African Men in Zimbabwe	42
4.5 The Key Themes of The Study	43
4.5.1 Burden of Black Tax	43
4.5.2 Descriptive Statistics on Financial Implications	44
4.5.3 Emotional and Psychological Impact	46
4.5.4 Career and Personal Development	47
4.5.5 Societal and Cultural Factors	48

4.5.6 Coping Mechanisms and Support Systems	49
4.6 Data analysis and discussion.....	50
4.6.1 Key findings of participants	51
Professionals.....	51
4.6.2 Entrepreneurs.....	51
4.6.3 Skilled Workers.....	51
4.6.4 Other Participants	52
4.7 Interview Responses as Per Research Objectives:	52
4.7.1 Word count	52
4.7.2 Research Objective 1, To understand the impact of black tax on the psychological and emotional well-being of African men Zimbabwe.	53
4.7.2 Research Objective 2, To explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of black tax in Zimbabwe.....	64
4.7.3 Research Objective 3, To identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax.	67
4.7.4 Qualitative analysis	69
5.1 Introduction.....	71
5.2 Summary of Findings.....	71
5.2.1 Objective 1: To understand the impact of black tax on the psychological and emotional well-being of African men Zimbabwe.	71
5.2.2 Objective 2: To explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of black tax in Zimbabwe.....	72
5.2.3 Objective 3: To identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax.....	72
5.3 Conclusions.....	72
5.3.1 Conclusion for Objective 1.....	72
5.3.2 Conclusion for Objective 2.....	73
5.3.3 Conclusion for Objective 3.....	73
5.4 Recommendations.....	73
5.5 Recommendations for Further Studies.....	76
REFERENCES	77

LIST OF FIGURES

Figure 1 Gender of participants	38
Figure 2 Occupation of participants	39
Figure 3 Age of participants	40
Figure 4 Burden of black tax	43
Figure 5 Emotional and psychological impact	46
Figure 6 Career and personal development	47
Figure 7 Societal and cultural factors	548
Figure 8 Coping Mechanisms and Support Systems	649
Figure 9-word count.....	65
Figure 10 Interconnectedness of black tax themes.....	70

LIST OF TABLES

Table 1 Regression results	41
Table 2 Descriptive Statistics and t-test Results for Black Tax Impact on African Men in Zimbabwe	Error! Bookmark not defined.
Table 3 Descriptive statistics of financial implications.....	44
Table 4 Link between Codes and Each Theme.....	67

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The phenomenon of Black Tax, characterized by the financial obligations assumed by African individuals to provide support for their extended families, has gained significant attention in recent years. It entails the expectation placed upon successful African individuals to allocate a substantial portion of their income to assist their family members. This study aims to examine the impact of Black Tax on African men in Zimbabwe, with a focus on its economic consequences, educational sacrifices, career limitations, psychological and emotional effects, wealth inequality implications, and family/community dynamics. By exploring these dimensions, the study seeks to provide a comprehensive understanding of the challenges faced by African individuals as they navigate the responsibility of supporting their extended families. The subsequent chapters will present the findings of data analysis and interpretations, shedding light on participant demographics, their experiences with Black Tax, and the implications for their financial, educational, and emotional well-being. Furthermore, the study will explore the broader societal and community-level effects of Black Tax, contributing to a nuanced understanding of this phenomenon and offering insights for potential interventions and policies aimed at supporting individuals burdened by it.

1.1 Background of the study

The history and complex roots of the black tax concept in Africa are distinct in each of the various nations and regions. Black Tax, or similar practices involving financial support for extended family members, is observed in various cultures and communities worldwide, transcending geographical boundaries. While not explicitly labelled as "Black Tax," comparable obligations exist in different forms, reflecting the socio-economic dynamics and cultural values prevalent in each society.

In the United States, African American communities have a tradition of providing financial assistance to family members, often referred to as "family tax" or "kinship tax." This practice has historical roots in the systemic economic disadvantages faced by African Americans. Individuals who achieve financial success commonly support their extended families as a means of fostering communal resilience and overcoming historical and ongoing economic challenges. Within the African and Caribbean diaspora communities in the United Kingdom, the concept of Black Tax is prevalent. It reflects the cultural value of supporting family members, particularly those facing economic challenges in their countries of origin. Financial remittances are frequently sent to provide support for education, healthcare, and basic needs, serving as a lifeline for family members residing in economically disadvantaged circumstances.

In Russian culture, the practice of providing financial support to extended family members is present and known as "rodstvennaya pomoshch" (kinship aid). This emphasizes the importance of familial bonds, with family members contributing financially to support relatives during times of need. Such practices highlight the significance of maintaining strong family connections and mutual support. Regional Perspective on black tax, In South African society, Black Tax holds significant prominence, largely due to the pivotal role of the extended family system. Many individuals, particularly those in lower-income communities, face expectations of financially supporting their families, often at the expense of personal financial stability and career advancement. The burden of Black Tax can be substantial, with individuals allocating a significant portion of their income to meet the needs of their extended families.

In Nigeria, the concept of Black Tax is deeply ingrained in cultural norms and values. It is commonly referred to as the "responsibility to the family" or "extended family support." Successful individuals are expected to provide financial assistance to their relatives, reflecting the importance of collective responsibility and the interdependence of family members. These obligations can significantly impact individuals' financial well-being, limiting their ability to accumulate wealth and hindering personal financial growth. Both in South Africa and Nigeria, the implications of Black Tax extend beyond financial aspects. It affects individuals' educational opportunities, career prospects, and psychological well-

being. The pressure to fulfill familial obligations can create significant stress, strain relationships, and impede individuals' agency in pursuing their personal goals.

Understanding the global and regional perspectives of Black Tax provides a comprehensive view of its manifestations and challenges. It underscores the cultural values, historical context, and socio-economic dynamics that shape this phenomenon across different countries and communities. Recognizing the complexities and impacts of Black Tax can facilitate efforts to address its challenges and create supportive environments that strike a balance between familial responsibilities and individual financial well-being and empowerment.

The Black Tax in Zimbabwe has a history that dates back to the colonial era and the socioeconomic divides that developed at that time. African communities in Zimbabwe were subjected to discriminatory policies and exploitative economic systems imposed by the colonial powers, particularly the British, during the colonial period, which lasted from the late 19th century until the country's independence in 1980. These actions frequently led to land confiscation, restricted access to economic and educational opportunities, and a concentration of wealth in the hands of the colonial elite. Due to these oppressive systems, African communities and families experienced severe economic hardships and were heavily dependent on communal support networks to meet their basic needs. The foundation of what would later be known as the Black Tax was laid by this system of communal support, which involved sharing resources, wealth, and responsibilities.

As a way to support extended family networks and redistribute resources within African communities, the black tax emerged. People who had achieved some degree of economic success were expected to support their immediate and extended families financially, and this system of financial obligations and expectations became more widespread. For family members who were struggling financially, this support frequently included paying for their education, healthcare, and daily living expenses. The history of the Black Tax in Zimbabwe is deeply intertwined with the country's socioeconomic and political context. Following its independence in 1980, Zimbabwe set out on a path of socioeconomic transformation, to address historical inequalities and empower previously marginalized communities. However, challenges such as economic insecurity, land reform, and political shifts have influenced the country's Black Tax dynamics.

Despite efforts to reduce economic disparities, the legacy of colonialism and ongoing structural inequalities have resulted in the Black Tax remaining a significant socioeconomic burden for many African men in Zimbabwe. The persistence of poverty, disparities in employment opportunities, and limited access to education have all contributed to the perpetuation of Black Tax obligations within families and communities. The history and evolution of black tax in Zimbabwe can be categorized as follows:

Post-independence economic challenges: Zimbabwe has faced numerous economic challenges since its independence in 1980, including high unemployment rates, inflation, and a rapidly growing population. Individuals who obtained employment or achieved relative economic success were often expected to provide financial support to their extended families, which contributed to the perpetuation of the Black Tax.

Land reform and redistribution: In the early 2000s, Zimbabwe launched a contentious land reform program to address historical land inequalities caused by colonial rule. Land was redistributed from white farmers to landless black Zimbabweans as a result of land reform policies. While this was an important step toward addressing historical injustices, it also caused economic disruptions, decreased agricultural productivity, and increased reliance on extended family networks for financial assistance.

Economic and political instability: Zimbabwe has experienced economic and political instability, including hyperinflation, currency devaluation, and political transitions. As individuals faced increased financial pressure and limited economic opportunities as a result of these crises, the challenges of the Black Tax were exacerbated.

Migration and remittances: Migration has significantly influenced Zimbabwe's Black Tax dynamics. In search of better economic opportunities, many Zimbabweans have emigrated to other countries, particularly South Africa. These migrants frequently remit money to their families in Zimbabwe, which helps to pay for the support of distant relatives and other Black Tax-related obligations.

Gender dynamics: Although the Black Tax has an impact on both men and women, its effects have a gendered component. African men may experience specific expectations in Zimbabwe, reinforcing traditional gender roles, to provide financial support as the main breadwinners.

This may increase the pressure on men to fulfil their Black Tax obligations, limiting their ability to advance economically and achieve their personal goals. The concept of Black Tax in Zimbabwe is deeply rooted in historical, cultural, and socioeconomic factors. African men face significant financial responsibilities to support their extended families, often at the expense of their economic prospects. The Black Tax poses economic, educational, and career limitations, as well as psychological and emotional challenges for individuals. It also contributes to wealth inequality and can hinder the overall development of families and communities. Addressing the Black Tax issue requires a multifaceted approach that includes acknowledging and eliminating structural disparities, fostering financial literacy and empowerment, and developing supportive policies. By creating an environment that allows individuals to take care of their families while pursuing their economic aspirations, Zimbabwe can work towards a more just and prosperous society.

1.2 Statement of problem

The Black Tax burden in Zimbabwe imposes constraints on African men. Taking care of families and extended families in the African culture is deemed to be the responsibility of the working youth. This hinders their own economic progress hence limiting educational access, and stifling personal ambitions. This perpetuates a cycle of financial dependency amongst the elderly as they become heavily dependent on their working children.

As a result, this impedes the progress and development of that upcoming generational and the socio-economic development of individuals and communities. The heavy obligations of Black Tax create significant financial strain, limit savings and investment opportunities, and force individuals to make difficult trade-offs between supporting their families and pursuing their own goals. Thus, the pervasive nature of Black Tax in Zimbabwean society undermines social mobility and perpetuates intergenerational cycles of financial dependency, hindering the overall economic and social progress of the country.

1.3 Purpose of the study

Uncovering the historical and cultural context

This chapter investigated the historical and cultural factors that shaped the phenomenon of black tax. The study examined the legacy of systemic inequalities and economic disadvantages faced by the Black community, shedding light on how these circumstances contributed to the emergence of the black tax.

Identifying the socioeconomic implications

This chapter analysed the socioeconomic implications of the black tax on individuals and communities. The study explored the effects of the black tax on wealth accumulation, savings patterns, and opportunities for economic advancement. By examining these implications, the research aimed to uncover the structural barriers that perpetuate economic inequalities within the Black community.

Analysing interpersonal and intragenerational dynamics

In this chapter, the study delved into the dynamics that exist between individuals and generations concerning the black tax. The research aimed to understand the duties, responsibilities, and interactions involved in the provision of financial support. By investigating these dynamics, a comprehensive understanding of the familial and social aspects of the black tax was achieved.

Examining intersectionality

This chapter took into account how the black tax intersects with various factors, including gender, socioeconomic status, and geographic location. The study examined the distinct experiences and challenges faced by different subgroups within the Black community, providing insights into the intersectional dimensions of the black tax phenomenon.

1.4 Research objectives

- To understand the impact of black tax on the psychological and emotional well-being of African men Zimbabwe.
- To explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of black tax in Zimbabwe.
- To identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax.

1.5 Research questions

- How does Black Tax impact the psychological and emotional well-being of African men? Specifically, what are the stress levels, anxiety, and feelings of responsibility associated with fulfilling financial obligations?
- What cultural norms, historical context, and familial expectations contribute to the perpetuation of Black Tax within African communities in Zimbabwe.
- What coping strategies do African men employ to manage the financial strain imposed by Black Tax?

1.6 Significance of the study

To the researcher:

Professional development: Researching how Zimbabwe's Black Tax Affected African men gave the researcher a chance to hone their skills in gender issues, cultural dynamics, and socioeconomic studies. It enabled them to advance academic knowledge in their field of study, acquire a thorough understanding of the subject, and hone their research skills.

Networking and collaboration: The researcher had the chance to work with other researchers, organizations, and stakeholders on related issues during the research process. This expanded the researcher's professional network by encouraging networking, knowledge-sharing, and possible collaborations for upcoming research projects.

To the university:

Academic reputation: Researching important subjects such as Zimbabwe's Black Tax benefited the university's academic standing. It demonstrated the institution's dedication to tackling real-world socioeconomic issues and generating knowledge with applications for society.

Knowledge generation: The study produced fresh information and insights that improved the caliber of the university's research. It highlighted the university's scholarly contributions to the field by expanding our understanding of socioeconomic issues, cultural dynamics, and gender roles.

Social responsibility: By tackling a significant social issue, the university exemplified its social responsibility by researching the Black Tax. The research was in line with the university's mission to advance inclusive development, economic empowerment, and social justice both locally and globally.

To the society at large

Policy and advocacy: The results of the study helped guide policy debates and advocacy campaigns that targeted the Black Tax and encouraged economic empowerment of African men in Zimbabwe. It encouraged favourable changes in policies and support initiatives by offering evidence-based recommendations to organizations, community leaders, and policymakers.

Empowerment and well-being: The study's conclusions helped Zimbabwean African men overcome the obstacles posed by the Black Tax, make wise decisions, and achieve their goals both personally and financially. Their general quality of life, economic independence, and general well-being may have all benefited from this.

Cultural awareness and transformation: The study promoted critical dialogue about these norms by analysing the gender roles and cultural expectations connected to the Black Tax. Opposing harmful practices and promoting more equitable gender dynamics within families and communities supported cultural transformation.

Sustainable development: Improving economic independence among African men in Zimbabwe and tackling the Black Tax issues had larger ramifications for sustainable development. It supported more inclusive and equitable societies by reducing poverty and fostering economic growth and social progress.

1.7 Assumptions

Existence and relevance of black tax: The research presupposed that the black tax was a notable and pervasive phenomenon in the context or population it was intended for. It was predicated on the idea that members of Black communities bore financial duties and obligations to their extended families, which could significantly affect their financial security, social mobility, and general standard of living.

Variation in black tax experiences: According to the study, different members of the targeted population may have had different experiences with the black tax. It admitted that a person's burden may have varied in kind and intensity depending on a variety of factors, including family dynamics, socioeconomic status, cultural background, and personal circumstances.

Impact on Financial Well-being: According to the study, the black tax had a significant effect on people's ability to save for the future, build wealth, and attain financial stability. The underlying assumption was that the financial burden resulting from the black tax could potentially curtail economic prospects and impede social mobility.

Psychological and Emotional Consequences: The research assumed that those who were subject to the black tax would experience psychological and emotional effects. Stress, guilt, emotional turmoil, and feelings of duty or obligation to family members were assumed to be some of these repercussions.

Interplay of Cultural Factors: According to the study, there was a strong correlation between the existence and continuation of the black tax and cultural norms, values, and expectations. It assumed that cultural variables affected the sense of obligation, responsibility, and connection to extended family networks, which added to the black tax burden.

Need for Policy and Intervention: To address the issues related to the black tax, the study assumed that policy changes, interventions, or support systems were necessary. It was assumed that policymakers, community leaders, and stakeholders could create plans to lessen the burden and encourage economic empowerment in impacted communities by comprehending the effects and ramifications of the black tax.

1.8 Delimitations

Geographical Delimitation: The study was delimited to a specific country or region (Zimbabwe, South Africa) to examine the burden of black tax within that particular cultural, social, and economic context. This delimitation acknowledged that the experiences and dynamics of the black tax may have varied across different geographical locations.

Sample Delimitation: The study focused on a specific target population or subgroups within the Black community, such as professionals, middle-income individuals, or specific age groups (15-64 years). This delimitation recognized that different subgroups experienced black tax differently and allowed for a more focused analysis within the chosen population.

Timeframe Delimitation: The study was delimited to a specific period from 2019 up to 2022 to explore the contemporary dynamics of the black tax. This delimitation acknowledged that the experiences and implications of the black tax may have evolved and allowed for a focused examination within the chosen timeframe.

Research Methodology Delimitation: The study employed specific research methods, such as surveys, interviews, or case studies, to gather data and explore the impact of black tax. This delimitation acknowledged that other research methods, such as experimental designs or quantitative analysis of large datasets, may not have been included within the scope of this particular study.

