



Centring Race: Unpacking Informality Through the Lens of Black Tax

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Abstract

Taking a historical and contextual approach to racialization, this study seeks to unpack informality in the development of welfare regimes. By centring race as a conceptual lens, it elicits knowledge hierarchies that exist within the formulation of social policies; particularly concerning the classification of informal/formal practices. It thereby draws on Black Tax as a lived example of family and kinship support in Southern Africa, in the development discourse predominantly understood as informal social protection or informal safety nets. Black Tax, however, is a colloquial term that claims its non-Western origin and struggle to co-exist in a Westernized unequal society. It does so by stressing its racialized nature as a necessary practice in response to racial inequality but also as a form of alienation from its origin, being the African philosophy of Ubuntu. In showing consequences and internal conflicts that arise when living across dominant (Western) and subaltern (African) divides, it challenges colonial dichotomies that continue to dominate the development discourse. In highlighting what the informal/formal dichotomy overlooks, the study seeks to encourage a process of repositioning and expanding informality to better account for its political role in ‘thinking’ and ‘doing’ development.

Keywords Informality · Race · Black Tax · Southern Africa · Development

Résumé

En adoptant une approche historique et contextuelle de la racialisation, cette étude cherche à déconstruire l’informalité dans le développement des régimes de bien-être. En centrant la race comme un prisme conceptuel, elle met en évidence les hiérarchies de connaissances qui existent dans la formulation des politiques sociales; notamment en ce qui concerne la classification des pratiques informelles/formelles. Elle s’appuie donc sur l’Impôt Noir comme un exemple vécu de soutien familial et de parenté en Afrique australe, dans le discours de développement principalement compris comme

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une protection sociale informelle ou des filets de sécurité informels. L'Impôt Noir, cependant, est un terme familier qui revendique son origine non-occidentale et sa lutte pour coexister dans une société occidentalisée inégale. Il le fait en soulignant sa nature racialisée comme une pratique nécessaire en réponse à l'inégalité raciale mais aussi comme une forme d'aliénation de son origine, étant la philosophie africaine de l'Ubuntu. En montrant les conséquences et les conflits internes qui surgissent lorsqu'on vit à travers les divisions dominantes (occidentales) et subalternes (africaines), il remet en question les dichotomies coloniales qui continuent de dominer le discours de développement. En soulignant ce que la dichotomie informelle/formelle néglige, l'étude cherche à encourager un processus de repositionnement et d'élargissement de l'informalité pour mieux rendre compte de son rôle politique dans la 'pensée' et l'action' du développement.

Resumen

Tomando un enfoque histórico y contextual de la racialización, este estudio busca desempaquetar la informalidad en el desarrollo de los regímenes de bienestar. Al centrar la raza como lente conceptual, se elucidan las jerarquías de conocimiento que existen dentro de la formulación de políticas sociales; particularmente en lo que respecta a la clasificación de prácticas informales/formales. A partir de ahí, se basa en el Impuesto Negro como un ejemplo vivido de apoyo familiar y de parentesco en el sur de África, en el discurso de desarrollo predominantemente entendido como protección social informal o redes de seguridad informales. El Impuesto Negro, sin embargo, es un término coloquial que reivindica su origen no occidental y lucha por coexistir en una sociedad desigual occidentalizada. Lo hace enfatizando su naturaleza racializada como una práctica necesaria en respuesta a la desigualdad racial, pero también como una forma de alienación de su origen, siendo la filosofía africana de Ubuntu. Al mostrar las consecuencias y los conflictos internos que surgen al vivir a través de las divisiones dominantes (occidentales) y subalternas (africanas), desafía las dicotomías coloniales que continúan dominando el discurso de desarrollo. Al destacar lo que la dicotomía informal/formal pasa por alto, el estudio busca fomentar un proceso de re posicionamiento y expansión de la informalidad para dar mejor cuenta de su papel político en el 'pensamiento' y en la 'acción' del desarrollo.

Introduction

Informality and formality as its counterpart constitute a vertical distinction: the informal as a problem child, the formal and formalization of the informal as the desired solution to many of the 'ailments' of the global South including poverty and marginalization (Bangasser 2000; Bernards 2019). How this distinction can be problematic when applied to informal social protection, the study of family and kinship support, is illustrated by the example of Black Tax in the Southern African context. Informal social protection is predominantly studied horizontally, as a practice among the poor lacking adequate access to formal welfare provisions, often linked to formal employment. As I will show in this study, Black Tax challenges



this approach by highlighting vertical dependencies through centring the role of race in contemporary, highly stratified, unequal societies. Thereby, I seek to soften conceptual boundaries and suggest a process of recalibrating and expanding lenses that seek to capture the informal in the global South.

I write about this phenomenon as an insider to Western thought and scholarship, reflected in my upbringing while being an outsider to the lived practices and understanding of Black Tax. Because of my positionality as a scholar of the global North, I can more adequately address how Black Tax challenges the way in which development and development research engages with social practices in the global South rather than providing an in-depth account of the practice itself. I hereby pay attention to race and racialization as a process that ascribes a racial character to a way of being or doing. As I will show in this study, I portray and discuss racialization as a claim rather than an ascription. More specifically, I explore racialization as a process where those marginalized (re-)claim their othering to highlight structural inequalities that persist. In doing so, I investigate when racialization moves from an outsider-ascription to an insider-claim, further demonstrating the struggle that arises when navigating across lines of 'othering' in a post-apartheid society. To set and contrast this with the dominant development discourse and dichotomy of the informal/formal, I begin by exploring the vertical distinctions implied in the coining of informality from the ILO's (1944) Declaration to more contemporary critiques, highlighting how it echoes colonial hierarchies in the following section. I then draw out the horizontal application of informality to family and kinship practices in section three. Here, I compare the framing of informal social protection with informality more broadly defined. I also discuss it in relation to horizontal and indigenous philanthropy describing support from a similar perspective. In section four I detail how Black Tax is understood as well as how verticality can be understood in relation to Black Tax, further highlighting complex tensions and contestations as well as its response to structural inequalities. Finally, I situate Black Tax within the formal/informal discourse as well as in relation to informal social protection.

