

The effect of Black Tax and Psychological Capital on employee well-being.

20807113

A research project submitted to the Gordon Institute of Business Science, University of Pretoria, in partial fulfilment of the requirements for the degree of Master of Business Administration.

01 November 2022

ABSTRACT

In addition to poverty, persisting income inequality and high unemployment rates, the lives of most South Africans are defined by the harsh reality of having to support their families financially. The additional support refers to Black Tax, a term that has shifted from colloquialism to academic literature due to its pervasiveness and impact on many. The Black Tax experience was appraised as a threat or challenge through the Stress Theory lens. The research aimed to determine how individuals' perceptions of Black Tax impacted employee well-being. Particularly, what is the relationship between the stress generated by the personal experience of Black Tax and individuals' job and life satisfaction?

The quantitative research was conducted using a questionnaire that gathered 250 valid responses from individuals of African ethnicity between the ages of 20 and 60. Validity and reliability were examined by Confirmatory Factor Analysis and by confirming that Cronbach's alpha was within an acceptable level. Hypothesis testing confirmed a negative relationship between the perception of Black Tax as a threat and employee well-being; there was no significant correlation between the perception of Black Tax as a challenge and employee well-being. Interestingly, this relationship changed through the mediation of Psychological Capital - fully mediated in the case of Black Tax as a challenge and partially mediated in the evaluation of Black Tax as a threat. The results further showed that gender moderated the relationship between the perception of Black and employee well-being.

Therefore, individuals' perspectives and the personal significance they attach to Black Tax have a more significant influence than Black Tax itself.

Key Words:

Black Tax; Psychological Capital; employee well-being; stress appraisal

DECLARATION

I, Ntombenhle Mngomezulu, hereby declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination at any other University. I further declare that I have received the necessary authorisation and consent to carry out this research.

Ntombenhle Mngomezulu

01 November 2022

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CHAPTER 1: INTRODUCTION TO RESEARCH PROBLEM

Black Tax is an intricate and pervasive experience that is the day-to-day reality for most people living in South Africa (Ratlebjane, 2015; Roberts et al., 2021). Different schools of thought have written and discussed Black Tax, and most agree that it is a vital instrument for reducing the extreme poverty levels in Africa. It is commonly defined as an additional financial burden South Africans have to carry to support their family members (Magubane, 2017; Mangoma & Wilson-Prangley, 2019). Some people consider it a symbol of private hardship and an insufferable burden, while others consider it a source of pride and the gift of giving back (Dyomfana, 2022; Magubane, 2017; Mkize, 2019; Sibiya, 2018). Through the lens of the former view, Black Tax has been likened to an act of Ubuntu, which is firmly established in the African way of life (Mkize, 2019; Sibiya, 2018). This collectivist element of African culture is responsible for promoting community or family remittances (Magosha, 2021; Mangoma & Wilson-Prangley, 2019; Tlholoe, 2020). As a result, taking care of one another has become second nature in the African culture, fostering an environment indifferent to the cost of self-sacrifice.

The prevalent and widespread perception of Black Tax is that it is an unpleasant and oppressive experience (Magubane, 2017; Sibiya, 2018). Here, the Black Tax experience can be said to detract from, impede, and leave individuals with the impression that their needs are unimportant (Mangoma & Wilson-Prangley, 2019; Mpete & Daya, 2017). Consequently, Black Tax-paying persons harbour a deep resentment for the load they have been given (Tlholoe, 2020).

“This is a lifetime commitment; I just have to deal with it. It will always be this way...”

(Magubane, 2017, p.38).

"Instead of passing [money] down, saving, and investing, we have to pull it back because we have to help our family. It is one of the reasons that we do not build generational wealth" (Oliver, 2019).

"So, in the same way, I do not have to pay my parents back, and I do not see it as paying them back; I actually see it as lightening their load" (Mangoma & Wilson-Prangley, 2019, p.453).

Contrary to the beliefs of other writers, there is a positive and welcomed narrative of Black Tax. The problem with Black Tax is that it has been adopted by society to redress past injustices, specifically income disparity and poverty reduction. The preceding statements illustrate the incapacitating impact of the Black Tax on individuals as well as its significance and valued-based necessity. Those employed are responsible for the needs of unemployed or financially strapped family members. Similarly, the extent to which individuals are expected to support their families financially perpetuates economic imbalances as Black Tax paying individuals struggle to save or invest for themselves. Evidently, Black Tax comes at a cost that affects individuals differently. As a result, this paper identifies Black Tax as a stressor — a pressure-inducing experience that results in either adverse or good outcomes based on an individual's cognitive appraisal.

1.1. Need for the Research

The study of Black Tax is crucial in a nation plagued by pervasive racial and income inequality, unemployment, and the remnants of abject poverty (Francis & Webster, 2019; Mlaba, 2020; Statssa, 2019). Over 50% of the African population gives or lends money to their family through Black Tax (Roberts et al., 2021). Compared to their white counterparts, Black Africans are 30% more likely to support their family monthly. In contrast to their white counterparts, most Africans do not have the financial security net of generational wealth (Dahodwala, 2021). For example, the financial circumstances of two individuals at the beginning of their careers are vastly different: one has the luxury of saving and investing, whereas the other may be more concerned with helping to pay for their siblings' school fees (Francis & Webster, 2019; Mlaba, 2020; Statssa, 2019b).

Black Tax stems from remittances, which according to the United Nations Women, entail individuals sending part of their earnings back home (UN Women, 2020). In other countries, such as the United States, Black Tax has also been described as the need for African Americans to work twice as hard compared to their peers (George, 2020). In South Africa, Black Tax has been primarily attributed to the experience of black Africans (Carpenter & Phaswana, 2021; Mangoma & Wilson-Prangle, 2019). However, recent research shows that it is a phenomenon that extends to all individuals of African ethnicity (Roberts et al., 2021).

The advent of the COVID pandemic, which caused the unemployment rate to surpass 35%, worsened the burden on Black tax-paying individuals, increasing the necessity for them to provide for their families (Brown, 2022). Of the 17 million unemployed South Africans, 38% include Black Africans, and 25% and 17% inclusive of Coloured and Indian ethnicities (Galal, 2022). Over half (51.6%) of the 40.0 million individuals in the labour force are young adults aged 15 to 34 (Statssa, 2022d). 37% are disengaged and unmotivated youth who are either unemployed, uneducated or not enrolled in formal training (Statssa, 2022d). Furthermore, one in five South Africans lives in extreme poverty, having made little to no progress in eradicating income inequality (Mlaba, 2020). Consequently, the Black Tax contribution individuals make is more significant than ever and may have transformative effects on numerous benefiting families and communities.

Black Tax is a stressor that has led to a plethora of academic debate and numerous media companies aiming to explain the complex and controversial phenomenon (Matlala & Shambare, 2017; Montle, 2020; Mpete & Daya, 2017). Africans who have been given the opportunity to study and are integrated into the labour force stand a good chance of failing to realise the benefits of their efforts (Whitelaw & Branson, 2020). Those in the corporate system for an extended period run the risk of financially contributing toward family needs rather than meeting their own. How does the multifaceted, essential, yet complicated experience of Black Tax affect their work performance? This paper explores the impact of perceptions of the Black Tax on employee well-being (Matlala & Shambare, 2017; Montle, 2020; Mpete & Daya, 2017).

While no authors have directly questioned the worth and justification of individuals paying Black Tax, numerous papers have argued that paying Black Tax is a type of societal investment (Mpete & Daya, 2017; Tlholoe, 2020). For instance, financial companies such as Sanlam propose that those who pay Black Tax must first acknowledge that the extended assistance of one's family should be undertaken to enhance their standard of living (Magosha, 2021). In support of this, Mpete and Daya (2017) note that it is essential for individuals to be forthright about what they can afford and for how long, distinguish between needs and wants and instil practices that foster and promote financial resilience (Magosha, 2021). Although this study does not examine whether or how tax-paying Black

persons should handle their finances and family relationships, it is crucial to emphasise the above perspectives.