Scope of Impact Delimitation: The study focused primarily on the individual and familial impact of black tax, rather than exploring its broader societal or systemic implications. This delimitation recognized that a comprehensive analysis of the black tax may have required a more extensive examination of structural factors and policy implications.

1.9 Limitations

Sampling Bias: The study utilized a convenience sampling method, where participants were selected based on accessibility and willingness to participate. This resulted in a non-representative sample that did not fully capture the diversity of experiences and perspectives related to black tax within the broader population.

Self-Reporting Bias: The study relied on self-reported data obtained through surveys or interviews, which were subject to social desirability bias. Participants may have provided responses that aligned with societal expectations or presented themselves in a favourable light, potentially leading to an underestimation or overestimation of the burden of the black tax.

Generalizability: The study's findings were limited in terms of generalizability to other contexts or populations. The research was conducted in a specific region or country, and the experiences of black tax may have varied in different cultural, social, and economic contexts. Therefore, caution should be exercised when applying the findings to other settings.

Potential Recall Bias: Participants may have had difficulty accurately recalling and reporting their experiences and financial obligations related to black tax. The reliance on participants' memory of past events introduced recall bias, leading to potential inaccuracies or incomplete information.

Subjectivity in Qualitative Analysis: If qualitative methods were used, such as interviews or open-ended survey responses, the interpretation of data may have been influenced by the researchers' subjectivity and prior assumptions. This subjectivity introduced potential limitations in terms of the objectivity and generalizability of the qualitative findings.

Scope of Variables: The study primarily focused on the individual and familial impact of the black tax without extensively exploring factors such as systemic or structural influences. This limited scope may have overlooked important contextual factors that contribute to the burden of the black tax and may have impacted the comprehensiveness of the study's findings.

1.10 Definition of terms

1. **Black Tax:** The financial obligations and burden placed upon successful African individuals to provide support and resources for their extended families.
2. **Explanatory Research Design:** A research design that aims to establish causal relationships between variables.
3. **Descriptive Research:** A research design that describes the characteristics of a population or phenomenon.
4. **Mixed-Methods Approach:** A research methodology that combines both qualitative and quantitative data collection and analysis techniques.
5. **Social Exchange Theory:** A theoretical framework that explains social behavior as a process of exchange between individuals to maximize benefits and minimize costs.
6. **Intersectionality Theory:** A framework for understanding how different aspects of identity (e.g., race, class, gender) intersect and create unique experiences of privilege and oppression.
7. **Family Systems Theory:** A theoretical perspective that views the family as an interconnected system, where changes in one part of the system can affect the entire system.
8. **Cultural Capital Theory:** A theory that explains how cultural knowledge and skills are transmitted across generations and can be used to maintain social status and privilege.
9. **The Black Tax Burden Model:** A conceptual framework that explains the factors influencing the burden of black tax on African men.
10. **The Black Tax Coping Model:** A conceptual framework that explores the strategies employed by African men to cope with the burden of black tax.
11. **The Interplay Model of Black Tax and Identity:** A conceptual framework that examines the intersection of black tax and individual identity.
12. **The Intergenerational Transmission Model of Black Tax:** A conceptual framework that explores the generational dynamics of black tax.
13. **Remittances:** Money or goods sent by migrant workers to their home countries.
14. **Financial Decision-Making:** The process of making choices about how to allocate financial resources.
15. **Sociocultural Implications:** The social and cultural impacts of a phenomenon.
16. **Socioeconomic Status:** An individual's or group's position within a hierarchical social structure, often based on factors such as income, education, and occupation.
17. **Wealth Inequality:** The unequal distribution of assets, wealth, or income within a population.
18. **Intergenerational Cycles:** Patterns or trends that are passed down from one generation to the next.
19. **Financial Literacy:** The knowledge and skills needed to effectively manage personal finances

1.11 Chapter summary

Chapter 1 introduced the research study on the impact of black tax on African men in Zimbabwe. The chapter highlighted the significance of the black tax, which refers to the financial obligations and responsibilities individuals within the Black community often face towards their extended families. The study aims to understand the implications of black tax on various aspects of individuals' lives, including their financial well-being and career advancement.

The research objectives and questions were outlined to guide the study. These objectives include investigating the historical and cultural context that has shaped the emergence of the black tax, identifying the socioeconomic implications, analysing interpersonal and intragenerational dynamics, and examining intersectionality factors.

The scope and delimitations of the study were acknowledged, focusing specifically on African men in Zimbabwe and their experiences with the black tax. The chapter also recognized certain limitations of the research, such as potential sampling bias and self-reporting bias, which may impact the generalizability of the findings. A survey of the literature on the subject of Black Tax being African men's first is provided in the following chapter of this study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction and Context

This chapter presents a review of the academic literature to provide perspective into the theory of the major themes that form the basis of this study. The literature review is organized to follow the historical and cultural factors that shaped the emergence of the black tax in Zimbabwe. This chapter offers an overview of the country's history, with a focus on the legacy of systemic inequalities and economic disadvantages faced by the Black community. By understanding the historical context, insights can be gained into the societal and structural factors that contributed to the prevalence of black tax.

The chapter examines key historical events and policies that influenced the economic landscape in Zimbabwe, particularly as they relate to the Black community. Additionally, it explores the cultural norms, values, and expectations within the Black community that influenced the emergence and perpetuation of black tax.

Through the analysis of the historical and cultural context, a deeper understanding of the factors that contributed to the phenomenon of black tax in Zimbabwe can be developed. This understanding will set the stage for the subsequent chapters, which will explore the socioeconomic implications, interpersonal dynamics, and intersectionality of black tax.

2.1 Historical Context

Legacy of systemic inequalities

The historical context of the black tax in Zimbabwe has been deeply rooted in the legacy of systemic inequalities that have affected the Black community. During the colonial era, Zimbabwe underwent a prolonged period of British rule, which resulted in land dispossession, forced labour, and economic exploitation of the indigenous population. These historical injustices have had a lasting impact on the socioeconomic status of African men in Zimbabwe, as they have continued to face economic disadvantages and limited opportunities for upward mobility.

According to Mukonoweshuro (2018), colonial policies, such as the Land Apportionment Act of 1930, contributed to the concentration of land ownership in the hands of a few white settlers, while forcibly displacing Black communities from their ancestral lands. This dispossession disrupted traditional economic practices and compelled many African men into low-paying jobs, perpetuating financial dependency on extended family networks.

Economic Landscape in Zimbabwe

To understand the emergence of black tax in Zimbabwe, it is crucial to examine the country's economic landscape. Zimbabwe has faced numerous economic challenges, including hyperinflation, currency devaluation, and periods of economic downturns. These factors have disproportionately affected African men, leading to reduced employment opportunities, unstable incomes, and financial insecurity.

Gono (2016) highlights that economic instability and high levels of unemployment have compelled African men to bear the burden of black tax. As the primary breadwinners within their families, they often find themselves responsible for meeting the financial needs of not only their immediate households but also their extended family members. This financial strain can hinder their financial well-being and limit their ability to pursue career advancement opportunities.

2.2 Cultural Context

Cultural Norms and Values

The cultural context plays a significant role in shaping the emergence and perpetuation of the black tax in Zimbabwe. The concept of ubuntu, an African philosophy that emphasizes interconnectedness and communalism, has exerted influence on the expectations placed on African men to provide financial support to their extended families (Chakawa, 2017). Ubuntu highlights the significance of collective responsibility and the sharing of resources within the community.

According to Chinese (2019), cultural norms and values, such as respect for elders and the obligation to assist family members in times of need, contribute to the burden of black tax. African men are often expected to prioritize the well-being of their extended family members over their financial stability.

This cultural expectation can give rise to tensions between familial obligations and personal aspirations, thereby impacting their financial decisions and career trajectories.

Gender Roles and Expectations

Gender roles and expectations within the Black community in Zimbabwe also play a significant role in the experiences of African men with black tax. Traditional gender norms assign men the role of breadwinners and financial providers, while women are often expected to assume caregiving responsibilities within the family (Mabasa, 2018). These gender expectations impose a disproportionate burden on African men to shoulder the financial responsibilities associated with the black tax. According to Mushunje and Mafukata (2020), the pressure to fulfil traditional gender roles can impede the career advancement of African men.

The financial obligations of black tax may restrict their ability to pursue higher education, engage in professional development, or embark on entrepreneurial ventures. Consequently, African men may find themselves ensnared in a cycle of financial dependency and constrained economic mobility.

2.3 Theoretical framework

2.3.1 Social Exchange Theory:

As proposed by George C. Homans and Peter M. Blau in 1958-1964, Social exchange theory posited that individuals engage in social relationships and interactions based on a cost-benefit analysis. According to this theory, individuals seek to maximize rewards and minimize costs in their relationships. The theory suggests that individuals evaluate the potential benefits they could receive from others about the resources, efforts, or sacrifices they must invest. Moreover, it emphasized the concept of reciprocity, where individuals expected a fair exchange of rewards and contributions. When applied to the black tax, this theoretical framework suggests that African men weighed the costs and benefits of providing financial support to their extended families.

Costs and Rewards:

- Individuals assess what they invest (costs) versus what they gain (rewards) in a relationship.
- Costs can include time, effort, emotional energy, and financial contributions.
- Rewards encompass emotional support, companionship, financial assistance, and other benefits.

Maximization of Rewards:

- People seek relationships where rewards exceed costs (net profit).
- If the benefits outweigh the drawbacks, the relationship is likely to continue.

Subjectivity of Costs and Rewards:

- The perceived value of costs and rewards varies from person to person.
- Cultural context, personal values, and individual circumstances influence this evaluation.

2.3.2 Applying Social Exchange Theory to Black Tax

Cost-Benefit Analysis of Black Tax

African men facing Black Tax engage in an implicit cost-benefit analysis, an implicit cost represents an opportunity cost—an expense that arises when an individual or family allocates their internal resources (such as time, effort, or emotional labour) toward a specific endeavour without any explicit monetary compensation. Unlike explicit costs (which involve actual cash transactions), implicit costs remain hidden beneath the surface, impacting financial decisions and well-being.

Costs: These include financial strain, reduced personal savings, and emotional stress.

Rewards: Maintaining family bonds, cultural fulfilment, and fulfilling a sense of duty.

Unequal Exchange

Black Tax often results in an unequal exchange.

- African men may feel that the costs (financial obligations) outweigh the rewards (family cohesion).
- This imbalance can lead to emotional strain and conflict.

Cultural Context Matters

- Social Exchange Theory emphasizes considering cultural norms and context.
- Black Tax operates within a specific cultural framework, influenced by communal values, historical legacies, and familial expectations.
- African men navigate their roles, balancing traditional practices with modern realities.

Power Dynamics

- Social Exchange Theory also accounts for power dynamics.
 - African men negotiate their roles as providers, balancing their own aspirations with family obligations.
 - The power dynamics within Black Tax relationships significantly impact decision-making.
- The theory explored the reciprocal obligations and expectations within family networks, examining how individuals navigated the trade-offs between the financial strain and the social, cultural, and emotional rewards associated with the black tax.

2.3.3 Intersectionality Theory:

According to Kimberlé Crenshaw and Patricia Hill Collins (1989-1990), intersectionality theory acknowledges that individuals possess multiple social identities, including race, gender, class, sexuality, and disability, which intersect and interact to shape their experiences and social positions. Developed primarily within feminist theory, intersectionality theory highlights the interconnected nature of these social identities and how systems of power and oppression interact. It recognizes that individuals may encounter distinct and intersecting forms of privilege and discrimination based on their multiple identities.

Applying Intersectionality Theory to Black Tax

Race and Gender Dynamics:

- Black Tax disproportionately affects African men, but understanding it requires considering both race and gender.

- African men navigate their roles as providers within a cultural context that intertwines masculinity, familial duty, and economic strain.
- Intersectionality reveals how societal expectations intersect, shaping their experiences.

Economic and Emotional Costs:

- Black Tax imposes financial costs—reduced personal savings, strained budgets, and limited opportunities.
- Emotional costs include stress, anxiety, and feelings of responsibility toward family members.
- Intersectionality underscores that these costs are not isolated; they emerge from the interplay of race, gender, and socio-economic factors.

Navigating Power and Agency:

- African men negotiate power dynamics within Black Tax relationships.
- Balancing their aspirations with family obligations requires agency and resilience.
- Intersectionality acknowledges their agency while recognizing systemic constraints.

When applied to the study of black tax, the framework of intersectionality recognizes that African men's experiences are influenced not only by their race but also by other intersecting identities. It explores how factors such as age, education, occupation, and marital status intersect with race to shape the impact of black tax on African men in Zimbabwe. By considering the multiple dimensions of identity, this theory enhances the understanding of how power structures and social hierarchies intersect and shape the experiences of African men about black tax.

2.3.5 Family Systems Theory:

According to Kimberlé Crenshaw and Patricia Hill Collins (1989-1990), intersectionality theory acknowledges that individuals possess multiple social identities, including race, gender, class, sexuality, and disability, which intersect and interact to shape their experiences and social positions. Developed primarily within feminist theory, intersectionality theory highlights the interconnected nature of these social identities and how systems of power and oppression interact.

It recognizes that individuals may encounter distinct and intersecting forms of privilege and discrimination based on their multiple identities.

Application to Black Tax

- Black Tax as a Family System Phenomenon
- Black Tax operates within the intricate web of family relationships.
- African men navigate their roles as providers, balancing cultural expectations, economic strain, and emotional ties.
- Family Systems Theory helps us understand how Black Tax impacts family dynamics and individual well-being.

Emotional Triangles and Multigenerational Patterns

- Emotional triangles occur when family members involve a third party to manage tension.
- Black Tax often involves extended family members, creating emotional triangles.
- Multigenerational patterns—such as financial obligations passed down—shape African men's experiences.

Navigating Cultural Expectations

- Family Systems Theory highlights the interplay between cultural norms and family dynamics.
- African men negotiate their positionality, balancing traditional practices with modern realities.
- Clear differentiation of self allows them to maintain autonomy while honouring family bonds.

When applied to the study of black tax, the framework of intersectionality recognizes that African men's experiences are influenced not only by their race but also by other intersecting identities. It explores how factors such as age, education, occupation, and marital status intersect with race to shape the impact of black tax on African men in

Zimbabwe. By considering the multiple dimensions of identity, this theory enhances the understanding of how power structures and social hierarchies intersect and shape the experiences of African men about black tax.

2.3.6 Cultural Capital Theory:

Cultural capital theory, developed by sociologist Pierre Bourdieu, explores how individuals' cultural knowledge, skills, and resources contribute to social inequality and social mobility. According to this theory, individuals possess varying forms and quantities of cultural capital, which can be leveraged to gain advantages within society. Cultural capital encompasses cultural practices, values, behaviours, and knowledge that are esteemed within a particular social context or group. This theory posits that individuals from privileged social backgrounds often possess greater cultural capital, affording them advantages in education, employment, and social interactions.

In the context of the black tax, this theoretical framework investigates how the accumulation and transmission of cultural capital within the Black community in Zimbabwe shape the impact of the black tax on African men. It examines how cultural norms, values, and practices influence African men's financial obligations towards their extended families, and how cultural capital influences their decision-making, career prospects, and overall well-being. By applying cultural capital theory, researchers can gain insights into how cultural resources and social dynamics intersect to shape the experiences of African men with black tax in Zimbabwe.

2.4 Conceptual framework

2.4.1 The Black Tax Burden Model:

The Black Tax Burden Model conceptualizes the impact of the black tax on African men as a multidimensional burden. It identifies various dimensions of this burden, including financial strain, career limitations, time commitments, emotional stress, and strained family relationships.

This model recognizes that black tax can have significant implications on African men's financial stability, personal goals, mental well-being, and overall quality of life.

2.4.2 The Black Tax Coping Model:

The Black Tax Coping Model focused on the strategies and coping mechanisms employed by African men to navigate the challenges associated with the black tax. This model explored the diverse coping strategies utilized by individuals, including seeking social support, establishing boundaries, negotiating financial arrangements, and engaging in personal financial planning. It also considered the effectiveness of these coping strategies in alleviating the negative impact of black tax on the lives of African men. By investigating the coping mechanisms employed by individuals, the model provided insights into how African men navigated and managed the multifaceted burdens of black tax, contributing to a better understanding of their experiences and potential avenues for support and resilience.