Hereby, a key contribution of this study lies in contrasting the conceptual confinements of informality applied to kinship practices through the narrative of Black Tax in the Southern African context. Through this work, I seek to propose a step towards creating ambivalence and broadening our understanding of development by challenging Western pathways of doing so. This matters for our domain of 'thinking' about contexts of the global South but also for our domain of 'doing': how we engage with its people and alternative understandings of contexts and societies.

The Informal as a Vertical Distinction in the Development Discourse

Etymology describes informal as 'lacking form' as well as something that is 'not in accordance with the rules of formal logic'. Hence, to declare something as informal, one needs to have a reference form or standard to compare it with. A discordance with the formal then seems to be at the root of conceptualizing informality in the development discourse. Informality can be traced back to a recognition of a conceptual mismatch across the global North and South. Here, the informal is defined by



its diversion from standards of the formal modern sectors prevalent in economies of the global North, thereby carrying a ‘less developed’ status. Hence, there is verticality, showing as a hierarchy and differentiation that occurs on a conceptual level.

This shows in informality predominantly being discussed as a ‘problem-child’ of developing economies. It is often the ‘but also’ argument in the room or the intellectual sigh concerning debates on labour, welfare, or taxation. Historical accounts state that the term, in relation to development, first came about in a study by Harris and Todaro (1970) published in the *American Economic Review*, where the authors sought to understand the dynamics of rural–urban labour migration, unemployment, and development. It has become an established term and as Polese (2021) states, that stubborn child who renders the attempt of the international community to improve the economic performance of global South countries inefficient. Apart from the aforementioned study, the multilateral institutions largely coined and carried forward the term informality. The International Labour Organization (ILO) launched a Declaration in 1944 (Declaration of Philadelphia) that set out to support efforts that sought to establish full employment for everyone everywhere (ILO 1944). Implementing this declaration, however, demanded that a globally applicable and workable concept of unemployment existed. Yet, economic life and the role of wage labour in the global North did not quite fit the dynamics of economies in the global South. In contexts of the global South, only a minority sustained themselves through a wage relation. Consequently, existing measures of unemployment seemed meaningless and needed revision. This conceptual search even led to paradoxical encounters which some described as ‘...importing unemployment to the developing world...’ (Benanav 2019, p. 107). Individuals who had worked for their entire life were considered unemployed through a lens of productivity—a technical description that for example, looked at an individual’s marginal contribution to overall levels of economic production. In the process of defining unemployment in the global South, local traders and others were asked questions such as ‘are you seeking work’ or ‘are you unemployed’. They did not have an answer given their participation in labour and life that yet had a different format from Western formats. In fact, Western terminologies concerning the absence or pursuit of labour and their meaning seemed to be entirely missing from people’s vocabularies.

Yet, it would be wrong to assume that there was no prior understanding of labour and economic relations that then became understood as the ‘informal sector’. Instead, ‘informal’ replaced the ‘traditional’ in the formerly established distinction between the traditional and modern sector (Bangasser 2000). Thus, apart from the search for a global definition of unemployment, there was also a recognition that modern economic activities were carried out in the ‘traditional’ sector which further contributed to its new name. Informality could then be seen as the technocrat’s translation of labour activities sitting in the perhaps anthropological, traditional sector—finding a more ‘neutral’ or adequate term for the ‘traditional’. Yet, this technical ‘neutrality’ remained politicized. While it may appear as a matter of conceptual clarity and technical correctness—an attempt to establish clear-cut boundaries in grouping and describing the frameworks of economic and labour relations—it did not do away with a vertical anchorage between the ‘traditional’ versus the ‘modern’. Instead, Bernard stresses in his discussion of the origins of informality that



the concept may have been new in the 1970s, yet ‘...it clearly echoes the colonial dichotomies between ‘modern’ (or implicitly ‘capitalist’) and ‘traditional sectors of the economy’ (2019, p. 5).

A vertical distinction also shows in the formalization idea whereby ‘...obviously any poor, traditional, stagnant country would want to transform itself into a growing, dynamic, “modern” one (Bangasser 2000, p. 3, original emphasis). Particularly the element of ‘traditional’ echos the hierarchical rationale of racialization—in this discourse in the form of an outsider-ascription. A variety of activities illegible outside of Eurocentric norms of labour and economic activity were bundled up as ‘informal’. Hence, it is near impossible to disentangle the term ‘informality’ from a process of coloniality and racialization; particularly in creating dominant and sub-altern narratives of labour. When adhering to the dominant understanding of the ‘formal’ as desirable progress, there are then of course many arguments as to why informality is a useful lens linked to debates of poverty, precarity, and vulnerability. For instance, access to public services, such as social protection often via formal employment or registries, presents one such arguments in the space of informal labour to combat poverty and vulnerabilities (for example Alfes et al. 2017; Lund 2012). Whereas informal may have been simply a label of legibility, it has now also become intertwined with the nature of informal work. What started with a definition of unemployment that did not fit global South realities and thus the creation of a new ‘conceptual basket’ for alternative practices, the dominance of the formal also shows in the relatively inferior and precarious conditions of informal work. However, it would be a logical fallacy to infer that ‘informality’ started out as a marker of precarious work per se. Instead, it could be equally argued that a flawed integration of informal practices into the dominant ethos of ‘formal systems’ made them legible as ‘precarious’ and ‘inferior’ or in a second step, led to such precarities.