What is less understood about Black Tax is its effect on employee well-being. According to Nielsen et al. (2017), employee well-being is one of the most critical pillars driving organisational success and performance. Individuals who rely on Black Tax to support their families are exposed to a variety of scenarios that have the potential to affect their work-related satisfaction. Among these is the identity battle, the inability to find a sense of belonging, the unequal distribution of income, and the notable plateauing of their careers at a particular point (Dyantyi, 2018; Radebe, 2021). Life, work, and psychological aspects are vital determinants of employee well-being and indicate an individual's performance and contribution to business value (Zheng et al., 2015). These factors are also denoted as organisation, job, and employee-related (Pradhan & Jena, 2017). It is crucial to examine the effects of Black Tax, as a stressor, on the growth, performance, and well-being of persons navigating the conflict between their work and home life (Cheng et al., 2019). As individuals juggle the weight of ensuring the survival of their families and a fast-changing business climate, tensions between family and work have likely intensified. Using the premise that work and family are two distinct realms, both of which draw on the psychological resources of persons, it is imperative to understand the ensuing impact. Furthermore, applying the principle of scarcity on these resources, is there a trade-off when people tend to the family demands exerted by Black Tax on how they show up at work? Can they adequately perform and use Black Tax to drive increased productivity, or does the perceived pressure translate to counterproductive outcomes, such as decreased productivity?

Black Tax is one of the systemic challenges faced by individuals of African descent, whose livelihood and financial security play a crucial part in moulding and contributing to the growth of society. Albeit an essential and high cost to pay for being African, Black Tax remains the reality for almost 50% of the working population (Roberts et al., 2021). In order to preserve positive employee well-being and life satisfaction, they must perform effectively and contribute to organisational citizenship behaviour.

This paper hypothesises that an individual's perception of Black Tax determines whether a negative or positive connotation is associated with it. The consequences of Black Tax include financial contributions and emotional support. Elements such as the feeling of pressure, additional weight and obligation, family duty, and the ability to contribute indicate the true complexity of the stress created by Black Tax (Mangoma & Wilson-Prangley, 2019; Sibiya, 2018). Then, is it plausible that one's experiences with Black Tax depend primarily on how one perceives it?

When individuals find themselves in a stressful situation, they either experience it as a challenge or a threat to their well-being (Tomaka & Magoc, 2021). Experiences viewed as a challenge result in positive emotion or catalysed negativity when viewed as a threat (Jiang, 2020; Ma et al., 2021). Consequently, those individuals who experience the stress of Black Tax are in an arduous dichotomy. Further, according to the stress theory, stressful events and situations result in what may be considered contradictory feelings - negative and positive psychological evaluations (Folkman, 2008; Ma et al., 2021). How one perceives or evaluates the significance of what is happening for their well-being determines whether they view it as a motivational challenge or something intended to threaten or harm them. Therefore, individual performance is affected by how they appraise stress and beliefs, perceptions, values, and experiences (Diamantidis & Chatzoglou, 2019; Pradhan & Jena, 2017). Hope, efficacy, resiliency, and optimism are crucial Psychological Capital resources for employee well-being (Huang et al., 2020). People draw on Psychological Capital to deliver what is expected at work and beyond and nurture character (Darvishmotevali & Ali, 2020; Kun & Gadanecz, 2019). The authors further state that individuals with high Psychological Capital better handle challenging situations as they have a stronger sense of well-being (Krekel et al., 2019). The stress exerted by Black Tax undoubtedly shapes individual attitudes and behaviour (Matlala & Shambare, 2017). Therefore, it is essential to understand whether and how these Black Tax paying individuals draw on resources such as Psychological Capital to support their well-being at work.

1.2. Business Need

This research paper aims to examine the influence of Psychological Capital on the relationship between Black Tax and employee well-being. According to Nielsen et al. (2017) employee well-being is one of the cornerstones of organisational performance. While it is arguable that well-being, happiness, and satisfaction are all subjective, and determined by the individual, organizations have a crucial part in determining the outcome (Guest, 2017; Krekel et al., 2019; Nielsen et al., 2017; Page & Vella-Brodrick, 2009). Organizations require a strong workforce in order to flourish, achieve their strategic objectives, and remain competitive (Hakanen et al., 2018; Tonkin et al., 2018; Zheng et al., 2015). The absence or neglect of employee well-being in an organisation could result in employees engaging in counterproductive behaviour, which may hamper individual and organisational performance (Diamantidis & Chatzoglou, 2019). A recent study by Mamabolo and Barnard (2019) posits that employees negatively affected by the financial burden and added responsibility of Black Tax sometimes miss out on work promotions. Their managers perceive them to be less efficient and unable to perform at their best due to being overly preoccupied at times. While this may not be the case across all organisations, managers need to lead with a greater sense of empathy and an awareness of Black Tax and its possible consequences (Nolzen, 2018). Therefore, the purpose of this paper is to examine the impact of the Black Tax on employee well-being.

Black tax is perhaps one of the most significant stressors in the lives of many Africans. The opportunity cost of Black Tax is the inability to prepare for the future, as the majority of individuals are torn between caring for their families and pursuing a better life for themselves (Mpete & Daya, 2017; Roberts et al., 2021). As they seek to provide for their family's survival while attempting to escape the cycle of poverty, Black Tax paying individuals dig themselves back into poverty (Dyomfana, 2022; Magosha, 2021; Ratlebjane, 2015). How, then, do they show up, perform, and deliver at work while battling multiple sources of stress? Therefore, the paper's outcomes will guide organisational well-being programs and policies to ensure they encompass pertinent elements needed to support and enable black professionals. Similarly, individuals affected by Black Tax will benefit from an intentionally designed well-being toolset to help them navigate work and environmental factors.

Over the years, income tax has become a vital source of income for the Government, accounting for well over 38% of the total tax collected (Statssa, 2019a). According to Carpenter and Phaswana (2021), the grim reality is that most of those liable for Black Tax also pay progressively higher income taxes. There is a pressing need for a study of this nature to provide insight and solidify the colloquial yet potentially detrimental consequence of Black Tax. In its work toward bridging the worsening income inequality gap, the Government could draw on the paper's findings to inform the current tax legislation. How can income tax be adjusted to accommodate the additional financial strain of Black Tax? How can the Government partner with Black Tax constituents to avoid Black Tax preventing the reduction of intergenerational poverty, posing the risk of deepening the transmission of social inequality (Mangoma & Wilson-Prangley, 2019)?

1.3. Theoretical Need for Study

Prior studies sought to investigate and establish a clearer description of Black Tax and its impact on the advancement of the black majority. Black Tax is still a nebulously defined concept that evolves according to the subjective views of the individual (Carpenter & Phaswana, 2021; Mangoma & Wilson-Prangley, 2019; Msibi, 2020). Black Tax is a burden that impedes the growth of the middle class, although it is sometimes considered necessary to the African way of life to care for one's own and build a community (Dyomfana, 2022; Mangoma & Wilson-Prangley, 2019; Montle, 2020; Sibiya, 2018). The claim reinforces the argument against this phenomenon that it also impedes the youth's much-needed entrepreneurial aspirations because the prospect of caring for their families produces tension and anxiety (Matlala & Shambare, 2017; Mothoa, 2022; Ratlebjane, 2015). Therefore, it has been established that individuals have different perspectives on their experiences with Black Tax and varying interpretations of its significance in their lives.

Unknown about Black Tax is the impact of individuals' diverse assessments of it. According to Folkman et al. (1986), Casper and Wehrt (2022) and Ma et al. (2021), an individual's outlook on life is heavily influenced by how they interpret how a situation will affect them. Their evaluation may ripple effect on other aspects of their lives, ultimately affecting their well-being. Therefore, this research paper aims to determine the relationship between the perception of Black Tax and employee well-being. Humans' perceptions of Black Tax are informed by stress theory, which says that individuals undergo an evaluation process that leads them to classify experiences as detrimental or

beneficial (Friedline et al., 2021; Krohne, 2002; Ma et al., 2021). How do the classification and meaning individuals attribute to Black Tax interact with or contribute to the tension between personal and professional obligations? Does positive or negative mental framing contribute to their positive organisational behaviour, confidence in tackling obstacles, and life satisfaction?