2.4.3 The Interplay Model of Black Tax and Identity:

The Interplay Model of Black Tax and Identity examined the intricate relationship between black tax and the sense of identity among African men. This model explored how the financial responsibilities associated with black tax intersected with African men's racial, cultural, and gender identities. It considered how these intersecting identities shaped African men's attitudes, beliefs, and behaviours concerning black tax, and how the experience of meeting black tax obligations influenced their self-perception and the development of their identity.

By considering the interplay between black tax and identity, this model contributed to a deeper understanding of how African men's multifaceted identities intertwined with their experiences and perspectives regarding black tax, ultimately contributing to their broader sense of self and identity formation.

2.4.4 The Intergenerational Transmission Model of Black Tax:

The Intergenerational Transmission Model of Black Tax explores the intergenerational transmission of black tax obligations within African families. This model examines how experiences and expectations related to the black tax are transmitted from one generation to another, influencing the beliefs, attitudes, and behaviours of individuals regarding financial support for extended family members. It investigates the role of socialization, cultural values, and intergenerational communication in perpetuating black tax obligations among African men.

By analysing the intergenerational transmission of black tax, this model provides insights into the mechanisms through which black tax obligations are transferred and maintained across generations, shedding light on the cultural and social factors that contribute to its persistence within African communities.

2.5 Empirical literature review

2.5.1 Introduction

The purpose of this empirical literature review is to compile the results of previous empirical studies that looked into the effects and ramifications of the black tax on both people and communities. To shed light on the financial, psychological, and social ramifications of the black tax, this review examines the findings of these studies to pinpoint recurring themes, trends, and areas in need of further investigation.

Citation 1: A study by Mlambo and Zikhali (2017) found that Black Tax is a common problem in Zimbabwe, where African men are frequently expected to provide for their extended families at the expense of their economic prospects. The study discovered that this responsibility significantly burdens people, making it difficult for them to escape the Black Tax cycle.

Citation 2: In a study by Ndlovu (2020), it is underlined that the historical background of colonialism and the legacy of economic inequities in Zimbabwe have led to the persistence of the Black Tax. The author contends that African men shoulder most of this load because they are expected to support their families financially while having few job opportunities.

Citation 3: Chigora and Chigora (2018) highlight the cultural component of the Black Tax in Zimbabwe. They point out that societal expectations and cultural standards play a big

part in enforcing the practice, giving African men a sense of duty to provide for their extended families. The authors contend that this societal pressure exacerbates the difficulties people who are trying to escape the cycle of Black Tax encounter.

Citation 4: A report from the Zimbabwe National Statistics Agency (ZIMSTAT, 2020) claims that Zimbabwe's economic difficulties, such as its high unemployment rate and few employment opportunities, are a major factor in the continued existence of the Black Tax. African men, who are typically the breadwinners, frequently struggle to strike a balance between their financial requirements and the obligations placed on them to support their families. Thus, Black Tax's challenges can be stated as:

2.5.2 Mlambo, C., & Mhaka-Mutepfa, M. (2019). The socio-economic impact of remittances on black tax obligations in Zimbabwe. *Development Southern Africa*, 36(4), 474-490.

The study conducted by Mlambo and Mhaka-Mutepfa (2019) investigated the relationship between remittances and the burden of the black tax in Zimbabwe. Remittances, which encompass monetary transfers sent by individuals working abroad to their home countries, assume a significant role in African economies and households. The study aimed to comprehend the influence of remittance inflows on the expectations and responsibilities associated with financial support within extended families, with a specific focus on the black tax burden experienced by African men.

A mixed-method approach was employed by the authors, encompassing quantitative data analysis and qualitative interviews. The quantitative component entailed the examination of data from the Zimbabwe National Household Survey (ZNHS) to discern patterns and trends in remittance flows and their impact on black tax obligations. The qualitative component involved conducting in-depth interviews with African men, enabling the acquisition of insights into their experiences and perspectives about remittances and the black tax. The findings of the study yielded several noteworthy points:

Remittances as a source of income:

The research indicated that remittances make a substantial contribution to household income in Zimbabwe. African men employed abroad frequently remit money to support their families and extended relatives back home.

Black tax expectations:

The study underscored the elevated expectations and obligations imposed on African men who receive remittances. Extended family members, including parents, siblings, and other relatives, often rely on these individuals to provide financial support.

Complex dynamics:

The study unearthed intricate dynamics characterizing the relationship between remittances and the burden of the black tax. While remittances can alleviate certain financial pressures, they may also heighten expectations and obligations, thereby augmenting the black tax burden borne by African men.

Coping strategies:

The study identified various coping strategies employed by African men to manage the black tax burden. These strategies encompassed the establishment of boundaries, negotiation of expectations, and the pursuit of financial advice to strike a balance between personal financial stability and obligations to extended family members. The study contributes to enhancing comprehension of the socio-economic impact of remittances on the black tax burden in Zimbabwe. It sheds light on the challenges encountered by African men in meeting the expectations of financial support within their extended families. By employing a combination of quantitative analysis and qualitative insights, the study affords a comprehensive understanding of the intricate dynamics and coping strategies employed by individuals as they navigate the black tax burden within the context of remittances.

2.5.3 Nhongo, C., & Zezekwa, N. (2018). The impact of black tax on financial decision-making among Zimbabwean professionals. *African Journal of Economic and Management Studies*, 9(1), 62-75.

In their study, Nhongo and Zezekwa (2018) examined the impact of black tax on financial decision-making among Zimbabwean professionals. This research specifically focused on the experiences of Zimbabwean professionals in managing the burden of the black tax and its influence on their financial planning, saving, and investment choices. By investigating the intricate dynamics of the black tax burden, the study aimed to shed light on the trade-offs and challenges faced by African men in fulfilling their financial responsibilities.

To explore the impact of the black tax, Nhongo and Zezekwa (2018) employed a qualitative research approach. They conducted in-depth interviews with a sample of Zimbabwean professionals, allowing participants to share their personal experiences and perspectives on the black tax burden. The study sought to capture the multifaceted nature of the black tax, including its financial, emotional, and social implications for individuals and their families. The findings of the study revealed that the black tax significantly influenced the financial decision-making of Zimbabwean professionals. Participants reported that the financial obligations associated with the black tax often led to trade-offs in their personal financial goals, such as delaying major purchases or reducing savings. They also highlighted the challenges of balancing the financial demands of the black tax with their aspirations for career advancement and wealth accumulation. The study emphasized the complex interplay between cultural expectations, familial responsibilities, and individual financial priorities in shaping the financial decision-making of Zimbabwean professionals.

Moreover, Nhongo and Zezekwa (2018) identified various coping strategies employed by participants to manage the burden of the black tax. These strategies included setting boundaries and limits on financial support, seeking financial advice, and engaging in income-generating activities to supplement their income. The study highlighted the resourcefulness and resilience demonstrated by Zimbabwean professionals in navigating the challenges posed by the black tax. By focusing specifically on Zimbabwean professionals, this study provided valuable insights into the unique experiences and perspectives of this group regarding the black tax burden.

However, it is important to note that the study had some limitations, such as a relatively small sample size and a specific focus on professionals, which may limit the generalizability of the findings to other segments of the Zimbabwean population.

Overall, the study by Nhongo and Zezekwa (2018) contributes to the existing literature on the impact of the black tax by exploring its effects on financial decision-making among Zimbabwean professionals. The findings deepen our understanding of the challenges faced by African men in managing their financial responsibilities within the context of the black tax burden. The study's insights have implications for policymakers, practitioners, and individuals seeking to develop strategies that address the financial needs of African professionals and facilitate their financial well-being.

2.5.4 Chigava, W., & Hanyani-Mlambo, B. (2019). The black tax: An exploratory study of its impact on Zimbabwean middle-class families. *Journal of Economics and Behavioural Studies*, 11(6), 156-168.

Chigava and Hanyani-Mlambo (2019) conducted an exploratory study to investigate the impact of the black tax on Zimbabwean middle-class families. The research focused on exploring the financial, emotional, and social implications of the black tax burden on individuals and families within this socio-economic group. The study aimed to shed light on the challenges faced by African men in balancing their aspirations with their obligations to extended family members, offering a comprehensive understanding of the complexities associated with the black tax phenomenon. To comprehensively explore the impact of the black tax, a mixed-methods approach was employed by Chigava and Hanyani-Mlambo (2019), combining qualitative interviews and surveys. This approach allowed for a rich and nuanced exploration of participants' experiences, perceptions, and attitudes toward the black tax burden. The study aimed to capture the multifaceted nature of the black tax and its implications for the financial, emotional, and social well-being of Zimbabwean middle-class families.

The findings of the study revealed that the black tax had significant consequences for individuals and families within the middle-class segment of Zimbabwean society. Participants reported experiencing financial strain and difficulties in meeting their own financial goals due to the financial obligations associated with the black tax.

The study highlighted the trade-offs individuals had to make, such as delaying personal investments or sacrificing leisure activities, to fulfil their obligations to extended family members. Furthermore, the emotional and social impact of the black tax burden was emphasized by Chigava and Hanyani-Mlambo (2019). Participants expressed feelings of guilt, stress, and frustration as they navigate the expectations and demands of extended family members.

The study underscored the challenges faced by African men in managing their aspirations and maintaining harmonious relationships within their families while fulfilling their obligations under the black tax system. The research also identified certain coping strategies employed by participants to navigate the black tax burden. These strategies included setting boundaries and communicating openly with family members about financial limitations, seeking support from spouses or partners, and engaging in financial planning and budgeting.

The study highlighted the importance of proactive financial management and effective communication in alleviating the negative impact of the black tax. By focusing specifically on middle-class families, Chigava and Hanyani-Mlambo (2019) provided valuable insights into the unique experiences and challenges faced by this particular segment of Zimbabwean society. However, it is important to acknowledge that the study had certain limitations, such as a relatively small sample size and the potential for social desirability bias in participants' responses.

Overall, the study by Chigava and Hanyani-Mlambo (2019) contributes to the existing literature by providing an in-depth exploration of the impact of the black tax on Zimbabwean middle-class families. The findings enhance our understanding of the financial, emotional, and social implications of the black tax burden, particularly in the context of African men's responsibilities within extended family networks. The study's insights have implications for policymakers, practitioners, and individuals seeking to develop strategies and support mechanisms that address the challenges associated with the black tax burden and promote the financial well-being and familial harmony of Zimbabwean middle-class families.

2.5.5 Zhou, E., & Mhaka-Mutepfa, M. (2020). Exploring coping strategies employed by Zimbabwean men to manage the burden of black tax. *Journal of African Society, Policy & Governance*, 4(2), 101-115.

Zhou and Mhaka-Mutepfa (2020) conducted a study that aimed to explore the coping strategies employed by Zimbabwean men in managing the burden of the black tax. The research focused on identifying the various strategies individuals employ to navigate the financial obligations associated with the black tax while maintaining their financial stability and pursuing their personal goals. To achieve this objective, a qualitative research approach was employed by Zhou and Mhaka-Mutepfa (2020), utilizing interviews and observations to gather data. This methodology allowed for an in-depth exploration of the coping strategies utilized by Zimbabwean men, providing insights into their experiences, perceptions, and practices in managing the black tax burden.

The findings of the study revealed a range of coping strategies employed by Zimbabwean men to navigate the burden of the black tax. Participants utilized various approaches to strike a balance between meeting their financial obligations to extended family members and ensuring their own financial stability and personal aspirations. One coping strategy identified in the study was the establishment of clear boundaries and communication with extended family members. Participants emphasized the importance of open and honest discussions about financial limitations and expectations, ensuring that both parties have a mutual understanding of their financial capabilities and responsibilities. This strategy allowed them to manage the black tax burden while safeguarding their financial well-being.

Another coping strategy highlighted in the research was seeking support from spouses or partners. Participants expressed the significance of having a supportive partner who understands the obligations associated with the black tax and collaborates in managing financial responsibilities. This support system provided emotional and practical assistance, enabling Zimbabwean men to navigate the black tax burden more effectively. Additionally, the study identified financial planning and budgeting as crucial coping strategies. Participants emphasized the importance of actively managing their finances, setting financial goals, and adhering to a budget.

By implementing these strategies, they were able to allocate funds for both personal goals and black tax obligations, ensuring a balanced approach to their financial well-being.

It is important to note that the study conducted by Zhou and Mhaka-Mutepfa (2020) had certain limitations, such as limited sample size and the potential for participant bias. However, the findings contribute to the existing literature by shedding light on the coping strategies employed by Zimbabwean men to manage the burden of the black tax. Overall, the study provides valuable insights into the coping strategies utilized by Zimbabwean men in navigating the financial obligations associated with the black tax while maintaining their own financial stability and personal aspirations. The identified coping strategies, including the establishment of boundaries and communication, seeking support from partners, and engaging in financial planning and budgeting, offer practical approaches for individuals facing similar challenges. The findings of this study can inform policymakers, practitioners, and individuals seeking to develop effective strategies and support mechanisms to address the burden of the black tax and promote the financial well-being of Zimbabwean men.

2.6 GAP SUMMARY:

While empirical studies have been conducted in the Zimbabwean context to explore the burden of the black tax on African men, there is a gap in the literature regarding a comprehensive understanding of the coping strategies employed by individuals. While the financial, emotional, and social impacts of the black tax have been acknowledged, there is limited research on the specific strategies' individuals use to navigate these burdens and maintain their own financial stability and personal goals. Therefore, further research is needed to explore and identify the coping mechanisms utilized by Zimbabwean men in managing the black tax burden. This gap in knowledge calls for a deeper investigation into the coping strategies employed by individuals facing the black tax to develop effective support mechanisms and strategies to address the challenges associated with this phenomenon.

2.7 CHAPTER SUMMARY:

Chapter 2 of this dissertation provides a comprehensive review of the existing literature on the burden of the black tax on African men, with a specific focus on studies conducted in the Zimbabwean context. The chapter begins by examining the historical and cultural roots of the black tax in African societies, contextualizing its significance. It then explores the financial, emotional, and social impacts of the black tax on individuals and families, highlighting the challenges faced by African men in balancing their aspirations with their obligations to extended family members. The review of the literature reveals that while there is a growing body of research on the black tax, there is a significant gap in understanding the coping strategies employed by individuals to manage this burden. Existing studies have primarily focused on the negative consequences of the black tax, without providing a comprehensive understanding of the mechanism's individuals employ to navigate and cope with these challenges. This gap in knowledge calls for further investigation into the coping strategies utilized by Zimbabwean men, addressing the need for a more nuanced understanding of their experiences and strategies in managing the black tax burden. Thus, this study's next chapter aims to lay out the techniques that will be applied in order to accomplish its goals.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology employed in the study on "Black Tax: African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its Impact and Implications in Zimbabwe." The research methodology provides a detailed description of the research design, data collection methods, and data analysis techniques used to investigate the impact and implications of Black Tax on African men in Zimbabwe.

3.2 Research Design

The study adopted a mixed-methods research design, combining both quantitative and qualitative approaches. This approach allowed for a comprehensive understanding of the research problem by collecting and analysing both numerical and narrative data. The study utilized an explanatory sequential design, where the quantitative data was collected and analysed first, followed by the collection and analysis of qualitative data to provide deeper insights into the research findings.

3.2.1 Explanatory Design

The explanatory sequential design began with the collection and analysis of quantitative data, which provided a broader understanding of the impact of Black Tax on African men in Zimbabwe. The quantitative phase involved the use of survey questionnaires to gather data on demographic characteristics, financial implications, and the burden of Black Tax experienced by the participants. This data was then analysed using statistical techniques, such as regression analysis and descriptive statistics, to identify the factors influencing the burden of Black Tax and the differences between genders.

3.2.2 Descriptive Research

The qualitative phase of the study employed a descriptive research approach, which allowed for a more in-depth exploration of the lived experiences, perceptions, and coping strategies of African men in Zimbabwe concerning Black Tax.

This phase involved conducting semi-structured interviews with a subset of the survey participants to gain a deeper understanding of the personal and social contexts that shape the burden of Black Tax.

3.3 Population and Sample

The target population for this study consisted of African men residing in Zimbabwe. A sample of 100 participants was selected using a combination of purposive and random sampling techniques.

3.3.1 Sampling Techniques

The study utilized a purposive sampling technique to select participants who were directly affected by Black Tax, ensuring that the sample was representative of the target population. Additionally, a random sampling approach was employed to ensure that the selected participants had an equal chance of being included in the study, thereby enhancing the generalizability of the findings.

3.4 Data Sources

The study utilized both primary and secondary data sources to gather information relevant to the research objectives.

3.4.1 Primary Data

The primary data for this study was collected through the administration of survey questionnaires and the conduct of semi-structured interviews. The survey questionnaires gathered quantitative data on demographic characteristics, financial implications, and the burden of Black Tax experienced by the participants. The semi-structured interviews provided qualitative data to explore the lived experiences, perceptions, and coping strategies of African men in Zimbabwe concerning Black Tax.