Arguments concerning vulnerability, precarity and their solutions then begin with a set understanding of informality as a ‘field to correct’ often without contextualizing or questioning its epistemic and political roots more broadly. Informality and its ‘correction through formalization’, or development through formalization has also been critically discussed by Gallien and van den Boogaard (2023). Here, the authors address conceptual fallacies, by ‘...outlining how they manifest in practice and feed into optimistic assumptions about outcomes’ (Gallien and Boogaard 2023, p. 2). Amongst their critique is a binary fallacy that often overlooks how informal and formal spaces interact, questioning the usefulness of a clear divide. In addition, they also discuss an evolutionary fallacy which rest on the assumption that formalizing one aspect of the ‘informal’, say tax registration, will naturally lead to the formalization of other domains for overall better outcomes. The language of betterment seems to be pervasive and largely associated with a direction towards the formal. This strive towards the formal has then often been associated with neoliberal agendas of deep marketization (Mitchell 2009) as well as a decontextualized approach to understand the nature of informal spaces and their relationship to the formal. In that, formalization can be seen as a political rather than a technocratic process (Gallien and Boogaard 2023), thereby overriding important alternative modes of economic and social organizations that exist in informal spaces.



Taken together, informality then could be increasingly viewed as a political rather than a technical concept. It is one that draws out a distinction by labelling certain practices, modes of organization, and economic participation as informal, based on their compatibility and compliance with the dominant ethos of Western or capitalist economic practices and standards. As mentioned above, this delegation to ‘informal’ then carries forward the dichotomies created during processes of racialization and present-day internalized coloniality as I will show with the example of Black Tax.

Informality and Informal Social Protection: Horizontal Approaches

In the following, I shall classify informality, and its application to social protection based on broad elements along the lines of type of activities, their foundation and who is typically associated with such (see Table 1). Thereby, I highlight that due to the vertical anchorage with the formal, informal social protection takes on largely horizontal approaches. Horizontality shows here as it typically zeroes in on practices among the poor or rural community members. Consequently, practices are often observed among those with similar socioeconomic standing. Describing this lens and its limitations matters to see how informal social protection, and Black Tax as narrative, sits within broader debates on informality.

Informality, in terms of activities, could be said to look at social particularities, observing ‘...operations that are small scale, labour intensive, requiring little capital, and [are] locally based’ (Henry 1987). Hence, informality seems to happen at the margins of economies and societies thereby transforming spaces in ways they were not intended to be used, e.g., street vendors turn streets into shops (Samson 2019, p. 35). It has further been found that ‘...women, immigrants, and people of colour are overrepresented in the informal economy, presumably because they are vulnerable to exclusion from the formal economy’ (Larson 2002). Or, as the International Monetary Fund (IMF) described them as individuals ‘...[who] may rely on informal activities as a safety net: they may lack the education and skills for formal employment or be too poor to access public and financial services’ (Delechat and Medina 2020). In terms of their modes of economic and social organization, informal activities occur as ‘...largely household enterprises [...] based mostly on casual employment, kinship or personal or social relations rather than contractual arrangements with formal guarantees’ (Maiti and Sen 2010, p. 6).

The idea of safety nets and the centrality of social relations are then also key when describing forms of informal social protection, being recognized as a vital source of livelihood support in the global South. It describes care and support activities provided through social relations and networks among family, kinship community and other group members (Calder and Tanhchareun 2014). They also rest on non-written, shared understandings and could thus be seen as socially embedded practices (Polanyi 2001). Hence, social protection can be seen as a policy lens applied to social practices of support. In her chapter titled *Conceptualizing In/Security Regimes*, Bevan (2004) creates a dialogue between European social policy and the sociology of development. She describes the aim of her research as sensitizing



Table 1 Informal economy and informal social protection

Key elements	Informal economy	Informal social protection
Activities	Small scale, local, labour intensive, using space other as intended	Remittance, material caregiving, utility-sharing practices, community insurance
Foundation	Casual, kinship and personal relations rather than contractual arrangements with formal guaranteees	Casual, kinship and personal relations, rather than formal state provision
Who	Women, immigrants, people of colour, other vulnerable members of society, those lacking access to education and public services	Predominantly understood in connection to poverty and rurality, including gendered dynamics

Source Author's own



the welfare regime model to African realities. In doing so she largely replaces the idea of welfare outcomes with insecurity or security outcomes.

Anchored at individuals' socioeconomic status, kinship transfers have then often been labelled as horizontal in nature. Here, horizontality is primarily understood through an economic lens with work exploring behavioural, economic and social dynamics of informal social protection within the realm of poverty and rurality (for example Arnall et al. 2004; Flory 2011; Wietler 2007). Here, 'horizontal' depicts a focus on practices among those of similar socioeconomic standing within a confined space of observation. This is not to say that they do not account for different socioeconomic statuses within such spaces. For example, a study situated in rural Ethiopia points out that relatively wealthy members did not increase their incomes to avoid support obligations whereas relatively poorer ones did not improve their income owing to the comfort of their family's support (Werger 2009). Hence, differences between those that are better versus those that are worse off are being looked at. Yet, this largely remains within the realm of poverty (see for example Devereux 1999; Hoff and Sen 2005). An account that allows for perhaps greater differences are urban to rural or rural to urban remittances and transfers. Here, differences in livelihoods are considered due to differing circumstances and income opportunities. Studies often focus on the effect of transfers on poverty alleviation and food security (Greiner 2011) thereby acknowledging increasing socioeconomic stratification in rural areas. Centring on survival, others showed how urban migrants rely on food transfers from their rural relatives (Frayne 2005).