This research paper contributes to growing literature on Black Tax by contextualizing the definition and experience of Black Tax through cognitive stress. Psychological Capital, a combination of resources used to reinforce and improve job success (Mao et al., 2021; Nolzen, 2018), is employed to determine the impact of Black Tax on individuals' perceptions. Therefore, the objective of this paper is to assess Psychological Capital's function as a mediator between Black Tax and employee well-being. Few studies have investigated whether Black Tax is gendered and reflects the cultural structures that define and shape the African narrative. The role, autonomy, and impact of cultural expectations on women continue to be the subject of discussion, particularly in light of persisting income and gender inequalities (Krishnan et al., 2020; Margaça et al., 2021; Nair, 2020; Statssa, 2021). How do women's multiple responsibilities and pressures influence their view of the Black Tax, and to what extent does this affect their well-being? Therefore, this paper further builds on the literature on Black Tax by examining the moderating role of gender on the perception of Black Tax and employee well-being.

This paper extends the definition of stressors to include Black Tax and aims to investigate its relationship to employee well-being. Drawing on cognitive appraisal aids in evaluating and providing additional insight into individuals' perception of Black Tax and their ability to cope with its demands. This research then utilises Psychological Capital's demonstrated effectiveness to buffer stressors, influence and predict individual behaviour, and promote employee well-being (Tan et al., 2020). The intent is to examine how this translates in the complex context of Black Tax and an individual's ability to sustain or increase well-being. No other study has analysed the Black Tax phenomenon using this perspective.

Therefore, a literature review is required to provide a deeper theoretical foundation, synthesise arguments, identify and fill gaps, and clarify the paper's purpose.

CHAPTER 2: LITERATURE REVIEW

The literature review is an essential part of the research process to contextualise and expand the understanding of the primary constructs of the paper. This paper aims to find existing arguments regarding Black Tax, Psychological Capital, and employee well-being, which will serve as the foundation for this paper's hypothesis and influence future recommendations.

2.1. The South African Context

The history of South Africa is an essential contextual basis for understanding the roots of Black Tax. South Africa has been a democracy for more than two decades (Teichmann, 2022), but remains plagued by visible remnants of the apartheid system (Francis & Webster, 2019). Inequality is one of the most hazardous time bombs South Africa is now sitting on, as it is one of the most unequal nations, with 80% of its wealth held by the 10% white minority (Davids, 2021; Francis & Webster, 2019). The existence of inequality may be observed in the lopsided income distribution, the uneven access to opportunities, and the discrepancies across regions. Since apartheid, the country's disparities have not improved, with half of the majority population carrying more debt than assets (Sguazzin, 2021). A large school of thought attributes the continuation of inequality to slow economic development and growing unemployment rates (Davids, 2021; Francis & Webster, 2019). However, critics (International Monetary Fund, 2020; Sguazzin, 2021; World Bank, 2022a) contend that income inequality in South Africa has not altered considerably since the apartheid era and that regulations such as affirmative action have not materially contributed to reducing the wealth gap.

South Africa may be able to check off all of the formal progress measures, such as the freedom to vote, the exercise of democratic rights, and the separation of powers, as the country has been a democracy for the past 25 years (Teichmann, 2022). Unfortunately, rising unemployment, poverty, and inequality continue to pose a significant threat to democracy, which is relatively young. Following a history in which Africans were denied quality education and furnished with the lowliest jobs, democracy has merely given black people access to the field but not the skills to adequately compete (Bernado, 2020; Montle, 2020). As a result, placing the Black Tax phenomenon within its proper context calls attention to the myriad of challenges encountered by those it impacts.

The size of South African households and the extent to which support is required explain the need for research on Black Tax. According to Statistics South Africa over 13% of South Africa's total population live in households with six people or more, with this demographic being more prevalent in rural areas with 20.8% (Statssa, 2022e). The African narrative becomes more egregious in light of these facts and the findings of Mangoma and Wilson-Prangley (2019), Magubane (2017), and Montle (2020), which indicate that rural families are the primary beneficiaries of Black Tax. Further investigation into the devastating impacts of COVID-19 and the unemployment rate raises questions about the necessity, degree, and frequency of individuals sustaining their families through Black Tax. How much weight and obligation has this placed on the family's financial provider? In what way does that influence their positive psychology or their overall state of well-being?

Whitelaw and Branson (2020) state that only about 10% of black people have higher education value qualifications. Public school education in South Africa is much inferior to that of private institutions, which only a few can afford (Sterne, 2021). As a result of unequal access to education, some children will not have the opportunity to acquire fundamental skills. For instance, during the COVID-19 pandemic, Due to a lack of means to engage in remote learning, nearly one million school-aged children were out of school (Statssa, 2022b). According to (Davids, 2021), this will exacerbate the income disparity between the wealthy and the poor, necessitating Black Tax and other government interventions.

Looking at the 2021 Gross Domestic Product (GDP), the economy has witnessed a meagre 1.9% growth, which has not provided enough jobs to absorb the currently unemployed and those who have recently entered the labour market (Statssa, 2022a). Poor economic growth coupled with the disturbingly high unemployment rate of more than 35% has increased the number of individuals relying on social aid (World Bank, 2022b). Because of this, South Africa is home to two economies under one nation. One part of society is modern, wealthy, technologically advanced, knowledgeable, mobile, and dynamic. The other includes the vast bulk of the population: unemployed, marginalised, unskilled, young, and predominantly rural black South Africans, who are increasingly restless, hopeless, and doomed to poverty (Bernado, 2020; Davids, 2021). These statistics shed light on the condition of South African Africans and the vicious circle of

hardship in which they are trapped. This predicament is exacerbated by the somewhat slow implementation of economic structural reforms. South Africa continues navigating the repercussions of the economic shock, gravely compounded by the COVID-19 epidemic, which has led to the loss of over 2 million jobs (Harris et al., 2021; Mahlakoana, 2022). In a society where the vast majority of people are on the point of experiencing financial ruin, there is likely to be a rise in reliance and pressure on Black Tax paying individuals. The repercussions of this dependence might make saving and investments even less possible, thus keeping more families mired in the cycle of poverty or preventing them from pursuing their hopes, desires, and ambitions. On the contrary, having a reliable source of financial support can prevent households from sliding into extreme poverty, thereby improving the quality of life for all.

2.2. Understanding Black Tax

Black Tax is the long-lasting effect of apartheid, inequality, low access to quality education, and a remnant of poverty and unemployment. Black Tax is a term widely used to allude to the black majority of Africa's population. However according to Mangoma and Wilson-Prangley (2019) and Roberts et al. (2021), this phenomenon affects people of all races, classes, and ages, albeit to different extents. Matlala and Shambare (2017) expand the population affected by Black Tax to include individuals with few or no social safety nets and those from households with few educated or employed members. The study refers to individuals who 'pay Black Tax' as those who financially support their family in the form of Black Tax.

The substantial racial and economic gap in South Africa is another crucial factor. This disparity has contributed to the complexity of the country's socioeconomic development. Unlike their white counterparts, for instance, black professionals' income is used to 'patch holes' within their existing family structures instead of building a future for themselves (Magosha, 2021; Sibiya, 2018). Thus, the resources of people of African origin are far more strained.

Africans inherited conditions over which they had little influence and were given the harshest economic blow against a tradition of marginalisation (Dahodwala, 2021; Francis & Webster, 2019). Providing financial assistance to one's family out of a sense of duty or

obligation is required to alleviate numerous families' deteriorating livelihoods, aggravated by the economic shock of the COVID-19 outbreak. One could therefore infer that the objective behind the creation of Black Tax was to enhance the living conditions of impoverished Africans and liberate future generations from injustice and hardship.

Indeed, in South Africa, "Black Tax" refers to the monetary contributions made by employed Africans to their economically disadvantaged relatives (Carpenter & Phaswana, 2021; Magosha, 2021; Whitelaw & Branson, 2020). According to (Matlala & Shambare, 2017), the aid can consist of several forms, such as providing a monthly financial stipend to the family, paying school fees for siblings, building or expanding the family home, or serving as a resource for the family in times of financial hardship. However, Black Tax is not exclusive to South Africa as other nations, such as the United States, also experience it. In this instance, it refers to the belief that African Americans must make twice as much effort to be deemed worthy of participation in white situations (Burrows, 2016). Through this lens, Black Tax can further illustrate that black Africans work twice as hard to belong, bridge the income gap, achieve success, or survive the country's challenging economic conditions. According to Roberts et al. (2021), Black Tax spans all races, predominantly paid by black Africans, Coloured and Indians though not exempting white ethnicities.