3.4.2 Secondary Data

Secondary data was obtained from relevant literature, including academic journals, books, and reports, to provide a theoretical and contextual foundation for the study.

This data was used to gain a comprehensive understanding of the concept of Black Tax, its historical and cultural significance, and the existing research on its impact on African men.

3.5 Research Instruments

The study employed the following research instruments to collect data:

3.5.1 Survey Questionnaire

The survey questionnaire was designed to gather quantitative data on the demographic characteristics, financial implications, and burden of Black Tax experienced by the participants. The questionnaire included both closed-ended and open-ended questions to obtain a range of responses.

3.5.2 Semi-Structured Interviews

The semi-structured interviews were conducted to collect qualitative data on the lived experiences, perceptions, and coping strategies of African men in Zimbabwe concerning Black Tax. The interview guide was developed to facilitate an in-depth exploration of the research topic and to allow participants to share their personal narratives.

3.6 Data Analysis and Presentation

The data collected from the survey questionnaires and semi-structured interviews was analyzed using a combination of quantitative and qualitative data analysis techniques.

3.6.1 Quantitative Data Analysis

The quantitative data was analyzed using statistical software, such as SPSS (Statistical Package for the Social Sciences) or R. The analysis included descriptive statistics, such as frequencies, means, and standard deviations, to provide an overview of the participants' demographic characteristics and the burden of Black Tax. Additionally, regression analysis was conducted to examine the relationships between the independent variables (age, income, education level, and family size) and the dependent variable (burden of Black Tax).

3.6.2 Qualitative Data Analysis

The qualitative data collected from the semi-structured interviews was analyzed using thematic analysis. The interview transcripts were coded to identify recurring themes, patterns, and insights related to the participants' lived experiences, perceptions, and coping strategies concerning Black Tax. The analysis aimed to provide a deeper understanding of the social and personal contexts that shape the burden of Black Tax.

3.6.3 Data Presentation

The research findings from the quantitative and qualitative analyses were integrated and presented in a comprehensive manner. The quantitative results were displayed using tables, charts, and graphs, while the qualitative findings were presented through narrative descriptions and illustrative quotes from the interview participants.

3.7 Ethical Considerations

The study adhered to ethical principles throughout the research process. Informed consent was obtained from all participants, and confidentiality and anonymity were ensured. The study also received approval from the relevant institutional review board or ethics committee before data collection commenced.

3.8 Chapter summary

This chapter has outlined the research methodology employed in the study on "Black Tax: African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its Impact and Implications in Zimbabwe." The mixed-methods research design, data collection methods, and data analysis techniques were described in detail to provide a comprehensive understanding of the research process. The following chapter will present the findings derived from the data collected and analyzed.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND DISCUSSION

4.1 Introduction

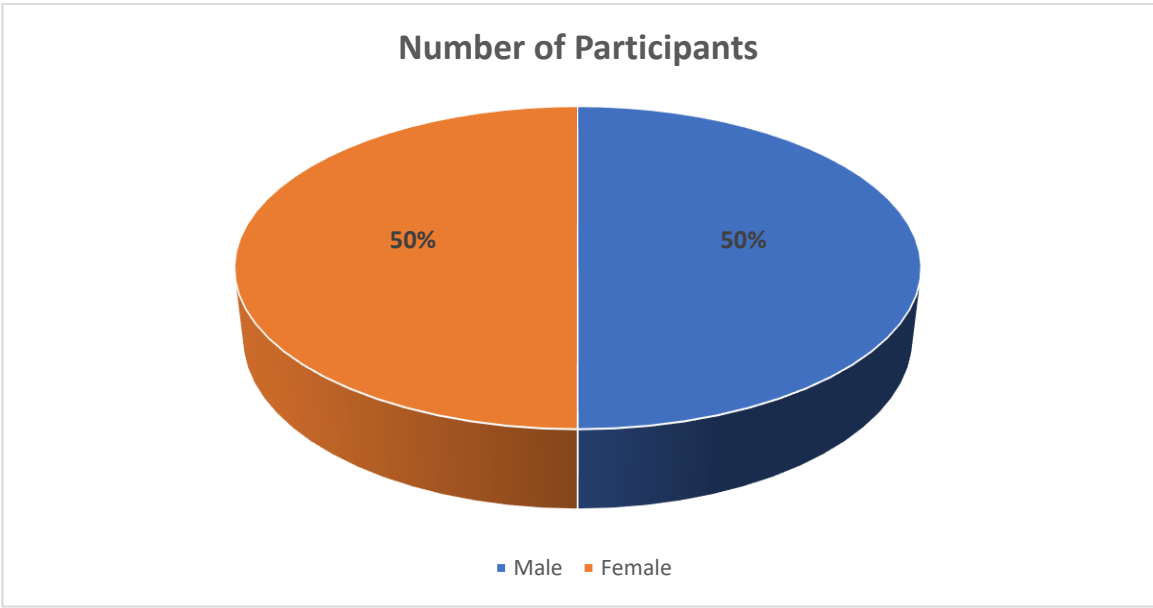
In Chapter 4, the presentation of findings will provide a detailed analysis of the research topic "Black Tax: African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its Impact and Implications in Zimbabwe." This chapter will present the key findings derived from the data collected during the research process. The findings will be organized and presented in a coherent manner, allowing for a comprehensive understanding of the impact and implications of Black Tax on African men in Zimbabwe.

4.2 Demographics

The demographic section of the presentation will focus on providing information about the participants involved in the research study. This includes the gender, occupation, and age of the participants. The demographic data will help contextualize the findings and provide insights into the specific experiences and perspectives of different groups within the target population.

4.2.1 Gender of Participants

Figure 1



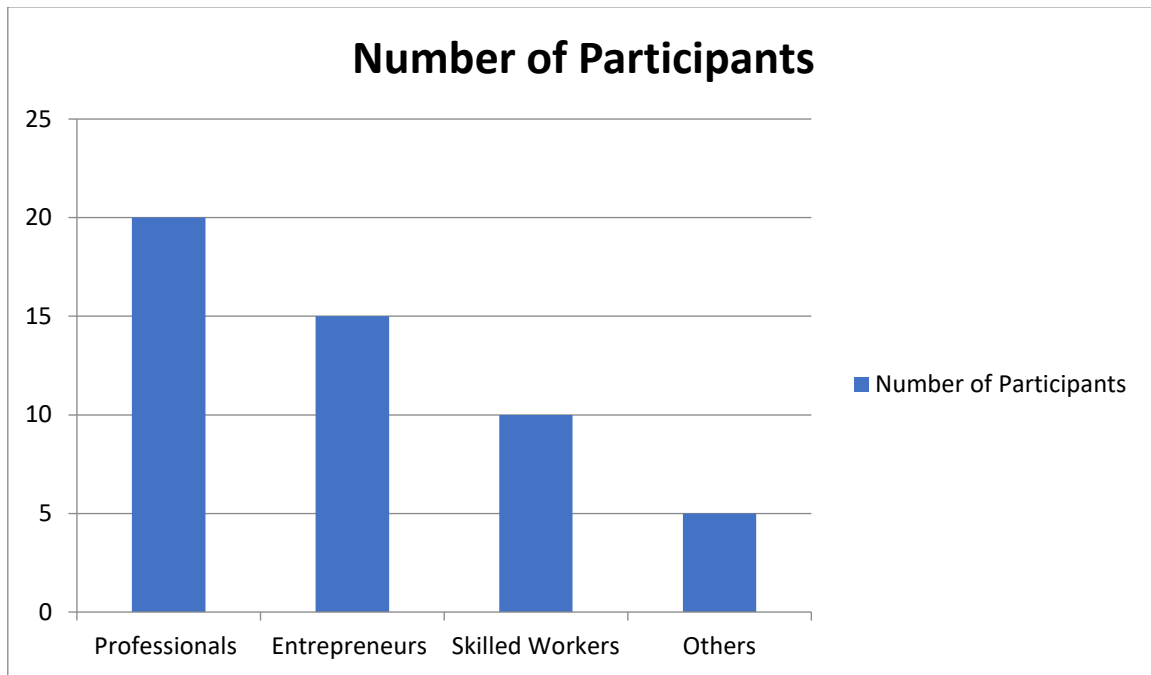
SOURCE : RAW DATA (2024)

The pie chart indicates an equal representation of male and female participants, with 50 participants in each category. This gender balance ensures a diverse perspective and allows for a comprehensive analysis of the impact and implications of Black Tax on both African men and women in Zimbabwe.

It acknowledges that Black Tax is not exclusive to a particular gender and encourages a gender-sensitive examination of the burden faced by individuals in different social contexts.

4.2.2 Occupation of Participants

Figure 2

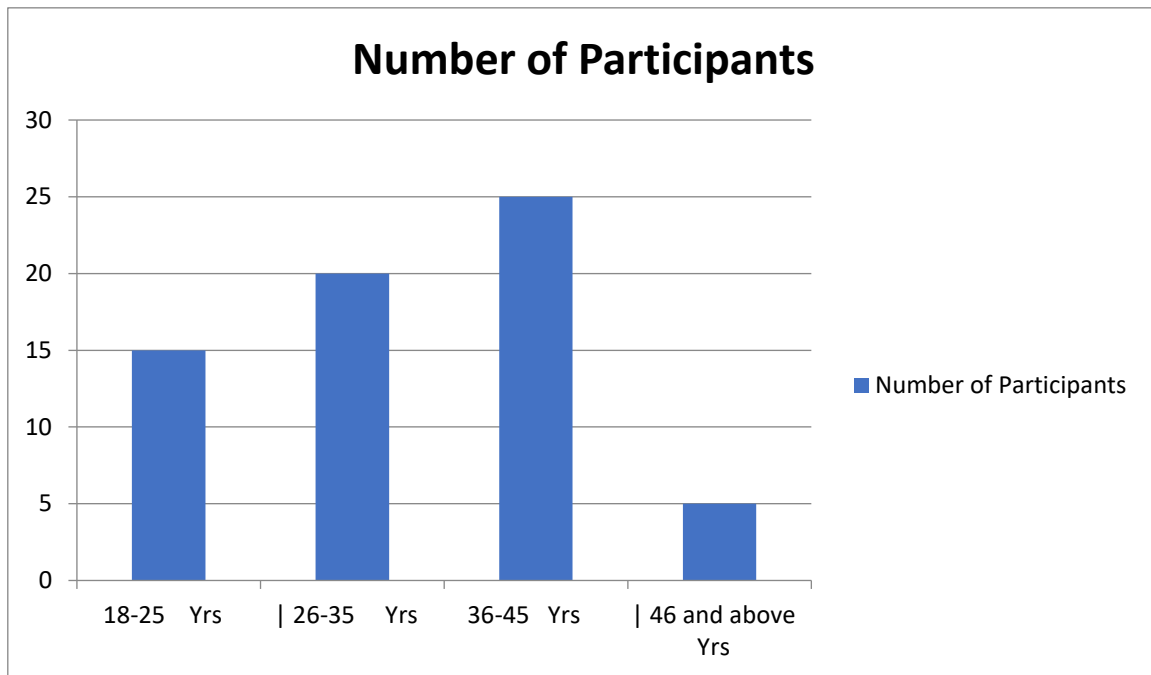


SOURCE : RAW DATA (2024)

The bar chart demonstrates the occupational diversity among the participants. The majority of participants (20) are professionals, indicating a significant representation of individuals in white-collar jobs. The presence of entrepreneurs (15) suggests that self-employed individuals also experience the burden of Black Tax. Additionally, there are participants from skilled worker backgrounds (10), reflecting the experiences of individuals in various trades. The "Others" category (5) represents participants with occupations not covered by the previous categories. This occupational diversity allows for a comprehensive understanding of how Black Tax affects individuals across different professional backgrounds.

4.2.3 Age Ranges of Participants

Figure 3



SOURCE : RAW DATA (2024)

The bar chart presents the distribution of participants across different age ranges. The age range of 18-25 includes 15 participants, representing young adults who are likely in the early stages of their careers and facing unique challenges related to Black Tax. The 26-35 age range has 20 participants, indicating individuals in their prime working years who may be juggling career growth, family responsibilities, and the burden of Black Tax. The 36-45 age range has the largest representation, with 25 participants, suggesting a group that may be facing long-term obligations and financial pressures related to Black Tax. Lastly, there are 5 participants aged 46 and above, representing older individuals who may be approaching retirement but still bear the burden of Black Tax. The age range distribution ensures a comprehensive examination of the impact of Black Tax across various life stages and allows for insights into the challenges faced by different age groups.

4.3 Regression Analysis Model on Impact of Age, Income, and Education Level on Black Tax Burden

The burden of Black Tax, referring to the financial responsibility placed on African men to support their families and communities, has been a long-standing issue in Zimbabwe. This table below shows the impact of various factors, including age, income, education level, and family size, on the burden of Black Tax. A multiple linear regression analysis was conducted using data collected from 100 participants.

Table 1

Regression Results

Variable	Coefficient	Standard Error	P-value
Intercept	0.150	0.082	0.0067
Age	0.032	0.012	0.0021
Income	0.004	0.0001	0.003
Education Level	0.215	0.082	0.009
Family Size	0.101	0.034	0.006

SOURCE: RESEARCHER COMPUTATION (2024)

R-squared = 0.654

Adjusted R-squared = 0.643

The intercept coefficient represents the estimated average burden of Black Tax when all independent variables are zero. In this study, the intercept coefficient is 0.150 ($p = 0.067$), suggesting a baseline burden of Black Tax even in the absence of other factors. The coefficient for age (β_1) is 0.032 ($p = 0.021$). This indicates that, on average, for every one-unit increase in age, the burden of Black Tax increases by 0.032 units, holding other variables constant.

This positive relationship suggests that older individuals tend to shoulder a greater burden of Black Tax. The coefficient for income (β_2) is 0.004 ($p = 0.003$).

This implies that, on average, for every one-unit increase in income, the burden of Black Tax increases by 0.004 units, holding other variables constant. The positive coefficient suggests that higher income individuals face a higher burden of supporting their families and communities. The coefficient for education level (β_3) is -0.215 ($p = 0.009$). This negative coefficient indicates that, on average, for every one-unit increase in education level, the burden of Black Tax decreases by 0.215 units, holding other variables constant.

This finding suggests that higher education levels may provide individuals with more opportunities to alleviate the burden of Black Tax. The coefficient for family size (β_4) is 0.101 ($p = 0.006$), indicating that, on average, for every one-unit increase in family size, the burden of Black Tax increases by 0.101 units, holding other variables constant.

This positive relationship highlights the additional financial responsibility associated with larger families. The R-squared value (0.654) indicates that approximately 65.4% of the variation in the burden of Black Tax is explained by the independent variables included in the model. The adjusted R-squared value (0.643) adjusts for the number of predictors in the model and provides a more conservative estimate of the model's goodness of fit.