While this paper takes a critical stance, it does not negate the valuable insights gained through in-depth explorations of informal social protection systems among the poor. These include precarities, matters of exclusion or unequal exclusion, the inability to deal with covariate shocks, and economic dependencies among the vulnerable (Calder and Tanhchareun 2014; Du Toit and Neves 2009a, b). While kinship support might have been slightly romanticized before those insights, some even went as far as questioning whether the kinship system constitutes a poverty trap (Hoff and Sen 2005).

A related conceptual and empirical space concerning horizontality is the one of horizontal philanthropy. Through a lens of prosocial behaviour among the poor, horizontal philanthropy is described as '...embedded forms of helping each other which constitute a neglected but enduring system of self-directed 'horizontal philanthropy'' (Fowler and Wilkinson-Maposa 2013). Here an element of 'self-help' based on mutual assistance and reciprocity forms practices in contexts of poverty (but not exclusively among the poor) and the day to day lives of ordinary people. Yet, horizontality here is not primarily understood through socioeconomic status but as an attempt to reverse the conventional study of philanthropy from top-down approaches to including bottom-up forms as well (Mottiar and Ngcoya 2016). The authors further note that '...the hierarchical lines between givers and beneficiaries are often blurred; and giving involves more than monetary exchanges' with philanthropic acts then focussing on sustaining community relations and well-being (Mottiar and Ngcoya 2016, p. 1). While philanthropy can thus be understood in both a vertical (from the resourceful to the less resourceful) and horizontal (among the poor) manner, forms and motivations



are varied and complex. Most importantly, work in the Southern African context point out the shortcomings of solely focussing on Western-centric forms of giving. Moving from horizontal to the term of indigenous philanthropy, philosophical roots beyond Western-centric ones, highlight different foundations of giving beyond the dominant idea of charity thereby emphasizing reciprocity and cooperation instead. As many indigenous cosmovisions, Ubuntu being a term of African humanism prioritizes communal wellbeing and interdependence over individualism or individual accumulation (Eliastam 2015). While pivotal for understanding the dynamics, foundations, and motivations of giving, indigenous philanthropy in non-Western spaces ‘...have been historically subjugated both in the policy world and in academic inquiry...’ (2016, p. 3). Due to their socially embedded form, resting on social relations and unwritten understandings and knowledge, it has also been labelled as informal in the sense of not being institutionalized (Wilkinson-Maposa et al. 2005). Both aspects echo the critical stance presented in this paper; particularly the ‘subjugation of’ and ‘informality’ of said practices that dominate a policy-based, institutional understanding of support.

Here the colonial echo remains as does the political act of formalization that occurred concerning informal social protection as well. Primarily resting on considerations of economic efficiency and recognizing adverse dynamics within informal social protection, it has been explored whether the expansion of the formal system, in this case formal welfare, would crowd out or crowd into informal social protection (see for example Chomutare 2012; Heemskerk et al. 2004; Künemund and Rein 1999; Parnwell 2005; Visser et al. 2018). Apart from the alignment with the formalization paradigm and ‘correcting informality’, these studies also promote a sanitary, technocratic view on complex social patterns and practices. In addition, they replicate the paradigm of compatibility with formal standards, in this case formal welfare provision. In a similar way to informal economic activities more broadly, here informal support arises due to a lack of access to formal social assistance for example. Yet this view particularly misses out on non-Western cultural foundations that can underpin social support and care practices.

Perspectives on gift giving in the African context provide further insight here. While gift giving represents a vast field of study in itself, an important distinction within that domain highlights another shortcoming of the ‘informality’ lens. A critical distinction between non-agonistic and hence collaborative versus agonistic as in competitive functions of gift-giving (Mauss 1967) can demonstrate a misalignment when ascribing practices of giving solely through economic motives. Particularly in the domain of non-agonistic functions, mutuality rooted in morality and responsibilities, are not oriented towards accumulative motives, particularly concerning wealth and power (Fowler 2022). Horizontality here is then understood as strengthening relationships rooted in equivalences and similarity. On the other hand, agonistic giving serves to uphold hierarchic relations through a competition for wealth and power (ibid.). Here, individuals in more powerful positions acquire power through distributing resources, thereby buying allegiance and upholding a difference and rank between transacting parties. In contemporary societies, it is however important that such positions of power within transacting communities, can also be determined by larger, structural conditions of society.



It is hence surprising that debates on informal social protection largely remain without mentioning or adequately accounting for race, especially in contexts like South Africa where it matters. Particularly as race played a pivotal role in setting up formal social protection under the former apartheid regime, further extending to racially discriminatory labour market policies. For instance, after its election, the National Party established a regressive welfare regime in 1948 with a decline in welfare expenditures primarily due to cuts in spending on African people (Seekings and Nattrass 2005). Adverse policies strategically excluded African citizens from formal welfare benefits, for example by defining arbitrary wage levels far beyond average wages (*ibid.*). Another vivid example of its racial discriminatory nature were differential payment rates in South Africa's universal pension scheme, with pension amounts doubling in real terms for white South Africans during the 1950s and 1960s whereas an African pension fell from 25 percent of a white pension in 1947 to 13% in the mid-1960s (Seekings and Nattrass 2005, p. 131). Similar discriminatory obstacles in both wage structures and education, hindered the economic advancement of the non-white South African population. The head start of white South Africans enabled by this repressive regime transcends its abolition and remains until today. South Africa remains one of the most unequal nations globally (Leibbrandt et al. 2012).