Black Tax problem continues to be challenging, sensitive, and multifaceted and has enormous ramifications in many contexts. Additionally, Black Tax is paid by individuals in the age range 35 to 39 years, followed by those aged 25 to 45 and individuals in the age group below 24, contributing the least (Roberts et al., 2021). Interestingly, contributions extend to individuals above 65 years.

2.3. The subjective perceptions of Black Tax

Black Tax rose to prominence across various media platforms when impacted individuals sought to share their lived experiences. The study of Black Tax in South African academic literature is relatively topical and remains a subjective phenomenon due to individuals' different experiences and perceptions.

2.3.1. Negative interpretations

According to Montle (2020), Magosha (2021), and Tlholoe (2020), Black Tax is a penalty that Africans incur for the injustices of the past and for falling on the wrong side of racial and economic privilege. The viewpoint supported by Mangoma and Wilson-Prangley (2019) and Matlala and Shambare (2017) emphasize the difficulty of Black Tax for individuals who must balance their own and their family's financial demands. The phrase *tax* in itself has connotations of burden as it compels payment and heavy demands on the affected individuals (Montle, 2020; Mpete & Daya, 2017). Based on the experiences of past research participants, there is a constant expectation that one will support their family, sometimes above their means (Mangoma & Wilson-Prangley, 2019). Consequently, Black Tax is related to monetary stress and unwanted obligation. According to Sibiya (2018, p.56): "Occasionally, I consider what might transpire if I were to lose my employment. My family may wonder, "why was I working?", and forget that I was providing for their children. In addition, over 30% of those who support their family through Black Tax say that it limits their ability to advance or create generational wealth (Matlala & Shambare, 2017). All of the above interpretations and experiences contribute to a pessimistic attitude towards Black Tax.

2.3.2. Positive interpretations

In contrast to the pessimistic attitude, Black Tax also serves as a sense of dignity and honour and an opportunity for individuals to pay it forward. Here, Black Tax is widely associated with the concept of Ubuntu, an ancient African word meaning "humanity to others" and in which altruism is innate and built into the fabric of African communities (Magubane, 2017; Whitelaw & Branson, 2020). Mangoma and Wilson-Prangley (2019) argue that the positive effects of Black Tax are proven by the sense of accomplishment, the elimination of poverty, and the severing of intergenerational relationships. Most families, who sacrifice resources for an individual, expect that this individual would one day return to aid their siblings or other family members because they have more opportunities than them. Their growth and success signals hope for the rest of the family as there is someone who has broken free of the cycle of poverty and can help change the destiny of another person (Dyomfana, 2022; Sibiya, 2018). One respondent recounted Black Tax: "It makes me feel great, like I think, for me, it is a way of giving back and thanking your parents for what they have done for you" (Magubane, 2017, p.41). After all, these relatives have typically made it possible for individuals to further their education,

provided transportation funds, and offered a place to live. Alternatively, at the very least, they have offered emotional support during the process.

2.3.3. Summary of perception of Black Tax

In summary, the above perspectives demonstrate that individuals who support their families and are affected by Black Tax hold diverse opinions. Numerous South Africans are neither in favour nor opposed to Black Tax. Instead, they have come to terms with the idea that it is, in many instances, a necessity. The contribution to Black Tax aims to rectify the continuing economic discrepancy caused by apartheid, educational imbalances, and delayed structural inequality (Dyomfana, 2022). Similarly, it is indisputable that Black Tax serves an essential socioeconomic role, albeit having unintended consequences.

Black Tax may be an effective tool for helping families pull themselves out of abject poverty in a country that struggles with persistently high poverty and unemployment rates. Can it thus be controlled more effectively, despite the indisputable reality that Black Tax has financial ramifications and threatens to incapacitate affected individuals? Do Black Tax paying individuals cause family co-dependency, thus worsening their financial positions? Moreover, is the ability to break the Black Tax-poverty cycle solely reliant on individuals exercising financial discipline? For most people, paying Black Tax is unavoidable, whether owing to circumstance or familial obligation (Carpenter & Phaswana, 2021; Mangoma & Wilson-Prangle, 2019). Setting limits, becoming financially astute, and having difficult talks with one's family are all necessary for effective financial management. Therefore, managing one's finances may involve paying Black Tax to ensure the family's continued existence (Magadla, 2022; Pillay, 2021). Even so, people who live paycheck to paycheck and are fighting to pay off debts may not think they have the luxury of saving money or making better financial decisions because they are always focused on meeting their basic needs.

2.4. Exploring the gender dynamics of Black Tax

According to Roberts et al. (2021), the Black Tax experience is considerably influenced by gender. While synonymous with black Africans, Roberts et al. (2021) argue that Coloured females pay a higher Black Tax than black or Indian individuals. Women continue to shoulder the significant part of domestic and caregiving obligations worldwide, putting pressure on their multiple positions (Gestos et al., 2018; Jayachandran, 2021; Nair, 2020). Bringing it down to a national level, South Africa remains home to vast gender inequalities, with men domineering on many fronts (Statssa, 2021). Women are generally more susceptible to societal beliefs and expectations, such as being the primary caregivers, bearing the brunt of household management and being more likely to take on unpaid work (Nair, 2020; Statssa, 2022c; Villanueva-Flores et al., 2021). Women headed more than 42.1% of all households, and in comparison, to men (35.6), 47% of South African women are unemployed (Statssa, 2022c) (Figure 1). The International Labour Organisation reiterates that women in the workforce confront significant pressures such as wage disparity, discrimination in the workplace, and low-quality jobs (International Labour Relations, 2017). To this end, conventional wisdom holds that males should be the primary providers for their families while women should focus on domestic duties and childbearing. As the pressures and resources available to men and women continue to vary, these figures demonstrate the need for a gendered approach in investigating the perception of Black Tax. While none of the previous studies on Black Tax (Magubane, 2017; Mangoma & Wilson-Prangle, 2019; Msibi, 2020) examined gender differences, this paper posits gender as a moderator of the perception of Black Tax on employee well-being. However, none of them examined the gender differences in the perception of financial transfers, such as Black Tax. A publication by the United Nations found that while women generally earn lower than men, they remit equally, if not more (UN Women, 2020). Another study by Villanueva-Flores et al. (2021) found that a high psychological state significantly affects the entrepreneurial intentions of both genders, although females require additional social support. These examples highlight the distinct environments, resources, and conceptual frameworks that men and women experience daily. Consequently, this paper aims to determine whether or to what extent Black Tax is a phenomenon influenced by cultural expectations regarding the roles of men and women.

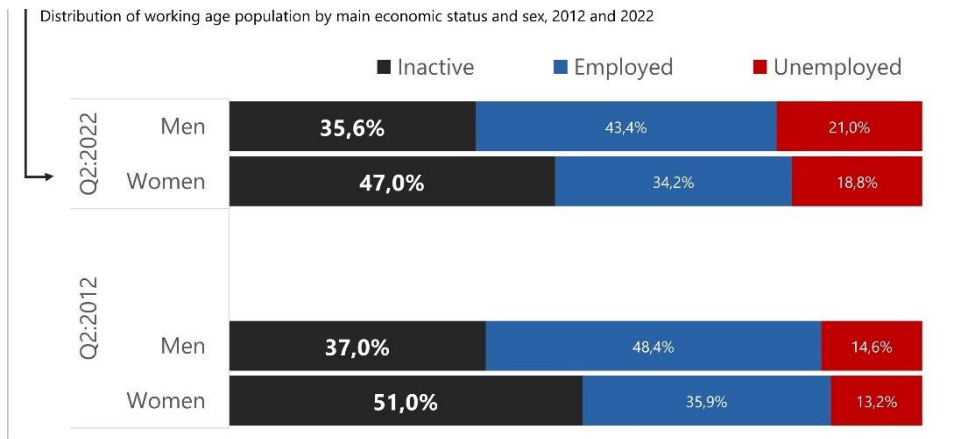


Figure 1: Economic activity in South Africa by gender.