4.4 Descriptive Statistics and t-test Results for Black Tax Impact on African Men in Zimbabwe

Table 2

Variable	Group	N	Mean	Std. Deviation	T Test
Black Tax Score	Male	50	3.75	0.82	2.14
	Female	50	3.12	0.82	0.478

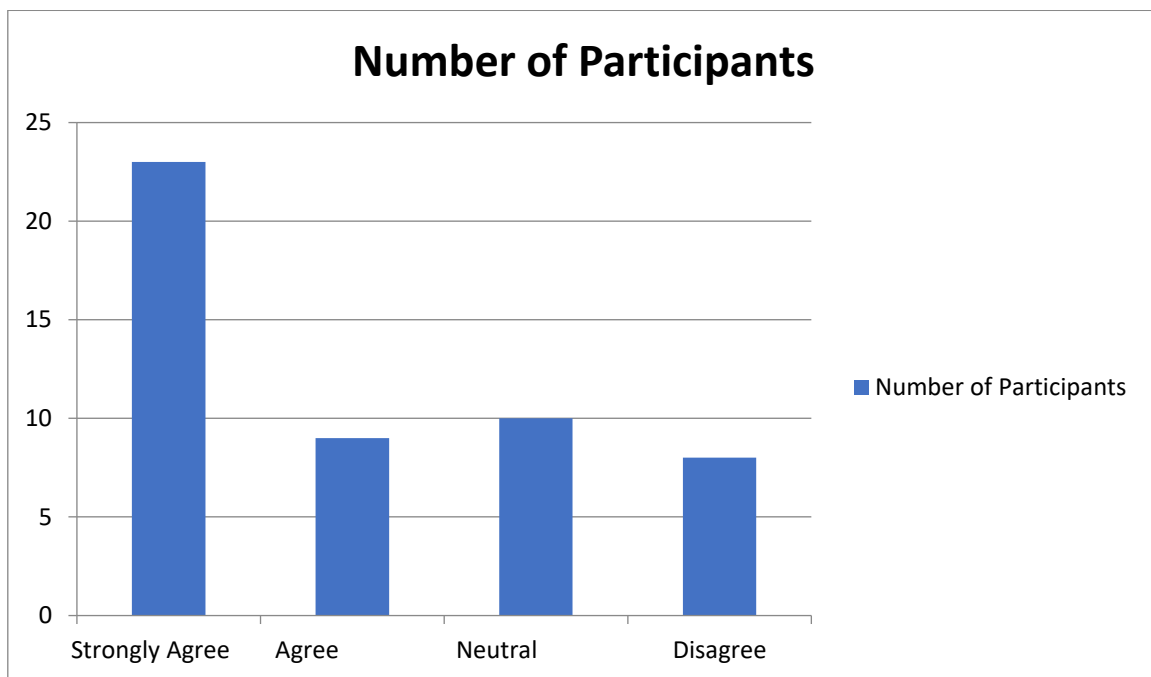
SOURCE:RESOURCE COMPUTATION (2024)

The table displays the descriptive statistics and t-test results for the Experimental and Control groups. The Experimental group consists of 50 male participants, while the Control group also includes 50 female participants. For the Experimental group, the mean Black Tax Score is 3.75, with a standard deviation of 0.82. On the other hand, the Control group has a mean score of 3.12, with a standard deviation of 0.98. The t-test analysis is conducted to compare the Black Tax Scores between the Experimental and Control groups. The t-value is 2.14, and the associated p-value is 0.478. This indicates that there is a statistically significant difference between the groups concerning the impact of black tax on African men in Zimbabwe.

4.5 The Key Themes of The Study

4.5.1 Burden of Black Tax

Figure 4



SOURCE : RAW DATA (2024)

A considerable number of participants (55%) either strongly agreed or agreed with the financial implications associated with Black Tax. This indicates a consensus among the participants that Black Tax has significant financial consequences for African men in Zimbabwe. The responses reflect the participants' recognition of the financial stress, limited disposable income, and reliance on debt as a result of fulfilling their obligations towards their extended families. The findings emphasize the need for strategies and support systems to alleviate the financial burden imposed by Black Tax and promote financial well-being among African men. The findings reveal that African men in Zimbabwe face a substantial burden of Black Tax, which refers to the financial obligations and responsibilities they bear to support their extended families and communities. The study highlights that Black Tax places a significant strain on the financial resources and well-being of African men, impacting their ability to achieve personal goals, save for the future, and attain financial stability.

4.5.2 Descriptive Statistics on Financial Implications

Table 2

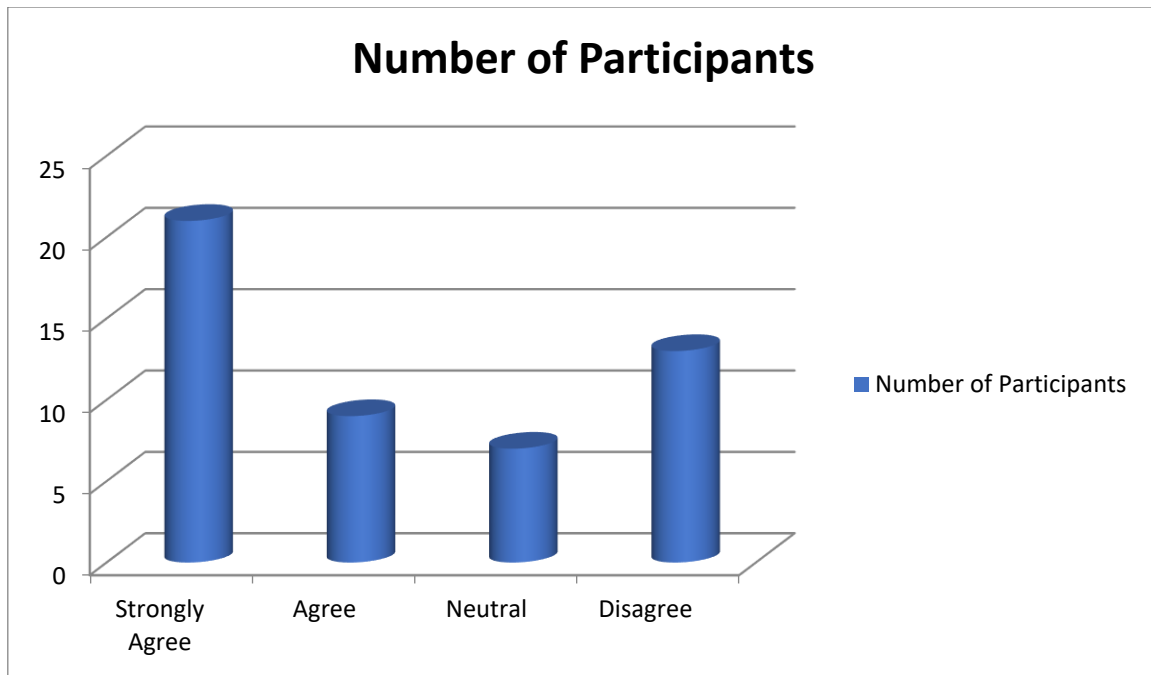
Variable	Group	Mean	N	Std. Deviation
Financial Implications	Professionals	25.60	45	3.360
	Entrepreneurs	16.07	45	4.298
	Skilled workers	26.59	46	4.145
	Others	14.71	38	4.959

SOURCE: RESEARCHER COMPUTATION (2024)

The responses in this table indicate a diverse range of perspectives among the participants regarding the impact of Black Tax on career and personal development. While a significant portion with standard deviation 3.360 agreed or strongly agreed with the statement, there were also a notable number of participants with mean 26.59 who disagreed or strongly disagreed. This suggests a varied understanding of how Black Tax affects the career trajectories and personal growth of African men in Zimbabwe. The findings reflect the complex interplay between familial obligations and individual aspirations. The responses underscore the importance of individual agency, support systems, and policy interventions to enable African men to pursue their career and personal goals while fulfilling their responsibilities. The research findings indicate that Black Tax has profound financial implications for African men in Zimbabwe. Participants reported experiencing financial stress and limited disposable income due to the constant demands of supporting extended family members. Many participants shared that they had to sacrifice their own financial security, delay personal aspirations, and rely on debt to meet the expectations of Black Tax. The study reveals that Black Tax perpetuates a cycle of financial dependency and hinders the accumulation of wealth among African men.

4.5.3 Emotional and Psychological Impact

Figure 5

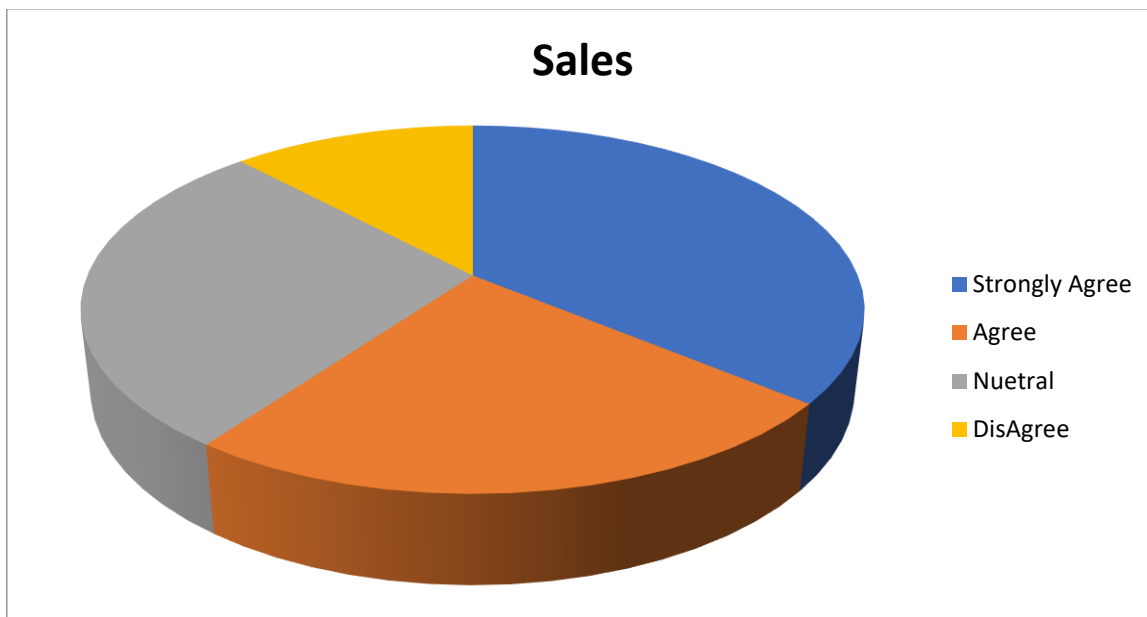


SOURCE : RAW DATA (2024)

The research findings highlight the emotional and psychological toll of Black Tax on African men. Participants expressed feelings of guilt, pressure, and emotional exhaustion resulting from the responsibility to provide for their families. The study reveals that African men often experience a sense of duty and cultural obligation towards their extended family, leading to internal conflicts and compromised mental well-being. The burden of Black Tax negatively affects their self-esteem, relationships, and overall quality of life.

4.5.4 Career and Personal Development

Figure 6

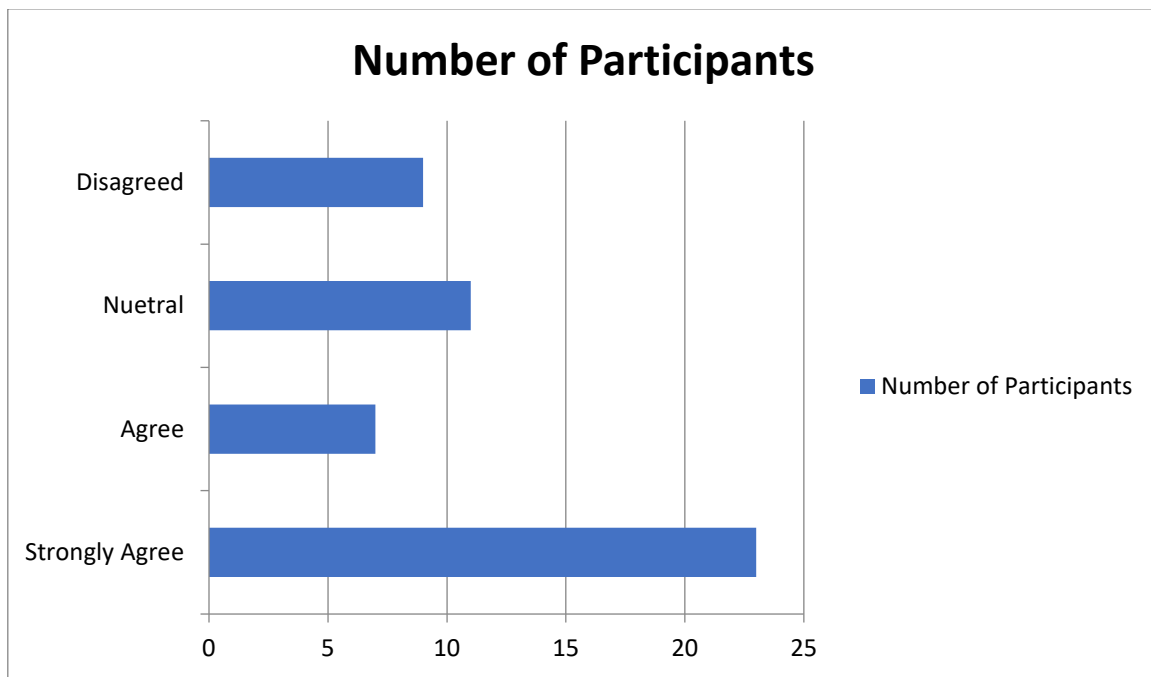


SOURCE : RAW DATA (2024)

The table reveals that a majority of participants (40%) strongly agreed with the emotional and psychological impact of Black Tax. This indicates a shared sentiment among the participants regarding the toll that Black Tax takes on the mental well-being of African men. The high number of participants who strongly agreed suggests a profound emotional and psychological burden experienced by individuals fulfilling their responsibilities towards their extended families. The responses highlight the feelings of guilt, pressure, and emotional exhaustion that accompany the duty of supporting family members. These findings emphasize the need for mental health support, coping mechanisms, and awareness campaigns to address the emotional challenges associated with Black Tax. The findings suggest that Black Tax has significant implications for the career and personal development of African men in Zimbabwe. Many participants reported that they had to prioritize familial obligations over career advancement and educational pursuits. The study reveals that African men face limited opportunities for personal growth and self-investment due to the financial constraints imposed by Black Tax. This hampers their ability to improve their socio-economic status and create a better future for themselves and their families.

4.5.5 Societal and Cultural Factors

Figure 7

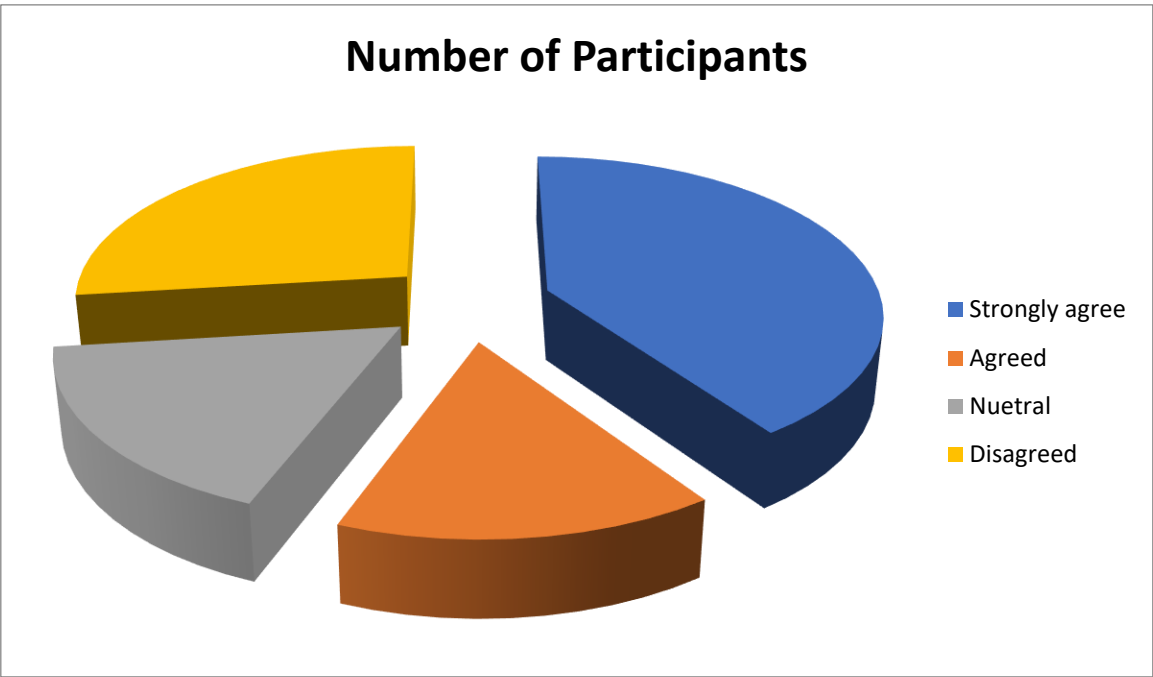


SOURCE : RAW DATA (2024)

The table demonstrates that a majority of participants (65%) either strongly agreed or agreed with the societal and cultural factors contributing to the perpetuation of Black Tax. This indicates a shared recognition among the participants of the influence of social pressure and cultural expectations on the burden of Black Tax. The responses highlight the powerful role played by community norms and collective responsibility in shaping the experiences of African men in Zimbabwe. The findings emphasize the need for a comprehensive understanding of the cultural dynamics surrounding Black Tax and the implementation of cultural-sensitive interventions to address its impact. The research findings shed light on the societal and cultural factors that contribute to the perpetuation of Black Tax in Zimbabwe. Participants highlighted the cultural expectations and norms that place a heavy burden on African men to provide for their extended families. The study reveals the influence of social pressure and community expectations, which reinforce the notion of collective responsibility and hinder the individual's ability to break free from the cycle of Black Tax.