Given the historical context, the need for and creation of informal social protection practices are a response to exclusionary measures of the formal distributional system.¹ However, it is important to mention that collective support practices existed both pre-apartheid and in pre-colonial societies. Studies on African humanism and gift giving illustrate how forms of giving have been a fundamental component of pre-colonial societies (Mauss 1967; Fowler and Mati 2019; Mnyaka and Motlhabi 2005). Against this background, informal social protection is also a lens that primarily recognizes such practices through a lens of contemporary capitalism in post-colonial societies. And yet, as will become evident in the following section, practices of giving in post-colonial or neo-colonial societies—though pre-dating colonialism—can now carry an adverse instrumentality and capitalist aftertaste when responding to contemporary forms of structural inequality.

The absence of race in discussions of informal social protection can further shift the responsibility to the context for it to claim its visibility and enmeshment. Concerning informal social protection, race can often be seen as the 'specific' and 'empirical' rather than being of conceptual and theoretical importance. Having worked in the space of social protection, my encounter with Black Tax led me to question the usefulness of informal social protection as it seemed to subordinate race to just another variable in the mixture of an explanatory basket instead of a conceptual entry point. The focus on informality is one I take to demonstrate conceptual limitations when discussing Black Tax. In addition, while perhaps Black Tax sits within the realm of horizontal and indigenous philanthropy more comfortably

¹ This has been for example argued in studies that look at the interlinkages between formal and informal forms of welfare (for example, Heemskerk, Norton, and de Dehn 2004) though often not necessarily in a context of racial historical oppression.



than in informal social protection, the horizontal axis does not quite fit here as well. Black Tax adds verticality in rather complex ways. It can show in a process of self-attribution of racialization to highlight contestation, conflict, and a political struggle—often overlooked in the technocratic ethos of development. I shall detail this in the following.

Adding Verticality: Black Tax as a Claim of Racialization

Racialization is understood as an act of giving a racial character to a way of living or being, thereby categorizing or marginalizing according to race as a social construct. Put differently, racializing can be seen as the process of manufacturing and utilizing the notion of race in any capacity (Dalal 2002, p. 27). From this angle, informality per se is not a racialized term. The way it is applied does neither confine or categorize informal practices of persons according to and by race. Its relationship with race is only evident, as I will argue, in a triangular form—informality being linked to the traditional, the traditional being hierarchically linked to non-white ways of being in the global South (Quijano and Ennis 2000). This is an element which Black Tax shall illustrate. Informality in the development discourse can then also be a way of making people and practices legible to spaces governed by Western and Eurocentric worldviews, presenting a process of othering that can even be adopted by those who constitute ‘the other’.

Black Tax, as per date, has no academic or scholarly definition. Instead, it presents a colloquial term and political narrative. While it exists in the United States as well, I primarily draw on its understanding and discourse in Southern Africa. It is difficult to trace where the term was coined first. Black Tax now features in the popular discourse and source where Investopedia, for example, claims the origin to be in South Africa. There are some similarities across the US and Southern African Black Tax narrative. Black Tax in the US, captured in a book written by Shawn D. Rochester (2018), primarily links it to the unconscious and conscious forms of black discrimination. Others refer to it as ‘working twice as hard as white people’ in the U.S. context (‘Urban Dictionary: Black Tax’ 2023). Black Tax in South Africa is more closely linked to forms of material and non-material care giving, often provided by those who are better off to worse off members of their family and community.² In that, it may also be linked to working twice as hard—but often due to facing obligations, duties, or the will to support others in one’s social orbit that are in need. The motivations behind Black Tax are complex as well as contested with opposing views by those who practice it. A form of discrimination and racialization may be common to the term in both narratives, yet it presents itself rather differently in the South African context, beyond structural disadvantages but also as an epistemic struggle.

² This is not to say that practices of Black Tax, linked to the South African understanding are not studied in the U.S. context. For example, Stewarts paper (2015) focuses on the influence of intra-familiar social mobility on extended family relationships, including resource-sharing which resembles the Black Tax narrative.



This becomes evident in the way Black Tax shapes a popular discourse. It is important to mention that Black Tax does not describe a new practice. Collective practices of giving support have been present in South Africa (and elsewhere) for a long time and take on different institutional forms. They are then also referred to and described in different ways. In South Africa, there are a range of practices that have been discussed and researched under the umbrella of collective forms of support. One of which are Stokvels. Stokvels are not unique to South Africa (they are referred to Hui in China, Pandeiros in Brazil, or Ayuuto in Somalia). They describe collective saving schemes, now often institutionally administered via banks, where individuals group together for a set amount of time to save collectively (NASASA 2023). Whereas the name Stokvels has been traced back to rotating cattle auctions of English settlers in the Eastern Cape in the nineteenth century (Schulze 1997), there were also an alternative banking system of the black community lacking access to formal banking during apartheid (Lukhele 1990). Black Tax, however, is a term of the younger, born free, generation in South Africa (Busani-Dube 2019). Black Tax, as portrayed in public narratives, is not confined to the idea of collective saving, though it carries the same collective roots perhaps. However, it can also have an ad hoc nature and take on different economic activities from providing housing, assets, money, or opportunities (Oppel 2021b). When it takes forms of saving up one's salary to help other family members, stokvels may play a role in Black Tax though the term has prominently featured in the—to date—most comprehensive collection of essays on the experiences of Black Tax (Mhlongo et al. 2019).

Black Tax is vocal about the socio-political boundaries and associated power relations within and beyond the black community. It makes an important claim about verticality relevant to the lens on informal social protection practices.³ Here, verticality shall not be understood in terms of socioeconomic status and poverty alone. Through racialization, it addresses an epistemic struggle. A struggle faced in the absence of a perhaps non-stratified, common morality concerning 'public solidarity', as well as a struggle to consolidate non-Western and Western views and practices within intimate relations of family and community. Through that, it can provide a perspective that highlights the socio-political position and covert racialization often overlooked in the absence of race as a conceptual entry point to informal framings in the development discourse.