Source: (Statssa, 2022c)

Examining the assumptions, perceptions, and diverse individual experiences is crucial to the Black Tax context in a nation whose social structure is marked by alarming levels of income inequality. Similar to the systemic disposition of the nation, Black Tax is a profoundly complex phenomenon with no specific remedy (Magubane, 2017; Mangoma & Wilson-Prangley, 2019). As highlighted in earlier sections of this literature review, however, those whose lives have been impacted by Black Tax have differing viewpoints regarding its significance and influence, if any. Further unexplored aspects, such as a person's salary range and the length of time they have been paying Black Tax, may influence whether they have a negative or a favourable perception of it. Therefore, this paper analyses the individuals' cognitive appraisals to understand their perspective on Black Tax better. That is, whether a person has a positive or negative outlook on events or life experiences (Rodríguez-Cifuentes et al., 2020).

2.5. Cognitive Appraisal

The preceding sections of the paper highlighted the divergent perspectives of individuals on their experiences and perceptions of Black Tax. This section of the literature review aims to position the contrasting experiences of Black Tax that individuals go through within the definition and the outcome of stress theory. The emotion most commonly associated with Black Tax is pressure, accompanied by other stress-related sentiments such as anxiety, pride and satisfaction (Mangoma & Wilson-Prangley, 2019; Pillay, 2021; Sibiyi, 2018; Tlholoe, 2020). Thus, Black Tax has been classified as a stressor, defined as any

situation that elicits a physical or mental-emotional response in a person (Ma et al., 2021; Matthieu & Ivanhoff, 2006).

2.5.1. Stress appraisal

Today, stress is understood to be a harmful or threatening situation that individuals respond to and experience when they are incapable of coping (Gervais, 2020; *Stress*, 2021). However, this stimulus-based view of stress fails to consider how different people ultimately react (Foy et al., 2019; Friedline et al., 2021). According to Krohne (2002), there are three stages of stress: 1) the *alarm reaction*, which is the initial shock that an individual experiences resulting in a fight-or-flight response; 2) the *stage of resistance*, which is where the body regulates and recovers while remaining alert; and 3) the *exhaustion stage*, characterised by illness as a result of the prolonged presence of the first two symptoms. Stress is defined by the physiological reactions a person goes through when they are put under strain by the demands of a stressful event (Folkman, 1997; Krohne, 2002; Ma et al., 2021). An all-encompassing definition of stress relates to a person's relationship and perception of the environment, the situation, or demands during a particular experience (Folkman, 1997; Krohne, 2002). Casper and Wehrt (2022) enhanced the notion of stress by hypothesising that individuals undergo a split assessment process after a stressful situation. In the context of Black Tax, this argument is inconsistent with the findings from earlier research, which found that individuals go through a process of divided appraisal over their experience of Black Tax (Mangoma & Wilson-Prangley, 2019; Montle, 2020; Sibiya, 2018).

The stimulation of the experience, how individuals perceive the stressors in their lives, and how they assess the situations they find themselves in all play a role in how people process and evaluate the events that are taking place in their lives (Hamaideh, 2011; Tomaka & Magoc, 2021). Generally, cognitive evaluations occur in the circumstances without a pronounced physical stimulation or clear hints as to how the event should be processed (Folkman et al., 1986). For example, Black Taxpayers, who feel they are lagging behind their counterparts in accumulating wealth and succeeding in life, may have a negative cognitive evaluation if it is of great importance to them (Folkman et al., 1986). There is no globally accepted definition of Black Tax or a fixed set of criteria defining how people should feel about it, therefore individual experiences and perspectives are given

greater weight. These experiences are shaped and controlled by the individual's primary and secondary evaluation. In essence, it implies that emotions are formed cognitively and are not automatic (Peacock & Wong, 1990).

Cognitive appraisal is about how an event or experience is interpreted rather than the event itself and the subsequent emotion and behaviour it induces (Casper & Wehrt, 2022). Black Tax has been described as a necessary measure and a double-edged sword for eradicating poverty. However, it has also been criticised for prolonging the poverty cycle in African society (Matlala & Shambare, 2017). As individuals interpret events differently, the significance of the Black Tax experience is more important than Black Tax itself. Understanding Black Tax through the lens of cognitive evaluation emphasises this context more than any other emotion that individuals may experience.

Folkman et al. (1986) proposed the formal concept of cognitive evaluation as categorising experiences based on their significance to an individual's well-being. The definition is cemented by Jiang (2020), who described cognitive appraisal as the process of determining an individual's resistance to stress based on the meaning, they attach to a given situation. In laying the foundation for Black Tax, the paper revealed the individuals' diverse viewpoints, with one group viewing it favourably and another recalling an unpleasant experience. Those two faces of Black Tax are subjected to both primary and secondary cognitive evaluations. The primary evaluation determines whether Black Tax is necessary or essential to their well-being, whereas the secondary evaluation assesses their capacity to deal with it (López et al., 2021; Ma et al., 2021).

2.5.2. Primary appraisal of stress

According to Folkman (1997) and Krohne (2002), the primary appraisal of a situation happens when stress is regarded as motivating or a threat. The distinction between a challenge and a threat is that the former is an event that can be met head-on or overcome, while the latter has the potential to bring harm or loss in the future. According to this perspective, considering Black Tax as a challenge rather than a threat may be associated with a more hopeful disposition, whereas viewing Black Tax as a threat may be associated with a fear of being unable to escape misery and poverty (Ma et al., 2021; Montle, 2020; Ratlebjane, 2015). Previous research highlighted the interplay of Black Tax as a

challenge, which drives individuals to continue contributing towards the perceived alleviation of poverty, support, or appreciation provided toward their relatives (Mkize, 2019; Msibi, 2020; Whitelaw & Branson, 2020). The contrary emphasises the unpleasant associations that most people have with Black Tax. Therefore, stress appraisal - whether a challenge or a threat - results from the perceived demands of the circumstance in proportion to the perceived capabilities of the individual to cope with it (Rabenu et al., 2017; Tomaka & Magoc, 2021).

2.5.3. Secondary appraisal of stress

Even in the face of comparable pressures, each individual has a different stress response and way of coping with stress in their cognitive appraisal. Before relying on adaptive coping as a way of self-regulation, individuals might decide whether they believe they have the resources to handle the issue through secondary appraisal (Hamaideh, 2011; Matthieu & Ivanhoff, 2006). Foy et al. (2019) further highlighted that the feeling of stress occurs when humans do not believe they have the necessary resources to cope with a particular experience or event. Whether perceived as a series of events or a lifelong experience, Black Tax causes additional stress for those who must carry a heavy financial burden. As a result, their beliefs regarding the resources they have or require dictate the negative or positive outcomes. According to Carpenter (2016), coping resources can be broken down into three categories: psychological, social, and physical factors. Some examples of these factors include self-efficacy, an individual's social support system, health, energy, or material assets like money. For instance, an individual, who is required to provide for the family on an ad hoc basis, might assess his monthly financial standing to determine whether or not feeling positively or negatively about Black Tax. A person who values their relationships and deems them crucial to their well-being may evaluate whether they have another sibling with whom they might share Black Tax responsibilities. Therefore, a person's view of Black Tax is determined by their confidence in their ability to meet its demands.

Additionally, it is essential to emphasise that the distinction between primary and secondary evaluation is meaningless and should only be made for conceptual clarity. Both are crucial to an individual's interpretation of events and might coincide. From the individual's overall perspective, the conviction that Black Tax may result in damage or loss

is of equal significance to the belief that they have in their capacity to deal with it. However, the continuous support in the form of Black Tax is crucial because it shapes and informs reevaluations between an individual and his or her surroundings (Carpenter, 2016). Although it is not the primary topic of this paper, the length of time that a person has been subject to Black Tax may have a more significant bearing on how they appraise the phenomenon.

2.5.4. The effect of stress appraisal on the individual

The collision between one's private life and work-related pressure triggers stress as much as it does well-being. Positive stress facilitates high performance and good psychological health, an essential factor in one's ability to adapt and react (Folkman, 1997; Krohne, 2002; Ma et al., 2021). On the other hand, negative emotion results in counterproductive behaviour that deteriorates a person's overall well-being (López et al., 2021). Many schools of thought still disagree on whether cognitive evaluations are innate or socially produced, whether they are influenced by culture, life events, or are the result of innate emotional responses. Carpenter (2016) argued that personal and environmental elements, such as personal beliefs and commitments, impact the primary assessment. However, to what extent do individuals' beliefs and life experiences hold against their level of cognitive appraisal? For example, they have to deal with poverty at home while attempting to build wealth for themselves and catch up with their white counterparts, pay back study loans and work twice as hard to demonstrate that they belong and are capable at work. Meanwhile, they must continue fighting the everyday battle against systematic injustices (Radebe, 2021; Watkins, 2018; Whitelaw & Branson, 2020).