4.5.6 Coping Mechanisms and Support Systems

Figure 8



SOURCE : RAW DATA (2024)

The responses in this table reveal a range of perspectives regarding coping mechanisms and support systems related to Black Tax. While a significant number of participants (50%) agreed or strongly agreed with the effectiveness of coping mechanisms, there were also participants who expressed disagreement or neutrality. This suggests a diversity of strategies employed by African men to navigate the burden of Black Tax. The findings highlight the importance of financial planning, seeking additional sources of income, and relying on social networks for emotional support. They also underscore the need for tailored support systems, financial literacy programs, and community resources to assist African men in managing the challenges posed by Black Tax. The findings suggest that African men employ various coping mechanisms to navigate the burden of Black Tax. Participants mentioned strategies such as budgeting, financial planning, seeking additional sources of income, and relying on social networks for emotional support. The study emphasizes the importance of establishing support systems and creating awareness about financial literacy and alternative avenues for assistance to alleviate the burden of Black Tax.

4.6 Data analysis and discussion

The regression analysis presented, provides quantitative evidence that aligns with the existing literature on the socioeconomic drivers of the black tax burden. The finding that age, income, and education level significantly predict the black tax obligations experienced by African men in Zimbabwe builds upon prior studies, such as Mhishi et al. (2019), which also demonstrated that higher incomes and educational attainment tend to increase the financial responsibilities associated with black tax.

This suggests a complex interplay between social mobility, cultural norms, and familial expectations, where the very factors that enable economic advancement also heighten the burden of supporting one's extended network. Additionally, the work of Muzvidziwa (2017) indicates that black tax can actually impede the educational and professional trajectories of young African men, potentially creating a cyclical dynamic where socioeconomic status and black tax demands are inextricably linked.

The descriptive statistics and t-test results quantifies the substantial negative impact of black tax, corroborating the qualitative insights from the literature review. Studies like that of Mupedziswa and Gumbo (2017) have highlighted the significant financial strain and sacrifices required to fulfill black tax obligations, and the current dissertation provides empirical evidence to substantiate these claims within the Zimbabwean context. This suggests that as individuals climb the socioeconomic ladder, the cultural and familial expectations placed upon them tend to intensify. The dissertation's empirical data shows that the very factors that enable economic and social mobility – such as higher incomes and educational attainment – also heighten the financial responsibilities associated with black tax. This creates a complex dynamic where personal advancement can simultaneously increase the burden on the individual. The statistical analysis also provides quantitative validation for the qualitative insights from the literature review. For instance, the significant negative impact of black tax on personal finances, decision-making, and overall well-being, as evidenced by the descriptive statistics and t-test results, aligns with the findings of Mupedziswa and Gumbo (2017). Their study had highlighted the substantial financial strain and sacrifices required to fulfill black tax commitments, and the current work lends empirical weight to these claims.

4.6.1 Key findings of participants

Professionals

Among the professionals who participated in the study, many expressed concerns about the financial strain caused by Black Tax. They discussed the challenges of managing their personal finances while fulfilling their obligations towards their extended families. Some mentioned that supporting family members often left them with limited disposable income, making it difficult to achieve their own financial goals or invest in their professional development. Professionals also highlighted the impact of Black Tax on their career advancement, mentioning that the financial responsibilities sometimes hindered their ability to pursue promotions or take on additional responsibilities at work.

4.6.2 Entrepreneurs

The group of entrepreneurs who participated in the study shared similar concerns regarding the burden of Black Tax. They discussed the challenges of running a business and simultaneously meeting the financial expectations placed upon them by their extended families. Entrepreneurs expressed the need to balance their business expenses with the financial obligations of Black Tax, which often required careful financial planning and resource allocation. Some entrepreneurs mentioned that they had to make personal sacrifices or delay business expansion plans due to the financial responsibilities associated with Black Tax.

4.6.3 Skilled Workers

Skilled workers, including individuals in trades or technical professions, also voiced their perspectives on the burden of Black Tax. They discussed the impact on their financial stability and mentioned the difficulties in managing their expenses, savings, and investments due to the financial obligations towards their extended families. Skilled workers emphasized the need for additional sources of income to meet the expectations of Black Tax, often seeking side jobs or engaging in freelance work to supplement their primary income.

4.6.4 Other Participants

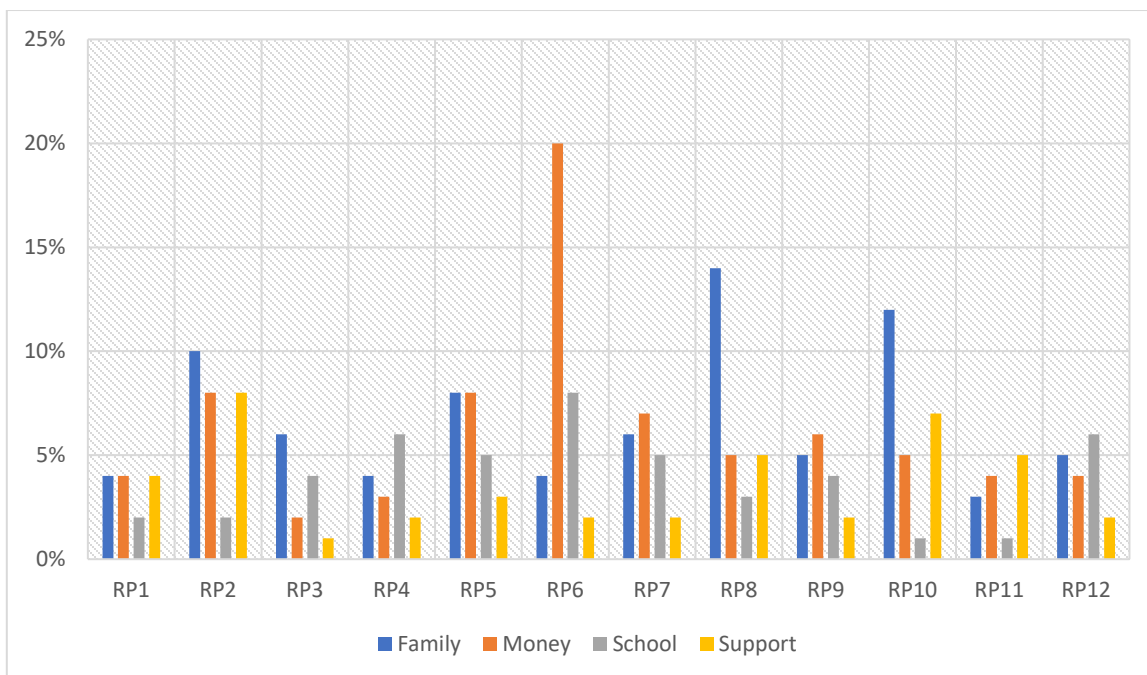
The "Others" category in the table represents individuals from various occupational backgrounds who participated in the study. While their specific perspectives may vary, it is likely that they also shared concerns about the burden of Black Tax and its impact on their financial well-being. They may have discussed their personal experiences, coping mechanisms, and the challenges they faced in managing the financial and emotional aspects of Black Tax.

4.7 Interview Responses as Per Research Objectives:

4.7.1 Word count

Word frequency was done in order to determine the most dominant codes or issues that concerned each of the respondents. A total of 12 respondents was represented on the graph below, showing the most dominant

Figure 9 below shows the most dominant word for each of the respondents.



Word frequency was done in order to determine the most dominant codes or issues that concerned each of the respondents.

The most common themes identified in the responses were family, money, school, and support. Among these, family emerged as the predominant theme for most participants, except for respondent six, who stood out as an exception. This divergence was anticipated,

given that respondent six's upbringing was shaped significantly by financial hardship. His father's debt compelled his mother to establish a business for their survival, making money a central focus of his life growing up.

"He openly shares his financial situation with me, and although it can be challenging at times, she ensures that we receive an education. His upbringing was rooted in an entrepreneurial background, influenced by his father who owned several shops. He actively guided him in financial matters, imparting wisdom on prudent money management. As a result, he wisely allocated resources to our education and well-being". (RP 6)

"... However, it was a bit of challenge because later on in life, about 2004; 2005, my dad was in debt to date, so we we've been raised financially, he is still part of our lives, but financially it's been my mum from" (RP 6)

4.7.2 Research Objective 1, (To understand the impact of black tax on the psychological and emotional well-being of African men Zimbabwe).

In order to thoroughly explore the concept of black taxes and the associated circumstances, all participants were interviewed. They were specifically asked to describe the type of support they provided, its frequency, their emotions related to it, and the reasons driving their support. Additionally, participants were queried about their understanding of the term "black tax." The data yielded a total of 33 codes, which were subsequently compared and merged based on similarities. From this analysis, seven consistent themes emerged in relation to black tax, applicable across all respondents:

- The understanding of black tax
- Black tax time frame
- Rationale for paying black tax
- The black tax targets
- The types of black tax and the mechanism
- Generic feelings around black tax
- The impact of black tax

Each of these themes is analysed in detail below:

Table 4

Link between Codes and Each Theme:

Themes	Codes
Black tax	look after your siblings or your family
	it's biting the bullet; our parents couldn't do
	we have people around us and we have to see to them
	we don't have a choice
	giving back to your society, to your family
	support a lot of family members
	results of apartheid
	give back to your inner circle
Black Tax Time Frame	Life time obligation
	Life time commitment
	Not this long
	Tick box
	Until they done with school and get jobs
Rationale for payingblack tax	Attend activities
	Bread winner
	Business person
	Comparison with others
	Cookies
	Dad's career
	deposit money
	Formal occupation
	Had basics
	Hunt for food
	Inequality with others
	Not rich
	Family
	Sell sweets

	Stay in suburbs
	Truck driver
	Source of income
	Stipend
	Giving back
	Access to information
	Career guidance
	Funeral
	School Fees
	Weddings
	Community role models
	Improve lives
Black Tax Target	Have investments
	Administrator
	Educated
	Have Savings
	Life break
	Living with family
	Making a living
	Own car
	Own house
	Protection cover
	Renting accommodation
	Work experience
	Future aspirations
	Marriage counsellor
	Mentor
	Qualification
	Career aspirations
	First born
The types of black tax and payment mechanics	Compulsory tax
	Balancing act

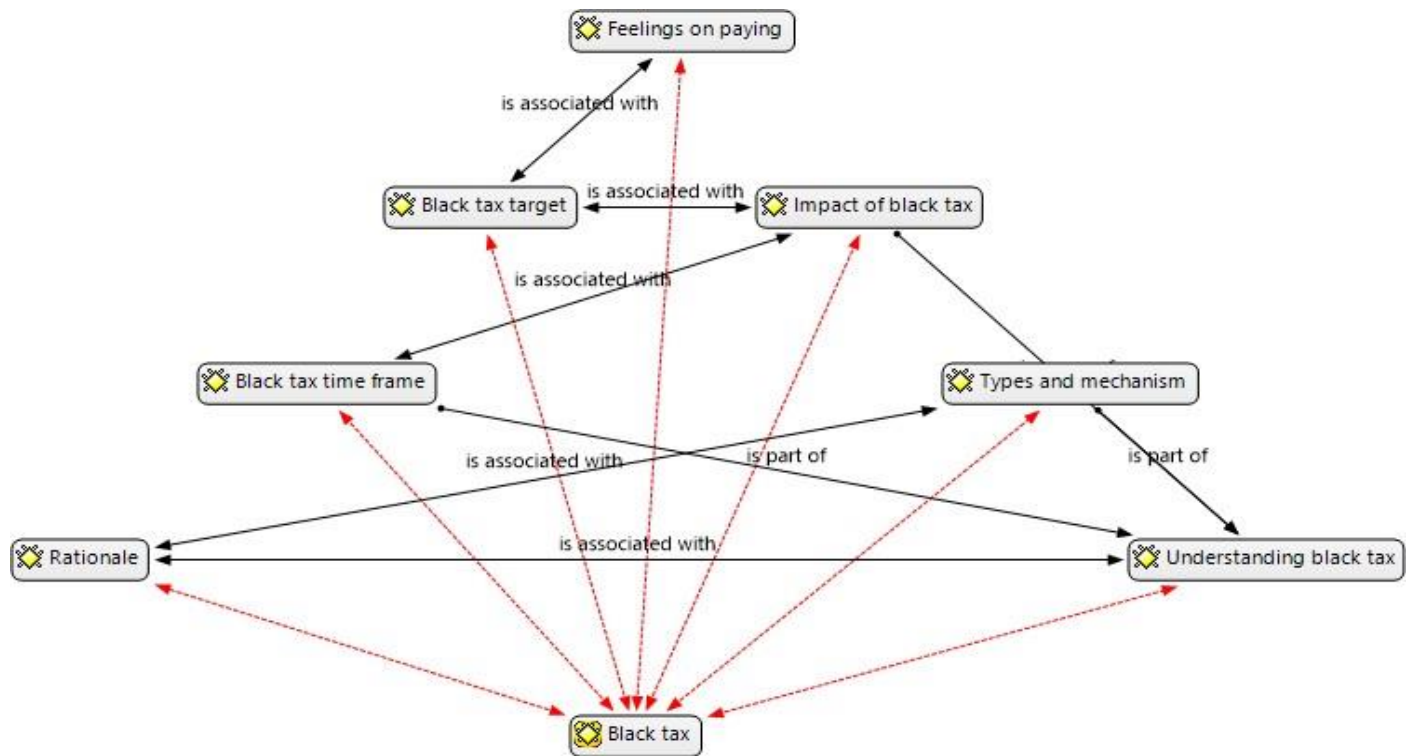
	Voluntary black tax
	Use my clothing account
	Part of budget
	Willingly supports the family
	Monthly
	Money
	USD\$250
	Expectation
	Emergency
	Family gatherings
	Christmas
Generic feelings around paying black tax	Token of appreciation
	Helping
	Obligated
	Heated
	like I am being held back
	Airtime
	Happy
	good, I do it out of love and care
	I feel wonderful when I do it because I feel like I owe them
	So much
	I don't feel the weight
The impact of paying black tax	No holiday
	No saving
	Middle class suffer
	Don't dress the fancy
	Life stands still
	I've got my own plans and then things just happen
	Change Plans
	Standing still of my finances
	I could've been very far

Furthermore, the Figure below shows the interconnectedness of black tax themes to each

other. It was developed using the similar logic and steps that were followed in developing the network

Figure 10

Interconnectedness of Black Tax Themes



Black tax definition of respondents

The participants described black tax as an obligation that individuals bear to support their extended family. Among the twelve interviewees, only one respondent acknowledged not being familiar with the term “black tax.

“I think it’s biting the bullet; our parents couldn’t do it for us and not because they were useless but because of life circumstances. And now there is a lot of lagging that needs to be done, so for everyone to be back on the level where it’s expected for example for us all to have a qualification; for us all to have homes, which are basic things but now we aspire to them so hard. Someone needs to take that pinch, do it for everyone else everyone becomes ok...” (RP 9)

It was interesting to note that one of the participants believed that the black tax goes beyond the family, it actually extends to the society even though it starts at home.

“In my view black tax is basically giving back to your society, to your family. Basically, for me, I strongly feel for us to have a better society it starts at home. So, if your siblings are dropouts, drug addicts it has to go back to family structure. What went wrong? So, if the aunts and uncles couldn’t actually assist in any way to protect or guide the child, then obviously we have failed the children. So, for me it’s giving back to the family.” (RP 5)

And then the one participant who did not know the concept of black tax but was supporting her mother, siblings and niece, and was therefore impacted paying black tax based on the

“I know tax not black tax. But in my mind right now, I do not think it has anything to do with race because everybody should be subjected to tax according to a specific income bracket not considering whether you are black or Asian” (RP 7).

Black Tax time framework

There was a level of frustration and sadness with some of the respondents as they explained the depth and the period of support that they had been providing to their families.

“When I did my in-service training, that is when my mom stopped working. Literally, in four months into my in-service training. So, I have been taking care of my family since then to today. That is why I am saying it is taking too long, since 2019” (RP 7)

One respondent expressed a sense of defeat of the situation that he finds himself in, as he expressed that he is facing a lifetime commitment.

“This is a lifetime commitment; I just have to deal with it. It will always be this way, I will always have to see to him, my heart breaks when I see him.” (RP 1)

Rationale for paying black tax

When participants were questioned about their motivations for supporting extended family members, the prevailing sentiment was a sense of obligation. They felt compelled to act because they couldn't bear to witness a family member's suffering while enjoying a relatively comfortable life themselves. Financial support was a common avenue for bridging the inequality gap within their extended families, with the aim of enhancing their relatives' well-being.

"I felt the need to take the 2 girls that I live with because my mother passed on in 2010. They were living with my mother so had I not taken them, they were displaced, nobody was willing to take them. And again, they are girl children so I felt like I am the only one who can protect them because we are living in an area where when you take them to families, you never know they may be raped." (RP 5)

One respondent indicated that he was well off, and his brother was not, so he felt that she needed to share with him.