Racialization as a claim of vertical power relations and epistemic struggle features in the Black Tax narrative in manifold ways. Practices of giving and receiving support sit at a critical juncture of South Africa's past and present. As has been argued '...Black Tax has everything to do with the position apartheid has put us in...' (Busani-Dube 2019, p. 9). This dynamics has also been referred to as 'pressure

³ Interestingly, in her chapter on 'Narrating the gift: scripting cycles of reciprocity in Gauteng', Stauffer acknowledges in a footnote that with the upward mobility of black professionals, more vertical formats (from better off to worse off others) may occur. Vertical philanthropy is then associated with more traditional forms of (Western) philanthropy. Yet, she emphasizes that in fact these vertical practices remain within horizontal paradigms: within one's social orbit (instead of strangers) and non-institutionalized. She then suggests that these should be looked at a different philanthropy paradigm. Here Black Tax provides an adequate lens (Stauffer 2016).



from the bottom' (Stauffer 2016), Black Tax is vocal about the lasting structural inequalities stemming from apartheid that transform a will or deliberate act of help into a necessity or obligation. Busani-Dube (2019) captures this in her essay on *Black Tax – what you gain and what you give up* as follows:

See, while our freedom might have come with the ability to go where you want, whenever you want and to say what you want, it didn't come with a 'poverty escape plan'. The rest we were left to do ourselves, and unless we do it now, our children and our children's children will still be carrying the burden after we die. (Busani-Dube 2019, p. 24)

This is often overlooked in studies on informal social protection. First, it often understands practices of support among the poor, thereby missing out on vertical transfers from non-poor to poor individuals (Oppel 2021a). Second, it does not explain that in part the vertical transfer within families and communities can be a result of the 'vertical' position of the community itself; more precisely, within continued racial inequalities. While informal social protection talks about adverse dynamics among the poor including 'poverty traps' (Hoff and Sen 2005), it rarely points to interdependence between *those who ascend* the economic ladder in sufficient or significant ways and the one's they 'leave behind', beautifully captured in the expression of sending the elevator back down to fetch others (Busani-Dube 2019).

It is the element of dependence which perhaps assigned the term of 'tax' to a practice of giving. Tax is typically associated with forms of compulsory giving (Berndt and Triplett 1990; Browning and Johnson 1987) resting on a sense of duty and non-negotiable responsibility. Taxes are also typically levied for the purpose of public goods as part of a welfare state system or collective piggy bank (Barr 2003). Within Black Tax, this form of collectivism is often referred to sustaining the survival and well-being but also the tradition of the black community. In Mhlongo's essay titled *Keeping our ancestral spirit of Ubuntu alive* (2019), contesting the term Black Tax, the sense of duty and sustaining community features as:

To me, helping members of my family is a non-negotiable responsibility – a symbol of the continuity of time and the immortality of the family soul. As Africans, we live a communal life, don't we? (Mhlongo 2019, p. 50)

It is then the 'ancestral spirit', seeing support practices rooted in Ubuntu philosophy that critiques Black Tax, a term of younger generations, as a neoliberal term. Quite a few essays in Mhlongo's collection (2019), describe a sense of burden, where too much financial responsibility and pressure to support rests on their shoulders. This is due to having achieved a higher level of education, often equated with economic success and corresponding returns—even if this is not the case. In that, one's own achievement becomes a public good and resource to tap into, as captured in Monde's essay *A monument to the survival of the African family* (2019):

...when a young person finds a job [...] they should know that it is their extended family who are 'deploying' them to their job, 'and therefore the job is not yours to do with as you please'. Practiced like this, black tax is as unfair



and merciless as it is predatory. The family preys on its own kind and it's never enough (Monde 2019, p. 137)

However, others disagree with the sense of burden. This critique can either show in orienting oneself towards Ubuntu and/or contesting the adoption of material, neoliberal values. For example, Mofokeng in his essay titled *Andizi! Black tax is a flawed social construct* sees the terms as a liberal re-interpretation to dissociate from Ubuntu philosophy. He critiques a competition with others as one reason to see family support as a burden but also rejects Black Tax as ‘...[being] premised on the selfish, capitalist attitude of ‘me first’ and I was not raised that way. I therefore reject it with contempt’ (Mofokeng 2019, p. 66). In general, this represents a struggle to consolidate Western values reflected in markets and terms of market participation with African values governing family and community life. Black South Africans seem to have one foot in each of these domains, thereby experiencing an internal or internalised struggle of bridging the gap in between (Oppel 2023). While the featured essays may present particular viewpoints, a qualitative study surveying 140 Black South Africans confirmed that 71 percent of respondents see the financial support to their relatives as a hindrance toward their personal success (Mangoma and Wilson-Prangley 2019). Yet, the same study also highlighted that half of the respondents believed that supporting their relatives is beneficial (with beneficial not being specified further). This is interesting, as it demonstrates a slightly broader pattern of opposing viewpoints. Supporting others is beneficial—yet there seems to be an increasing awareness that this comes at the expense of personal economic advancement under individualist capitalist precedents.

The extent of this expense has then also been investigated. The empirical evidence on this is still nascent. Yet, a few studies looked at the extent of the financial burdens through remittance frameworks. Whitelaw and Branson (2020), using data from the National Income Dynamics Study (NIDS) found that while Black graduates only constitute a 12% share of South Africa’s population overall, they take up double the share among those who remit and are 9 percentage points more likely to remit than other individuals. In addition, a small qualitative study using face-to-face interviews with 15 participants, found that Black Tax can negatively influence career choices, for example going for financially safer options (Msibi 2020). This has also been referenced in Fred Khumalo’s essay where he describes that often the oldest sibling has to ‘...defer [your] dreams in order to accommodate the immediate and pressing needs of others within your orbit.’ (Khumalo 2019, p. 30).