Research on cognitive appraisal argues that individuals appraise every event or experience. However, the theory needs to consider that there may be situations or experiences without an appraisal. For instance, there are situations in which paying Black Tax was merely considered a task that one had to carry out and was viewed neither as positive nor negative for those involved (Msibi, 2020; Sibiyi, 2018). In essence, there is a considerable linkage between an individual's conviction in the resources they have and their capacity to meet the demands of the circumstance. This is because an individual's confidence in their resources directly affects their level of motivation. Black Tax is expected to be viewed as a challenge by individuals who feel they have the means to

meet the requirements of Black Tax. However, their assessment of Black Tax and how it impacts them constitutes a threat if they perceive that Black Tax requirements exceed their capabilities.

This section aimed to highlight and position an individual's perception of Black Tax in the context of cognitive appraisal, which aided in explaining the contrasting views around the phenomenon. Therefore, Black Tax was defined as a stressor, where primary negative appraisal meant that persons perceived it as a threat that resulted in harm, loss, or anticipated dire consequences. This was coupled with a secondary evaluation, which tried to address and provide a response to the question, "What can I do?" Thus, the paper investigated the aspects that contribute to how Black Tax impacts individuals, depending on the meaning they attribute to it.

2.6. Psychological Capital

This literature review proposes Psychological Capital as an additional metric for evaluating the impact and perspective individuals have on Black Tax on their livelihood. According to Luthans and Youssef-Morgan (2017b), Psychological Capital refers to characteristics people use to inform about their psychological state. Psychological capital was founded based on nullifying the negative focus of psychology, which sought to investigate what was wrong with people instead of understanding what and how to help them thrive. Nolzen (2018) and Rodríguez-Cifuentes et al. (2020) supported the importance of Psychological Capital as defined by Luthans and Youssef-Morgan (2017b), which states that it aims to ensure optimal functioning and to cultivate behaviour that results in top performance. Kun and Gadanecz (2019) further iterated that, similar to leadership traits, Individuals are able to cultivate certain aspects of Psychological Capital within themselves. Psychological Capital is employed as a mediating variable in this paper because it is a well-accepted theory for evaluating the antecedents of individual behaviour and attitude toward performance or life experiences (Gong et al., 2019; Rodríguez-Cifuentes et al., 2020; Roemer & Harris, 2018). Therefore, Psychological Capital is useful for assisting with evaluating the attitudes and behaviour of Black Tax participants. This paper seeks to evaluate the extent to which Psychological Capital mediates the association between Black Tax and employee well-being.

2.6.1. Pillars of Psychological Capital

Psychological Capital, which is regarded a crucial personal resource to the attainment of organisational goals, consists of four pillars *hope*, *efficacy*, *resilience*, and *optimism* (Gupta et al., 2017; Nolzen, 2018). These are depicted in Figure 2 and elaborated on in the following section.



Figure 2: Core elements of Psychological Capital

Source: Authors own illustration, adapted from (Luthans & Youssef-Morgan, 2017b)

2.6.1.1. Hope

The roots of hope are drawn from Snyder's theory, which highlights two foundational elements: pathways and agency (Snyder et al., 2002). *Pathways* derive from what Luthans and Youssef-Morgan (2017) defined as the *WayPower* a person possesses to develop an alternative path to their goals. *Agency* thinking is the driving force behind a person's sense of agency in pursuing goals fueled by willpower (Luthans & Avolio, 2014; Youssef-Morgan & Luthans, 2015). The components of hope are expanded by Çavuş and Gökçen (2015), who highlighted that hope is focused energy and a tool that motivates employees in the accomplishment of their work objectives. Therefore, hope is essential for achieving and sustaining life satisfaction, employee well-being, and work performance (Newman et al., 2014; Song et al., 2019). An intriguing dynamic emerges when investigating hope's role in the lives of people obligated to pay Black Tax. Black Tax is primarily an anecdotal occurrence, and one of the goals of this paper is to determine whether or not people would continue to pay it if they were allowed to make that decision for themselves. Irrespective of the possibility that they lack agency do people of African descent, who pay Black Tax, have a robust sense of hope, which drives them to go to great lengths to provide for their family in this way? Though outside the scope of this paper, how can one develop and retain hope when their Black Tax experience has been burdensome, taxing, pressured, and largely negative?

2.6.1.2. Efficacy

Black Tax is a challenging task, especially for respondents, who stated that it hindered their personal development, ability to save and building wealth, and the added complexity it brought (Magubane, 2017; Montle, 2020; Ratlebjane, 2015). Efficacy, which speaks to a person's belief in his or her capacity to complete difficult tasks (Çavuş & Gökçen, 2015), has a significant effect on how individuals see Black Tax and whether or not they can handle it. According to Luthans and Youssef-Morgan (2017b), efficacy is rooted in schools of thought on social cognitive theory, linking it to life and workplace performance. Building on the definition, Çavuş and Gökçen (2015) noted that self-efficacy goes beyond the individuals' capabilities to whether they believe in their capabilities. This might suggest that regardless of whether a person has the financial resources to sustain their family through Black Tax, their belief regarding their ability to continue paying it is the most crucial factor. Therefore, highly self-confident individuals are assumed to have an inner drive that pushes them to meet the demands of Black Tax.

2.6.1.3. Resilience

Resilience, is the fuel that powers individuals through adversity and can get them back up again (Huang et al., 2020; Luthans & Youssef-Morgan, 2017b). For instance, highly resilient entrepreneurs can recover and adapt in the face of hardship, allowing them to continue pursuing their ambitions (Villanueva-Flores et al., 2021). Resilience becomes particularly important for individuals stressed by the changing and conflicting demands of Black Tax. While no study directly looked at the extent to which individuals are put out of pocket by Black Tax, research by Magubane (2017); Mpete and Daya (2017), and Msibi (2020) drew similar conclusions on the fact that contributions may exceed one's means. Individuals are still expected or willing to make whatever sacrifices are necessary to continue supporting their families. Whether forced or situational, high or low, it may be argued that resilience is a non-negotiable state for Black Taxpayers.

2.6.1.4. Optimism

According to Çavuş and Gökçen (2015) and Gupta et al. (2017) is optimism defined as a generally favourable outlook that results in universal positive expectations. According to Villanueva-Flores et al. (2021), optimists are more likely to engage in entrepreneurship, with optimism closely correlated with the performance and persistence of their firms. Chawla and Sharma (2019) reiterate the significance of optimism, focusing on the crucial role it plays for working women in adverse conditions. In the context of Black Tax, optimistic individuals expect to derive good outcomes from their Black Tax. For instance, they may be motivated to financially assist their family because they have witnessed the results of their sacrifices, such as the graduation of a brother who might not have otherwise completed school.

2.6.2. Psychological Capital as a personal resource

Psychological Capital is a suitable theory for measuring how well individuals deal with challenging demands such as Black Tax. As noted by Huang et al. (2020) assert that Psychological Capital is essential to a person's capacity to manage stress and hold a positive outlook on life and work situations (Tan et al., 2020). However, it is also necessary to draw on the findings of Xi et al. (2020), who note that too much of a good thing can have counterproductive effects. For instance, providing Psychological Capital to people who already rely on other psychological and social resources delays or diminishes the

anticipated positive effect. Thus, while Psychological Capital has been an invaluable resource in other contexts when combined or used in the context of other resources, it may do more harm than good (Xi et al., 2020). Numerous studies (Luthans et al., 2004; Rabenu et al., 2017; Tan et al., 2020; Youssef-Morgan & Luthans, 2015) have validated Psychological Capital's positive effects, which include increased workplace performance, job happiness, and the capacity to boost creativity. Although it cannot be argued that Psychological Capital causes improved employee well-being, there is compelling evidence of a significant relationship over time (Luthans & Avolio, 2014). Therefore, the paper hypothesizes that Psychological Capital mediates the relationship between the perception of Black Tax and its effect on employee well-being.