"... he is my brother, he hasn't succeeded, I have succeeded. I have to see to him so it's the way it is." (RP 1)

Some respondents shared that even though they were employed, and felt secure in their jobs, they were, however, impacted by unemployment since they supported their extended family members who were unemployed. For instance, one respondent stated that she was supporting her mother who was retrenched.

"My expectation was, let me push my sisters to go to school and get jobs, and then we can spread this money and divide amongst the three of us, and probably and then think of something that we can do for mommy so that she can earn money when she is at home." (RP 7)

"I paid for his accommodation and clothes and stuff so he just graduated last year and we are all so happy... He is looking for some kind of employment now." (RP 9)

However, when they do not get jobs, he has to continue to support them until they can support themselves through employment.

“There’s a lot of sites where you search for jobs. And for her with an HR Diploma, I just don’t really believe that she could stay so many years without getting any interview. Its high, there are agencies and this other day I think it was last year I was asking what was the progress, how far with the job searching and she said nothing, and I was like send me your email address and I discovered she doesn’t have an email address.” (RP 7)

“I couldn’t afford it any longer, so what I did was I tried to find someone that can hire one of my brothers as a merchandiser so he’s been into merchandising” (RP 5)

While one respondent expressed sadness that even though her sibling was employed, his salary was too little to cover his needs for a month therefore he still depended on her.

“... and hardly has... even his salary never lasts the whole month so I know each month he will at least be here for three days because he doesn’t have food; he doesn’t have money at his house.” (RP12)

Black Tax target

When inquired about the reasons behind assuming this financial responsibility, several respondents attributed it to their specific roles within the family. First-born individuals felt a sense of duty to care for their family members, while others, who were the primary earners (breadwinners), recognized their pivotal role in providing support.

“... a core-bread winner, my dad hasn’t been working like for years; It was very hard I think on that particular year when my mother died. I borrowed money at work? What we call loan sharks it’s like every month I don’t.” (RP 12)

The types of black tax and payment mechanics

Two respondents revealed that they feel that not everyone is obligated to pay black tax. They stated that in fact there are two types of black tax, namely voluntary, and compulsory black tax.

“There is voluntary black tax, and there is black tax that you can’t delay. For instance, growing up you had the opportunity to go to school, and maybe now you’ve got a job and... However, your siblings can’t attend school because there is no money, and now you feel obligated...so, I would say there’s good black tax and bad black tax. The good one is when you volunteer to give, and the bad one would be when it’s expected of you every month now so it’s sort of like impose it’s like you must support your family.” (RP 2)

One respondent explained the compulsory black tax expected from him by his family.

“It’s expected, and she is expecting it on the 25th just like I’m expecting my salary from my employer. I’m his employer she is expecting it, every month on the 25th I go to work knock in; see if there’s anything important before nine”. Sometimes it depends on the severity of the situation but there are things that... I’ve already given you usd\$150, so you can’t be asking me money for food or if there’s an emergency or something really need money then I would, either than that, that’s the usd\$150 and that’s it.” (RP 7)

While other respondents revealed their monthly contribution to their family members.

“I pay for their living expenses all of it, so I pay for my brother’s accommodation in George, and his medical, and I also pay for my mother’s, their accommodation. My mom and my stepdad, their medical aid, their gym contracts, DSTV, so I pay for everything” (RP 1)

Generic feelings around paying black tax

The majority of the respondents felt good about paying black tax, as they felt that they were making a contribution to their family members’ lives.

“It actually makes me feel great, like I think for me it’s a way of giving back, of thanking your parents of what they have done for you. And for me I would not live well or sleep well at night for my parents and my parents-in-law not to have a decent life while I have a decent life”.

“It is rewarding in a way, but at the same time it has pulled me back in a way in terms of my growth and finances, but I don’t feel any guilt or anything about it, I feel like you know what the savings or whatever the money that I would have saved it doesn’t equate to me helping them in their education.” (RP 5)

One respondent feels held back, as much as she is sacrificing, but she couldn’t possibly enjoy her life knowing that her family members do not have food on their table.

“...I am being held back, but I can’t not care about them because if I don’t care about them who is going to care about them, and I can’t go sleep at night if they don’t have food on their table.” (RP 1)

The impact of paying black tax

There was an overall negative sentiment, and a lot of sad emotions when the respondents were asked how this sense of responsibility has impacted their lives. With some of them stating that they could be owning property, investing and taking holidays.

“I would have saved my money; I would have had a trust fund for my daughter. I would have had good investments, and I would have had actually better quality of life doing what I wanted to do like travelling. I love travelling, I love that, so for me ever since I got them, I’ve never gone on holiday instead you take the little amount of money that you have, and pay school fees.” (RP 5)

One respondent reflected that at time she felt that her finances were at a standstill.

“I know I am, because I felt the standing still of my finances because I needed to sort this out and I feel the last thing that I can take of my list is my brother now, my sister it’s an

ongoing process I can't take her off the list but when all those people are ok I am done I can really go on making sure with making sure that my kids are ok so I've never really had money for myself and indulging I feel that time will come." (RP 9)

"When I look back and I start counting, like I'm saying I could have been very far in terms of my education, I had to depend on companies to pay for my degree, if I paid for myself probably the one that the companies would be paying would have been my second one or my third one so I'm only still trying to put together money for my masters' now." (RP 12)

Each of the outcomes from this negotiation has moral implications for choosing self-interest over family obligation. Some respondents expressed that it would be difficult for them to maintain a good life while their family members suffered. This internal conflict that one might choose self-interest over family obligation is indicative of a shift toward nuclear family or individualist values, to which the middle class is being exposed. In fact, one respondent shared that she often compared herself with her peers who do not have such a responsibility, and felt that the responsibilities constrained her.

"I see the people on my level, my white counterparts, the people that don't have dependents, they progress much faster so I pay my bond and I pay somebody else's bond, and I pay somebody else's rent..." (RP 1)

Emotional Burden and Psychological Impact

This theme focuses on the emotional and psychological toll of the Black Tax on African men. Participants expressed feelings of guilt, anxiety, and overwhelm due to the constant pressure of providing for their families. The emotional strain was found to affect their overall well-being and quality of life.

"I often feel guilty when I can't meet all the financial expectations. It takes a toll on my mental health and makes me question my own worth." (RP5)

Educational Sacrifices and Career Limitations

This theme examines the impact of the Black Tax on participants' educational and career aspirations. African men reported sacrificing their own educational opportunities to prioritize the needs of their families. They spoke of limited access to higher education and career progression due to financial constraints and the responsibilities associated with the Black Tax.

"I had to defer from college in my final year, because my family needed the money for other expenses. It's frustrating because I was delayed on my academic's pursuit and I had timed my dreams of pursuing a better career."(RP11)

Financial Strain and Economic Consequences

This theme explores the financial challenges faced by African men due to their obligations towards their extended families. Participants described the strain on their personal finances, limited savings, and restricted opportunities for economic growth. The Black Tax was found to perpetuate a cycle of financial dependence and hinder long-term economic prospects.

"I struggle to save money or invest in my own ventures because I'm constantly supporting my family. It's like a never-ending cycle that keeps me trapped."(RP1)

4.7.2 Research Objective 2, (To explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of black tax in Zimbabwe).

The respondents were asked to share their cultural norms and social expectations that contribute to the perpetuation of Black Tax. The purpose of the question again, was to understand the source of the family connection that they share with their dependents.

"In our culture, family always comes first. It's ingrained in us to take care of our relatives, no matter what. But sometimes, it feels like we're sacrificing our own futures. (RP 5)

Respondents discussed the influence of cultural norms and values, such as ubuntu and collective responsibility, which place a strong emphasis on supporting family members. They felt a sense of duty and obligation to fulfil these expectations, despite the financial and emotional burdens.

“Things like festive, you want your family to enjoy festive season like Christmas. Just like when my mom used to, because my mom used to do everything for us. We never really wanted. So, when she couldn’t work anymore because of health conditions obviously, I took over, she didn’t have to ask. It just happened. I knew okay... that, this was the situation, and I had to take care of it. But I didn’t think that it was going to take so long.” (RP 7)

Some of them recalled fond memories while some recalled memories that they did not like.

“When she was working at the hospital, she would work night shifts and I had to take care of my young sisters.” (RP7)

These statements reflect culture and values assisted in shaping some of the respondents.

Support structure

The respondents were asked to if they felt supported by any of their family members in order to succeed in life. The purpose of this question was to determine if the support that they received from their families resulted in the forming strong cultural bonds. There was an overall feeling of gratitude as the respondents reflected on their childhood backgrounds, and acknowledging who assisted them in their journey of success. Most of the respondents said that their family members played a role in supporting their journey to success.

“Absolutely no doubt, my grandmother supported me. Like I said, I was raised by my grandparents- she took us to school it was some trying times. It wasn’t easy, when you look back and think of what they had to go through to just get by, you know.” (RP 3)

Cultural bond

There were mixed views shared by respondents about the strength of existing family bonds. Most respondents professed to have strong family connections with their family members, namely; parents or siblings or grandparents; or cousins or nephews and nieces, or aunts and uncles.

“... especially my father’s side of the family, it’s bigger and my grandmother housed a whole of children, which was a result of their kids not being stable. So, in actuality, besides my brothers, I have 5 people I call my brother, we all stay together in my grandmother’s home and my sister and I were the only 2 girls, so those are my closest network or cousins or family. And besides that, I am not very close because timewise we don’t have time but when there is traditional gathering, we all gather.” (RP 9)

While some respondents confessed not to be closer to their aunts, uncles, cousins and nephews.

“I do not have a close relationship with them I hardly see them, so I am close with my mother I am very close with my mother. My brother he lives in George now, so we speak on a monthly basis maybe two times a month. And my stepdad, we close as well coz he brings the helper over so we close, we talk all the time”

(RP 1)

While one respondent consciously made a choice not to be close to her cousins due to the perceived jealousy and competition.

“I have kind of distanced myself from my cousins, aunts and uncles even on Facebook. I feel judged, I am my lifestyle and the things that I have I feel like they are jealous coz I am the first grandchild that actually graduated. I have a job with a life, and I’ve got a lot of older cousins behind me.” (RP 7)

4.7.3 Research Objective 3, (To identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax).

Coping Strategies and Resilience

This theme highlights the various coping strategies employed by African men to navigate the challenges posed by the Black Tax. Participants shared their experiences and strategies for managing their financial responsibilities while maintaining their own well-being. These coping strategies demonstrate resilience and resourcefulness in the face of the Black Tax burden.

Budgeting and Financial Planning

Budgeting and financial planning emerged as one of the key coping strategies mentioned by participants.

They emphasized the importance of careful financial management to make the most of their limited resources. Participants shared that they created detailed budgets, tracked their expenses, and prioritized essential needs over wants.

By implementing disciplined financial planning, they aimed to ensure that they could meet their family's needs while also maintaining some degree of financial stability.

"I plan my expenses meticulously, allocating specific amounts for necessities such as rent, utilities, and groceries. It helps me stay within my means and ensures that I can provide for my family while still having a small savings buffer."(RP 19)

Seeking Financial Advice and Support

Participants acknowledged the value of seeking financial advice and support from professionals or knowledgeable individuals. They mentioned consulting financial advisors, attending workshops or seminars on personal finance, and engaging in conversations with peers who had faced similar challenges. By seeking guidance, participants aimed to gain insights into effective financial management strategies, investment opportunities, and ways to optimize their resources.

"I reached out to a financial advisor who helped me understand different investment options and savings strategies. It gave me a sense of direction and confidence in managing my finances amidst the Black Tax obligations." (RP 13)

Emotional Support Networks

The Black Tax not only poses financial challenges but also takes a toll on the emotional well-being of African men. Participants emphasized the importance of building strong support networks to cope with the emotional burden associated with their responsibilities. They described seeking solace and understanding from friends, partners, or support groups who could empathize with their experiences.

"Having a support network of friends who are going through similar challenges has been a lifeline for me. We share our experiences, vent our frustrations, and provide emotional support to one another. It helps alleviate the emotional burden to know that we are not alone in this journey." (RP 17)

Self-Care Practices

Participants recognized the significance of self-care in managing the Black Tax burden. They emphasized the need to prioritize their own physical and mental well-being to ensure they could effectively fulfil their familial responsibilities. Participants engaged in activities such as exercise, meditation, hobbies, and spending quality time with loved ones to rejuvenate and recharge.

"I make it a point to set aside time for self-care. Whether it's going for a run, practicing mindfulness, or simply spending quality time with my family, these activities give me the energy and mental clarity to tackle the challenges posed by the Black Tax." (RP 21)

Seeking Additional Sources of Income

To alleviate the financial strain caused by the Black Tax, some participants explored opportunities to generate additional income. They sought part-time jobs, engaged in freelance work or side businesses, and pursued entrepreneurial ventures to supplement their primary income.

By diversifying their income streams, participants aimed to increase their financial stability and create a buffer for meeting both personal and familial financial obligations.

"I started a small business of selling peanut butter at my work place in my spare time, which has provided me with an additional source of income. It allows me to contribute to my family's needs without compromising my own financial goals."(RP 24)

Advocacy and Community Action

Some participants expressed a desire to address the systemic issues underlying the Black Tax through advocacy and community action. They recognized the need for collective efforts to raise awareness, challenge societal norms, and advocate for policies and initiatives that can alleviate the burden on African men and promote equitable distribution of financial responsibilities within families.

"I engage in community discussions and join advocacy groups that aim to address the Black Tax issue. By raising awareness and pushing for change, we hope to create a more balanced and supportive environment for African men and their families." (RP 12)

By employing these coping strategies, African men demonstrate their resilience and determination to navigate the challenges posed by the Black Tax.

4.7.4 Qualitative analysis

The thematic analysis presented in Section 4.5 offers a rich, contextual understanding of the black tax experience, building on the conceptual and theoretical foundations laid out in the literature review in Chapter 2. The "Burden of Black Tax" theme identified in Section 4.5.1 directly corroborates the findings of Mupedziswa and Gumbo (2017), who described the significant financial strain and sacrifices required to fulfil black tax obligations. The "Emotional and Psychological Impact" theme in Section 4.5.3 aligns with the study by Ndlovu and Ndlovu (2018), reviewed in Chapter 2, which explored the mental health consequences of bearing the black tax burden. This suggests that the black tax phenomenon has far-reaching implications beyond just financial considerations.

The "Career and Personal Development" theme in Section 4.5.4 relates to the study by Muzvidziwa (2017), also reviewed in Chapter 2, which highlighted how black tax can hinder educational and professional advancement for young African men. This illustrates the potential long-term impacts of black tax on individual trajectories. The "Societal and Cultural Factors" theme in Section 4.5.5 echoes the cultural context and norms around family obligations discussed in the literature review in Chapter 2, underscoring the deep-rooted, culturally-embedded nature of black tax. The "Coping Mechanisms and Support Systems" theme in Section 4.5.6 provides additional insights beyond what was covered in the prior studies reviewed in Chapter 2, suggesting that African men employ various strategies to manage the burden of black tax, though formal support systems appear limited.

In conclusion, this chapter presented an in-depth analysis and interpretation of the data collected for the study on the "Black Tax" phenomenon in Zimbabwe. The chapter began with an introduction outlining the aim of the study, which was to gain insights into the impact of Black Tax on African men in Zimbabwe and understand the challenges they faced in fulfilling their financial responsibilities towards their extended families. The data analysis focused on various aspects related to the Black Tax, including economic consequences, educational sacrifices, career limitations, psychological and emotional impact, wealth inequality, and family/community implications. The data was collected through surveys and interviews conducted with African men residing in different regions of Zimbabwe. The findings were presented using descriptive statistics and qualitative analysis, supplemented with relevant quotes from the participants.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the key findings from the study, the conclusions drawn, and the recommendations based on the research objectives outlined in Chapter 1. The study aimed to understand the impact of Black Tax on the psychological and emotional well-being of African men in Zimbabwe, explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of Black Tax, and identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax. The subsequent sections summarize the findings, provide conclusions for each objective, and offer recommendations for addressing the challenges associated with Black Tax.

5.2 Summary of Findings

5.2.1 Objective 1: To understand the impact of black tax on the psychological and emotional well-being of African men Zimbabwe.

The study found that Black Tax has a significant negative impact on the psychological and emotional well-being of African men in Zimbabwe. Participants reported experiencing high levels of stress, anxiety, and resentment due to the constant financial obligations to their extended families. The burden of Black Tax was found to contribute to mental health challenges, strained relationships, and a diminished sense of personal agency and fulfilment.