To date, there are no studies across black and non-black South Africans. Yet, having carried out comparative work in a very similar context being Namibia,⁴ Oppel showed that belonging to a formerly discriminated⁵ ethnic identity group increased the likelihood of supporting worse-off others by 80% (2021b). Providing to worse-off others, especially for tertiary degree holders with high level professions, was

⁴ Here, the Black Tax narrative exists with the same meaning in public discourse. In addition, Namibia largely inherited racial inequalities due to apartheid rules being introduced while being under South Africa’s mandate.

⁵ Former discrimination meaning.



equally prevalent for black and white Namibians (compared to those of lower socioeconomic standing within their group). However, the narrative of ‘necessity’ strongly featured in the support networks of the black community only with their support reaching ‘further down’ (Oappel 2021b). A comparative lens, in general, emphasizes the ‘Black’ in Black Tax. Whereas giving and receiving support is not unique to the black community, it is the extent to which it occurs as well as the reasons that illustrate its link with post-apartheid, structural inequalities.

This also shows in voices that claim that the economic betterment of the black community rests on individuals’ responsibility, as previously mentioned in Busani-Dube’s argument about the absence of a poverty escape plan. Others have been more explicit by saying that black individuals take over the state responsibility to redistribute with ‘Black Tax [doing] the real work of income redistribution in the country [Namibia]’ (Ndinga-Kanga 2019, p. 1). In recognition of the additional financial burden that black and not white individuals face in the Namibian and South African context, there is also a growing body of advice on how to handle Black Tax more economically.

This includes podcasts, talks, books, as well as newspaper articles with advice on making Black Tax ‘less taxing’ (Hlophe 2021). An article of June 2021 on ‘Reform black tax, make it less taking’ states that while families should help each other, they first and foremost should be *able* to do so, including a visual representation of the money ecosystem. In this ecosystem, black tax shows high-income individuals as supporters and primary providers to middle-income individuals giving to immediate dependents such as children, grandparents, or unemployed relatives. The author further promotes investment to generate a larger cash base for Black Tax, yet this would need to come at prioritizing income generating assets first. This presents a clear stance and promotion of upward economic mobility and accumulation, as well as an argument of sufficiency in terms of funds to support others. Concerning intergenerational wealth, Forbes has published an article in April 2023 where they address the burden of Black Tax in the U.S.⁶ (Sabree 2023). Suggested remedies for dealing with this financial burden then include setting boundaries, having an estate plan, getting financial therapy, sharing knowledge, and building a community of people experiencing the same.

While Black Tax is thus increasingly problematized, this perspective is often born by the community itself. It links to my earlier formulation of ‘claimed racialization’ where those being marginalized claim their own othering through highlighting race (Black) and obligations (Tax) because of continued, structural inequality. In other words, racialization may occur as an insider-claim rather than an outsider-ascription. Here, the latter may occur more covertly where the need to claim racialization as an insider is a product of historical discrimination and othering. In doing so, lines between non-Western values and African philosophy (Ubuntu), contemporary Western values in post-apartheid societies, personal and collective aspirations and

⁶ They acknowledge Black Tax’s link to South Africa and instead of the meritocratic connotation of Black Tax in the US, apply the South African understanding of support giving, relevant to first generation colleague graduates and high-income earners in the US.



understandings of family and community get blurred and complicated. Through its manifold contestations and complex histories, Black Tax particularly challenges the horizontal, technocratic angle reflected in how development research and practitioners have typically approached these informal practices of support.

Complex Directionalities

Black Tax would be considered as an informal practice, yet it does not quite fit into framings of informal social protection. Informality is reflected in its non-written, non-institutionalized, socially embedded nature, occurring within community and family settings. In developing contexts, informality is set against the standards of the formal. It is thus often detected when looking at activities and modes of organization that sit alongside, yet outside of formal standards. A vertical element between informality and formality particularly shows in rephrasing old dichotomies thereby echoing colonial dichotomies between the modern and the traditional (Bernards 2019). This also shows in discussing the informal as something undesirable and problematic (Bangasser 2000; Polese 2021). In Fig. 1 below, I illustrate this by a downward arrow from the Formal to the Informal.

Informal social protection, though studied in response to and in existence alongside formal welfare provisions, is then primarily understood in a horizontal manner. This is not surprising given the strong association between informality and poverty (Samson 2019; Larson 2002; Delechat and Medina 2020; Bonnet et al. 2019). Hence, support practices are often studied *within* informal safety nets, equated to *within* spaces of poverty or marginalization due to the very nature of informality sitting at the margins of the formal. To date, no study has approached informal social protection as a practice in society as a whole—including non-poor and well to do individuals. This is not to say that the study of support among well-off individuals is

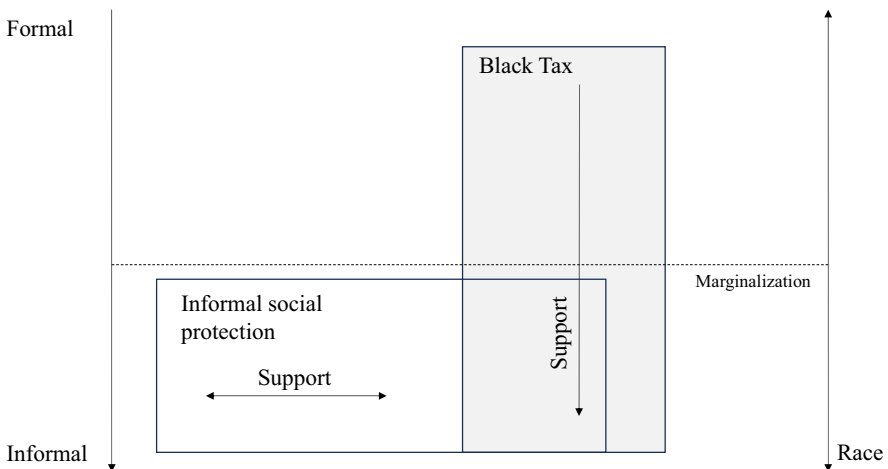


Fig. 1 Informality, informal social protection and Black Tax. *Source* author's own illustration



absent—however, it carries different names such as intra-family or intergenerational support (for example see Albertini et al. 2007; Alesina et al. 2018; Bloome 2015). In Fig. 1, I represent this approach to informal social protection with a horizontal arrow that primarily sits within spaces of marginalization in terms of poverty and location.