Previous research demonstrated that individuals have variable levels of Psychological Capital and variations in its components (Luthans & Youssef-Morgan, 2017b; Tan et al., 2020). For example, one group may exhibit high resilience but have low optimism and efficacy. Rather than depending solely on a single part, psychological is more powerful when all of its components are combined (Culbertson et al., 2010). In addition, the fact that it was described to emulate a habit rather than a trait implies that its pillars can be cultivated, taught, and fostered via deliberate practice. Therefore, its dynamic levels make it an accessible resource for everyone.

Individuals holding negative sentiments, such as the belief that Black Tax is burdensome, unfair, or a "sin that you pay for the past disadvantages of your parents and grandparents" (Sibiya, 2018, p.48), can be linked to having low Psychological Capital. Their association with Black Tax purports the belief that they do not have the resources required to navigate the complexities of Black Tax. In such cases, individuals can be presumed to have lost the belief that things could change for the better. Consequently, they will not have the resilience to move forward while facing the responsibility of Black Tax. In contrast, those who view Black Tax favorably and view it as an experience that has increased their financial resourcefulness might have high Psychological Capital (Luthans & Youssef-Morgan, 2017; Magubane, 2017). Indeed, numerous studies have shown that high Psychological Capital levels positively correlate with employee productivity and job satisfaction (Rabenu et al., 2017; Tan et al., 2020). Psychological Capital is invaluable, and individuals should leverage it to navigate various situations. According to its origins,

Psychological Capital was founded to drive employee performance and enhance meaningfulness in their work.

This section highlighted the building blocks of Psychological Capital, noting the various benefits individuals can derive from each pillar. According to Luthans and Youssef-Morgan (2017b), optimising the four resources is only realised when combined. Other studies on the mediating effect of Psychological Capital have demonstrated that the effective use of this personal resource enables employees to produce new thoughts, actions, and attitudes, resulting in job satisfaction (Gong et al., 2019; Roemer & Harris, 2018). The value of Psychological Capital in improving employee well-being, which this paper intends to investigate in more detail, is supported by multiple studies (Gupta et al., 2017; Luthans & Youssef-Morgan, 2017b; Tan et al., 2020; Youssef-Morgan & Luthans, 2015).

Therefore, this paper contributes to and investigates a relationship that has yet to be extensively examined in the literature.

2.7. Employee well-being

The psychological state of humans is influenced by numerous factors, including familial and societal obligations, job relationships, and growth possibilities. Strong correlations have been discovered between employee well-being and changes in external circumstances (Friedline et al., 2021; Hakanen et al., 2018; Kun & Gadanez, 2019; Mazzola & Disselhorst, 2019). Therefore, it is necessary to investigate the impact of these external influences on employee well-being, which often occur concurrently with shifts in the corporate environment.

While there exists no clear and concise definition of employee well-being, the topic remains significant, especially as organisational demands change and increase. Diverse schools of thought on employee well-being asserted distinct characteristics as their underlying pillars. For instance, Zheng et al. (2015) argued the importance of distinguishing between an individual's general well-being and employee well-being, which encompasses varying elements for each individual. Consequently, experts in the field have further differentiated between components defining an employee's overall sense of well-being. The hedonic approach postulates that employee well-being is about the

individual's happiness, predicated by their life satisfaction, optimistic attitude, and absence of negative mood (Calvard & Sang, 2017; Hakanen et al., 2018). Eudemonic employee Well-being is highly subjective and dependent on a person's perception of meaning and purpose toward their work (Nielsen et al., 2017; Page & Vella-Brodrick, 2009). Supporting this perspective, Tonkin et al. (2018) indicated that employee well-being is determined by an individual's trait-like traits, which serve as a source of psychological resources and positive effects. While research supports the value and importance of employee well-being, there is also an equal number of critiques. According to Lieberman (2019), the accelerated focus on employee well-being over the years is often to the benefit of the employer more than the employee. For instance, wellness programs birthed from the need to boost employee well-being are considered a means to bribe employees and make up for companies' unreasonable demands on their workers. People worldwide risk pursuing unachievable wellness that seeks to promote positivity while downplaying everyday negative experiences (Calvard & Sang, 2017). Supporting Lieberman's (2019) argument, the authors concluded that the repercussions of poorly defined employee well-being transfer all risk and obligation to the employee.

The preceding discussion highlighted the fact that a range of circumstances influence an individual's sense of well-being, including personal circumstances as well as work-based internal aspects. Therefore, this paper has adopted the subjective definition of employee well-being based on how individuals feel and think. That is, how they perceive the current state of their lives and how they feel about their personal and professional experiences (Hakanen et al., 2018; Page & Vella-Brodrick, 2009). Although it can be quick and challenging to juggle the demands of the two spheres, the majority of people's lives are centered on family and work. Relationships with loved ones, family dynamics, financial status, and, as indicated previously, one's cognitive assessment are examples of personal circumstances (Mamabolo & Barnard, 2019). As a result, this paper hypothesises that when individuals endure pressures, such as Black Tax, their attitude, behaviour, and performance at work are affected. This consequence is properly explained by the spillover effect, which holds that positive and negative life experiences can be extended from one domain to another (Cheng et al., 2019; Du et al., 2018; Sok et al., 2014). When viewed through the lens of Black Tax, this perspective may lead to the destruction or depletion of one's resources, negatively influencing one's Psychological Capital. Subsequently, this may harm employee well-being (Du et al., 2018; Sok et al., 2014). Where the spillover

results in a time-based conflict, the effects of Black Tax would presumably make it harder for employees to meet their work demands, impeding performance.

Consequently, employees likely do not leave personal problems at home any more than they leave work at the office (Carlson et al., 2019; Cheng et al., 2019). In circumstances when individuals expressed pressure and tiredness from having to pay Black Tax, however, strain-based interference would result (Sok et al., 2014). Both of these can coincide. Similar to the findings from cognitive appraisal research, this paper investigates whether employees exhibit good or negative workplace behaviour based on their perceptions of the impact of Black Tax on their lives. Similar to the findings from cognitive appraisal research, this paper investigates whether employees exhibit good or negative workplace behaviour based on their perceptions of the impact of Black Tax on their lives. How much does one area negatively or positively influence the other? In other words, does Black Tax impact employee well-being negatively or positively? These are the questions that will be addressed in this paper.

2.8. Conclusion

The paper's literature review aimed to illustrate and discuss the importance of cognitive appraisal and the mediating role of Psychological Capital on employee well-being. To do this, the article provided an overview of the relationship between the primary constructs, namely cognitive evaluation, Psychological Capital, and employee well-being, in the context of Black Tax – depicted in Figure 3. Accordingly, an individual's appraisal of events plays a significant role in their perception of how it impacts their well-being. Together with their belief, whether they have the resources to handle the demands exerted on them, the Black Tax experience is considered a burden or a welcomed family responsibility. However, not everyone may negatively or positively appraise situations – some individuals accept things for what they are.