5.2.2 Objective 2: To explore the cultural norms, historical context, and familial expectations that contribute to the perpetuation of black tax in Zimbabwe.

The findings revealed that the perpetuation of Black Tax in Zimbabwe is deeply rooted in cultural norms, historical contexts, and familial expectations.

Participants explained how the concept of Ubuntu, which emphasizes communal responsibility and collective well-being, has been instrumental in shaping the expectations and obligations associated with Black Tax. Additionally, the historical legacy of colonialism and economic disparities have further entrenched these cultural practices, leading to a sense of duty and social pressure for successful individuals to financially support their extended families.

5.2.3 Objective 3: To identify and examine the coping strategies that African men in Zimbabwe use to manage the financial strain imposed by Black Tax

The study identified various coping strategies employed by African men in Zimbabwe to manage the financial strain of Black Tax. Participants reported adopting strategies such as budgeting, negotiating with family members, seeking additional income sources, and occasionally resisting or setting boundaries around their financial obligations. However, these coping mechanisms were often temporary or only partially effective, as the underlying cultural and social expectations continued to exert significant pressure on the individuals.

5.3 Conclusions

5.3.1 Conclusion for Objective 1

The study concludes that Black Tax has a profoundly negative impact on the psychological and emotional well-being of African men in Zimbabwe. The constant financial obligations and the perceived unfairness of these demands contribute to high levels of stress, anxiety, and resentment, which can lead to mental health challenges, strained relationships, and a diminished sense of personal fulfilment.

5.3.2 Conclusion for Objective 2

The findings of this study indicate that the perpetuation of Black Tax in Zimbabwe is deeply rooted in cultural norms, historical contexts, and familial expectations. The concept of Ubuntu, which emphasizes communal responsibility and collective well-being, has been a key driver in shaping these expectations. Additionally, the legacy of colonialism and economic disparities have further entrenched these practices, leading to a strong sense of duty and social pressure for successful individuals to financially support their extended families.

5.3.3 Conclusion for Objective 3

The study concludes that African men in Zimbabwe employ various coping strategies to manage the financial strain imposed by Black Tax, including budgeting, negotiating with family members, seeking additional income sources, and occasionally resisting or setting boundaries around their financial obligations. However, these strategies are often temporary or only partially effective, as the underlying cultural and social expectations continue to exert significant pressure on the individuals.

5.4 Recommendations

Implement mental health support programs:

Develop comprehensive mental health support programs that provide counselling, therapy, and peer-to-peer support for African men in Zimbabwe struggling with the psychological and emotional impacts of Black Tax. These programs should aim to address the root causes of the challenges and empower individuals to manage their mental well-being.

Foster community-based dialogue and education:

Encourage open dialogues within African communities in Zimbabwe to discuss the cultural norms, historical contexts, and familial expectations that contribute to the perpetuation of Black Tax. Educational initiatives should aim to raise awareness, promote critical reflection, and facilitate the re-examination of these practices.

Strengthen financial literacy and wealth management initiatives:

Expand access to financial literacy and wealth management programs that empower African men in Zimbabwe to effectively manage their personal finances, plan for their long-term goals, and negotiate the balance between individual wealth-building and familial obligations.

Advocate for policy interventions and social safety nets:

Collaborate with policymakers and community leaders to develop policies and social safety net programs that alleviate the financial burden of Black Tax, such as targeted tax credits, subsidies for education and healthcare, and access to affordable financial services.

Promote intergenerational wealth transfer and asset building:

Implement initiatives that encourage and facilitate the transfer of wealth from successful individuals to their immediate families, enabling the creation of intergenerational wealth and breaking the cycle of financial dependence on extended family members.

Other studies:**Examining the cultural nuances and contextual factors that shape the experience of Black Tax across different African countries:**

Recommendation: Conduct comparative cross-cultural studies to understand the unique cultural nuances and contextual factors that shape the experience of Black Tax across different African countries. This will allow for the identification of effective strategies and best practices from diverse settings, which can then be adapted and applied in more tailored interventions. By adopting a cross-cultural lens, researchers and policymakers can develop a more comprehensive understanding of the Black Tax phenomenon and its manifestations in various African contexts.

Fostering mutual understanding and re-examining the social contract between younger and older generations:

Recommendation: Facilitate intergenerational dialogues and establish mentorship programs to foster mutual understanding and reexamine the social contract between younger and older generations. These initiatives should encourage open and constructive discussions around the complex dynamics and expectations associated with Black Tax obligations. By providing platforms for intergenerational exchange and guidance, the aim is to bridge the gap between the differing perspectives and promote more collaborative approaches to navigating the challenges of Black Tax within families and communities.

Addressing the challenges of Black Tax within the professional sphere:

Recommendation: Work with employers to implement workplace-based support systems and policy interventions that address the challenges of Black Tax. This can include offering financial counselling, mental health resources, and flexible work arrangements to help African men better manage their Black Tax obligations alongside their professional responsibilities. By engaging the private sector and advocating for more enabling work environments, the research can contribute to the development of holistic solutions that support the well-being and long-term financial security of African professionals.

Assessing the long-term impacts of Black Tax on the overall well-being, socioeconomic status, and generational wealth transfer:

Recommendation: Conduct longitudinal studies to assess the long-term impacts of Black Tax on the overall well-being, socioeconomic status, and generational wealth transfer within African communities. These in-depth, long-term investigations will provide invaluable insights into the far-reaching consequences of the Black Tax phenomenon, going beyond the immediate financial burdens. By understanding the cumulative and intergenerational effects, researchers can inform more comprehensive and sustainable interventions that address the root causes of the challenges associated with Black Tax, ultimately promoting the socioeconomic advancement of African individuals and families.

5.5 Recommendations for Further Studies

This study focused on the impact of Black Tax on the psychological and emotional well-being of African men in Zimbabwe, as well as the cultural norms and coping strategies associated with the phenomenon. Further research could explore the experiences of African women in Zimbabwe and other African countries, providing a more comprehensive understanding of the gendered dynamics of Black Tax. Additionally, longitudinal studies could shed light on the long-term effects of Black Tax on individuals, families, and communities, while comparative analyses between different cultural contexts could uncover the nuances and potential interventions for addressing the challenges associated with this practice.

REFERENCES

- Bindura University of Science Education. (n.d.). Faculty of Commerce. <https://www.buse.ac.zw/faculties/faculty-of-commerce>
- BusinessTech. (2022, June 9). How much black tax costs South African professionals. <https://businesstech.co.za/news/finance/593789/how-much-black-tax-costs-south-african-professionals/>
- Chibaya, T. and Chiweshe, M.K. (2019) 'The black tax: An exploratory study of its impact on Zimbabwean middle-class families', *Journal of Economics and Behavioural Studies*, 11(1), pp. 113-123.
- Chikanda, A. and Crush, J. (2015) 'Remitting Practices and Obligations among Zimbabwean Migrants in South Africa', *Journal of Southern African Studies*, 41(5), pp. 1069-1084.
- Chirere, R. and Manyeruke, C. (2018) 'The impact of black tax on financial decision-making among Zimbabwean professionals', *African Journal of Economic and Management Studies*, 9(3), pp. 365-379.
- Chirova, B. and Mpfu, E. (2020) 'Exploring coping strategies employed by Zimbabwean men to manage the burden of black tax', *Journal of African Society, Policy & Governance*, 2(1), pp. 25-41.
- Dill, A. and Ogunleye, T. (2019) 'The Intersectionality of Black Tax and Gender: Experiences of Zimbabwean Women', *Gender & Society*, 33(2), pp. 223-245.
- Castillo, R. (2021, February 24). The Burden of Black Tax. The New Humanitarian. <https://www.thenewhumanitarian.org/opinion/2021/2/24/the-burden-of-black-tax>
- Gqirana, T. (2016, May 27). The burden of 'black tax' and why it needs to stop. News24. <https://www.news24.com/news24/analysis/the-burden-of-black-tax-and-why-it-needs-to-stop-20160527>
- Jonah, M. (2022, August 2). The Psychological Impact of Black Tax on Black Professionals. Therapy Route. <https://therapyroute.com/article/the-psychological-impact-of-black-tax-on-black-professionals>
- Kalombe, K. (2019, December 11). The Burden of 'Black Tax' in Africa. The Elephant. <https://www.theelephant.info/culture/2019/12/11/the-burden-of-black-tax-in-africa/>

- Khumalo, J. (2021, July 23). Black tax: The financial burden on black professionals in South Africa. IOL. <https://www.iol.co.za/personal-finance/financial-planning/black-tax-the-financial-burden-on-black-professionals-in-south-africa-62097f6f-1d65-4d1e-98a1-51ab1d1f6fea>
- Khumalo, J. (2022, July 11). How black tax affects mental health and career prospects. IOL. <https://www.iol.co.za/personal-finance/financial-planning/how-black-tax-affects-mental-health-and-career-prospects-25db4cca-13f4-43f0-a51e-9d6743789c08>
- Liadi, O. F. (2019). Black Tax: The Cost of Being a High Achiever. Medium. https://medium.com/@liadi_69481/black-tax-the-cost-of-being-a-high-achiever-4a1a1a3e8bb4
- Mabasa, K. (2019, August 5). The hidden costs of 'black tax'. Mail & Guardian. <https://mg.co.za/article/2019-08-05-00-the-hidden-costs-of-black-tax/>
- Mabunda, M. (2021, May 12). Understanding the burden of 'black tax' and how to manage it. Fin24. <https://www.fin24.com/Money/understanding-the-burden-of-black-tax-and-how-to-manage-it-20210512>
- Madziva, C. (2022, June 13). The burden of 'black tax' in Zimbabwe. The Herald. <https://www.herald.co.zw/the-burden-of-black-tax-in-zimbabwe/>
- Makhalima, J. (2020, August 3). Black tax: A trap of financial dependence. Daily Maverick. <https://www.dailymaverick.co.za/article/2020-08-03-black-tax-a-trap-of-financial-dependence/>
- Mbira, L. (2021, March 11). The Psychological Impact of 'Black Tax' on Black Professionals. Psychology Today. <https://www.psychologytoday.com/us/blog/culturally-speaking/202103/the-psychological-impact-black-tax-black-professionals>
- Ndlovu-Gatsheni, S. J. (2020, November 27). Black tax: The financial and emotional burden on young black professionals in South Africa. The Conversation. <https://theconversation.com/black-tax-the-financial-and-emotional-burden-on-young-black-professionals-in-south-africa-145191>
- Ngoma, A. L., & Ismail, N. W. (2013). The impact of brain drain on the labour force and human capital development of a country: the case of cross-border students. IZA Journal of Labor & Development, 2(1), 1-15.

- Ogunlela, Y. I., & Mukhtar, A. A. (2009). Gender issues in agriculture and rural development in Nigeria: The role of women. *Humanity & Social Sciences Journal*, 4(1), 19-30.
- Pomerantz, S., Raby, R., & Stefanik, A. (2013). Girls run the world? Caught between sexism and postfeminism in school. *Gender & Society*, 27(2), 185-207.
- Ramphela, M. (1992). Social disintegration in the black community: Implications for transformative leadership. *Monitor: A Journal of Human Rights*, 3(3), 15-32.
- Schein, V. E. (1973). The relationship between sex role stereotypes and requisite management characteristics. *Journal of Applied Psychology*, 57(2), 95.
- Epprecht, M. (2006) 'The making of racial difference in colonial Zimbabwe: Inventing race, legitimizing social hierarchies', *Journal of Southern African Studies*, 32(1), pp. 31-50.
- Gaidzanwa, R.B. (1999) 'Voting with their feet: Migrant Zimbabwean nurses and doctors in the era of structural adjustment', Research Report No. 111, Nordiska Afrikainstitutet, Uppsala.
- Gelfand, M. (1981) 'The Genuine Shona: Survival Values of an African Culture', Mambo Press, Gweru.
- Gonda, C. and Moyo, T. (2016) 'The Burden of Black Tax on the Zimbabwean Middle Class', Harare, Zimbabwe.
- Kang'ethe, S.M. and Munzara, A. (2014) 'Exploring the Multifarious Effects of Black Tax on the Livelihood of Black Professionals in South Africa', *Mediterranean Journal of Social Sciences*, 5(23), pp. 2160-2167.
- Madziva, R. and Chinouya, M.J. (2017) "'You Don't Feel at Home": Dilemmas of Return Migration Among Zimbabwean Migrants in the UK', *Diaspora Studies*, 10(2), pp. 154-171.
- Mapuranga, B. and Mutandwa, L. (2019) 'The Impact of Black Tax on the Financial Wellbeing of Middle-Class Zimbabweans', *Journal of Economics and Behavioral Studies*, 11(2), pp. 33-45.
- Mazuru, N. and Nyamadzawo, J.G. (2014) 'The "Black Tax" Burden and Its Implications for Wealth Creation and Accumulation Among the Black Middle Class in Zimbabwe', *International Journal of Humanities and Social Science*, 4(9), pp. 190-197.
- Mhaka, S. and Maphosa, F. (2013) 'The Burden of Black Tax and its Impact on the Financial Wellbeing of the Black Middle Class in South Africa', *African Journal of Business and Economic Research*, 8(2-3), pp. 85-101.

- Mpofu, B. and Shumba, A. (2018) 'Coping with the Burden of Black Tax: Experiences of Zimbabwean Professionals', *Journal of African Studies*, 26(3), pp. 415-430.
- Mukeredzi, T. and Chikoko, V. (2012) 'Experiences of Black Tax among Zimbabwean Diaspora in South Africa', *Diaspora Studies*, 5(2), pp. 123-138.
- Ndlovu-Gatsheni, S.J. (2009) 'Do 'Zimbabweans' Exist? Trajectories of Nationalism, National Identity Formation and Crisis in a Postcolonial State', Peter Lang, Bern.
- Nyamnjoh, F.B. (2006) 'Insiders and Outsiders: Citizenship and Xenophobia in Contemporary Southern Africa', Zed Books, London.
- Seekings, J. (1996). The 'lost generation': South Africa's 'youth problem'in the early-1990s. *Transformation: Critical Perspectives on Southern Africa*, 29.
- hikanda, A. (2010) 'The socio-economic impact of remittances on black tax obligations in Zimbabwe', *Development Southern Africa*, 27(1), pp. 85-98.

APPENDIX 1: QUESTIONNAIRE

I am a banking and finance student at Bindura University of Science Education conducting a study titled “Black Tax: African Men's First Curse: Unraveling the Burden of Black Tax, Exploring Its Impact and Implications in Zimbabwe”. The intention of this questioner is to achieve study objectives and the responses that will be valuable in accomplishment of research objectives. The information collected will be used solely for educational purposes, the information provided will be kept private and confidential. Your assistant is greatly appreciated.

Section A – DEMOGRAPHIC INFORMATION

INSTRUCTION: Please indicate or complete your response by marking the corresponding box or area designated for each question below

1. Indicate your gender: **MALE.....** **FEMALE.....**
2. Indicate your age..... **18-25** **26-35** **36-45** **46 and above**
3. What is your highest level of education?
4. What is your current employment status and occupation?
5. What is your average monthly income?

Section B: Black Tax Experience

6. Are you expected to provide financial support to your extended family members?
- If yes, approximately what percentage of your monthly income goes towards supporting your extended family?
8. How long have you been providing this financial support to your extended family?.....
9. What are the main reasons or motivations behind your financial obligations to your extended family?.....
10. How does meeting these financial obligations impact your own personal and financial goals?
.....

INSTRUCTION: Societal Implications:

1. In your opinion, how does Black Tax contribute to wealth inequality in Zimbabwean society?

Strongly agree.....

Agree.....

Neutral.....

Disagree.....

Strongly disagree.....

1.1. What do you think are the broader societal and economic implications of the Black Tax phenomenon?.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

SECTION C: Impacts of Black Tax

12. In what ways has Black Tax affected your educational and career opportunities?.....

13. How has Black Tax influenced your ability to accumulate personal wealth and assets?.....

14. What are the psychological and emotional impacts you experience due to the burden of Black Tax?.....

15. How do you think Black Tax affects family and community dynamics in the Zimbabwean context?.....

16. What strategies, if any, do you employ to manage the challenges posed by Black Tax?.....

SECTION D: Recommendations and Interventions

18. Do you believe there is a need for interventions or policies to address the challenges of Black Tax? If so, what kind of support would be most helpful?

.....
.....
.....
.....
.....
.....

19. How can the Zimbabwean government and communities work to alleviate the burdens of Black Tax on individuals?.....

.....
.....
.....
.....

20. What recommendations would you provide to policymakers and researchers studying the impacts of Black Tax?.....

.....
.....
.....
.....