Though pre-dominantly absent and disconnected from the term ‘informal’, adding race highlights the degree to which intra-personal practices and motivations can be racially mediated. Returning to the aspect of non-agonistic and agonistic giving, and hence horizontal, non-competitive versus vertical, competitive motives, Black Tax somewhat portrays a mutual constitution between the two concerning underpinning motivations and directions of support. While ‘self-taxation’ in this context may be rooted in strengthening relationships with kin (and hence non-agonistic), it can also be vertical due to the positions achieved by means of economic success; yet often enabled through the collective contributions of community members. Black Tax can thus express an internal conflict for individuals who navigate a sense of non-agonistic giving rooted in reciprocity that paradoxically occurs across vertical, agonistic positions among parties of different, often racialized, power and wealth.

This internal struggle for example is often phrased as responsibility. Once a black individuals studied and found a job this ‘...success comes with the expectations; it comes with the responsibility to send the elevator back down to fetch others...’ (Busani-Dube 2019, p. 17). Hence, obtaining a degree and formal employment feeds into the informal space of giving and providing support. As I have illustrated in the previous section this is predominantly portrayed as a burden and a must-do while at the same time it is seen as the necessary and righteous gesture to sustain black families and African values. This tension between economically verticality in terms of positions combined with *horizontally* oriented support, is visually captured as a two-directional arrow in Fig. 1. As suggested by Stauffer (2016) I then depict race also as a ‘pressure from the bottom’. This features in the tension of wanting to but also having to support others within one’s social orbit for members of the black community.

Even more so, I would argue that it is this pressure which leads to a racialization of practices rooted in African philosophy by those who practice it. Racialization in this context thus also represents a form of alienation and delegitimization rather than an emancipation of African norms. This further resembles the paradox of Ubuntu amidst a context of hyper-modernity laid out by (Praeg 2008), highlighting how ontological interdependence (and hence non-agonistic giving) play a pivotal role in:

...the political project of self-determination or independence. A philosophy of interdependence is invoked to represent our belief in our independence. In short, ubuntu is being re-appropriated for political ends radically at odds with what it is taken to mean (Praeg 2008, p. 371)

Adding Black Tax enables its community to find an expression for the socio-political position they find themselves in—one that still faces the barriers put in place by former apartheid policies. Despite Black Tax being largely associated with South Africa and Namibia, I would suggest that this tension exists in many other places—it is simply a matter of scope and proximity. Following Gargi Bhattacharyya’s (2018) analogy of the house, when describing the hierarchies of racial capitalism, black individuals—even when they make it to the living room,



whether in their own country or abroad, cannot afford (quite literally) to forget about those in the kitchen and basement of the house.

The technocratic ethos surrounding informality is yet surprisingly quiet about these forms of racialization. Instead, informality is often seen as a ‘natural’ phenomenon that will resolve itself with a country’s economic progression and development (Bangasser 2000). It is not seen as an epistemic struggle that calls for a political vacuum of re-imagination that historically has never been granted to global South nations. There has been no space to configure institutions in alignment with contextual, non-Western worldviews for post-colonial societies (Hickel 2017). Hence informality is, perhaps not surprisingly, stubborn, and may carry a resistance towards being something to ‘correct’. Black Tax can invite the development discourse to revisit dominant framings and conceptual boundaries of informal social protection in particular. Informal social protection would capture a part of Black Tax (practices among the poor), but it would miss the extent of its verticality and its interlinkages with race and racialization. This concerns how non-Western practices and ways of organizing mostly get reduced to a functional view and confined to spaces of otherness, with a dominant ethos and justification for correcting the ailments within the informal that become only apparent - by principle - through their comparison with Western values and standards..

It could even be argued that informality, because of its lack of engagement with race in this domain (support practices), then leaves it to the context to claim it. By centring race, this study voiced the relationship between race and community penalty and obligation, as well as race as a struggle to step beyond narratives of duty and necessity towards alternative philosophies and their lived practices independent of Western paradigms. It further contrasts social protection research that simply labels such practices as ‘informal’ and thereby invisibilises race and racial inequity. This can further present a form of continued racialization through conceptual ‘othering’ whereas certain forms of knowledge, narratives, practices and expressions remain in the non-intellectual or colloquial sphere. Yet, linked to the absence of race in framings of informality in development, the explicit claim of race by the context also remains contested. For some, racializing a practice seems to diminish an African way of being to matters of race alone. Overall, this stresses the nature of when, how, and whose voices matter as political and not a technical matter in shaping development discourses.

Data Availability The data used in this study are publicly available. If this is not the case, they will be made available from the corresponding author upon reasonable request.

Declarations

Conflict of interest The author(s) certifies that they have NO affiliations with or involvement in any organization or entity with any financial interest or non-financial interest in the subject matter or materials discussed in this manuscript.

Ethical Approval This project is in line with the guidelines of the ethical review board of the London School of Economics and Political Science.



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