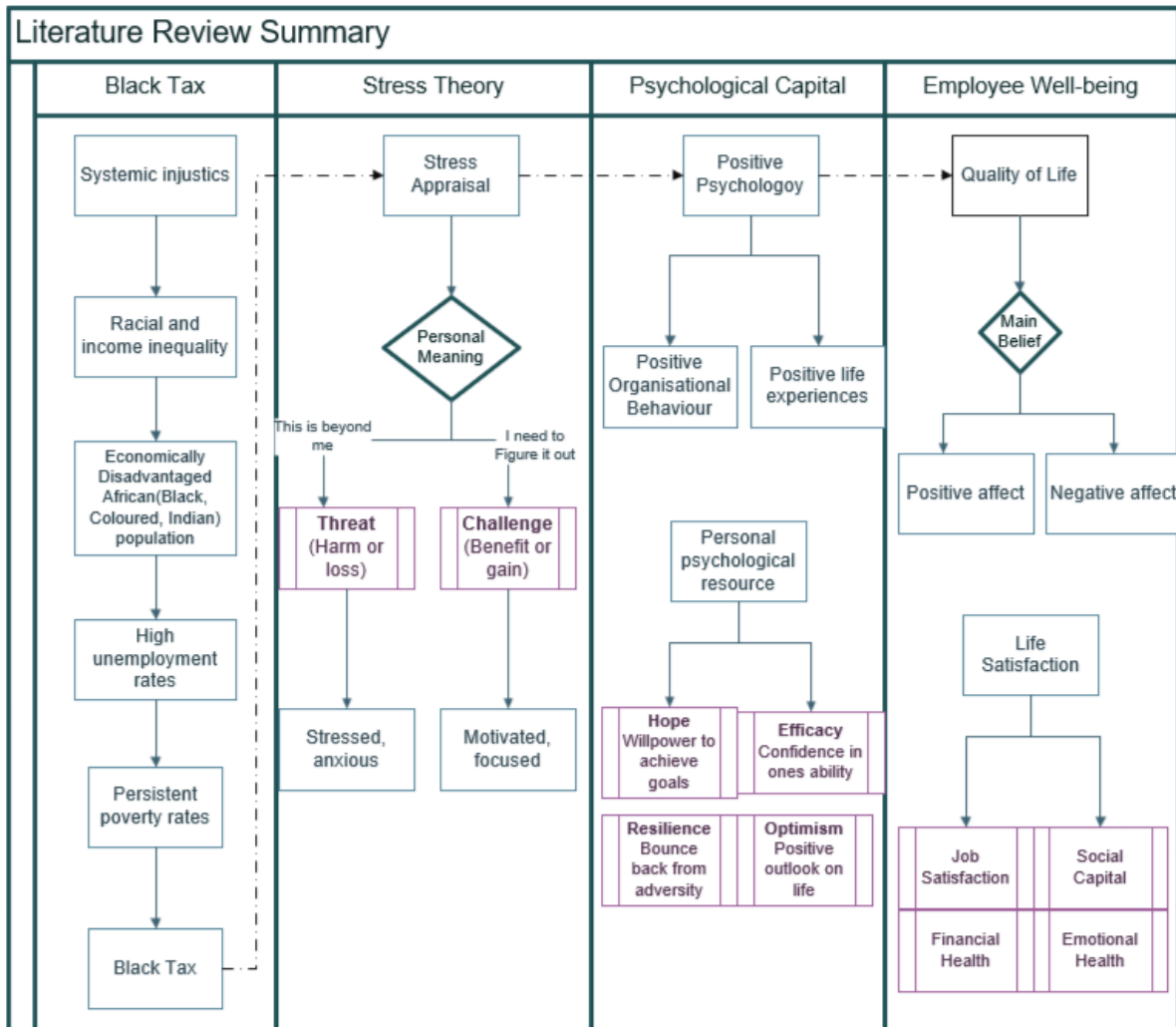


Figure 3: Literature Review Summary

CHAPTER 3: RESEARCH HYPOTHESIS

This section of the paper outlines the research objectives and the question to be addressed. The researcher then develops the hypotheses supported by evidence from the literature.

Individuals who pay Black Tax appraise it through varying lenses, with one end of the spectrum doing so positively due to its associations with Ubuntu and the collectivist nature of the African culture (Magubane, 2017; Mkize, 2019). Others view the ability to provide for their families as both a blessing and a responsibility (Sibiya, 2018). The appraisal of those on the other end of the spectrum finds Black Tax burdensome and strenuous. The researcher contends that this evaluation may deplete their Psychological Capital, hence negatively affecting employee well-being. Consequently, the purpose of this paper is to test the hypothesized relationship between Black Tax, Psychological Capital and employee well-being.

H₁: There is a positive relationship between perceptions of Black Tax as a *threat* and employee well-being

The other end of the spectrum consists of individuals who anticipate the worst outcomes, i.e., view Black Tax as a threat. According to Carpenter (2016) and Folkman et al. (1986), a negative appraisal of a situation would occur in the instance where individuals foresee harm or loss by supporting their families through Black Tax, i.e. inability to save or build wealth (Mangoma & Wilson-Prangle, 2019).

H₂: There is a negative relationship between perceptions of Black Tax as a *challenge* and employee well-being

Stress theory states that individuals appraise events or experiences through primary and secondary appraisal. In primary appraisal, individuals anticipate that experiences will either present as threats or challenges (Folkman et al., 1986; Jiang, 2020; Ma et al., 2021). Individuals who regard experiences as a challenge believe they can gain or benefit things such as the drive to increase their performance level to fulfil Black Tax obligations.

H₃: There is a positive relationship between Psychological Capital and employee well-being

Numerous studies associate a positive correlation between Psychological Capital and Employee well-being (Gupta et al., 2017; Luthans & Youssef-Morgan, 2017b; Tan et al., 2020). Hope and optimism are examples of characteristics that influence employees' well-being levels (Kun & Gadanez, 2019; Simons & Buitendach, 2013).

H₄: Psychological capital moderates the relationship between perceptions of Black Tax and employee well-being.

According to Tan et al. (2020), Zhang et al. (2019) and Gupta et al. (2017), Psychological Capital influences the meaningfulness one attaches to events that affect their life. The objective is to examine the impact of Psychological Capital on the connection between Black Tax and employee well-being. The researcher posits that in addition to an individual's appraisal of Black Tax, their level of Psychological Capital plays a significant role in how it affects employee well-being.

H₅: Gender moderates the relationship between perceptions of Black Tax and employee well-being.

Though not the focus of previous research, an article by Roberts et al. (2021) on the financial literacy of South Africans made a distinction between the behaviour of males and females who pay Black Tax. A study emphasising entrepreneurship (Nair, 2020) hypothesised that compared to their male counterparts, women are typically burdened with all aspects of caring for their families, making them more likely to shoulder the Black Tax burden. This view was further supported by Chawla and Sharma (2019) and Villanueva-Flores et al. (2021) who cited that women often require additional resource such as social networks to achieve their objectives. This paper aims to close the gaps left by earlier research that did not consider the moderating effect of gender and verify the findings made by Roberts (2021).

The below diagram (Figure 4) illustrates the conceptual model of the proposed hypotheses.

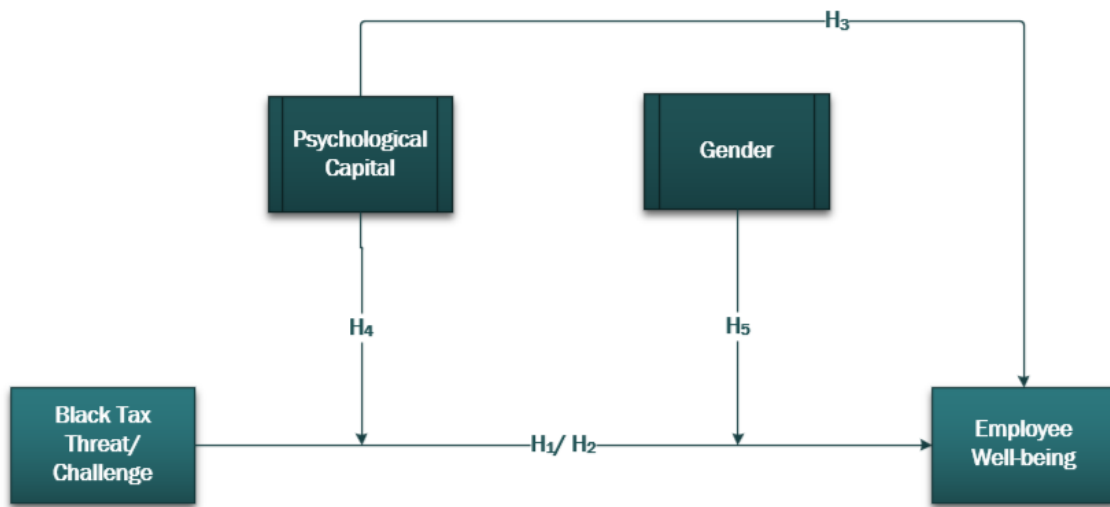


Figure 4: Conceptual model representing the paper's key constructs and the proposed hypotheses

CHAPTER 4: RESEARCH DESIGN AND METHODOLOGY

4.1. Introduction

The purpose of the research was to understand the impact of Black Tax on employee well-being through the lens of Psychological Capital. The paper explored elements that affect individuals' perception of their Black Tax experience and how the dual demands of work and family stressors influence employee well-being. This section of the paper discusses the research methodology and the guiding principles employed in how data was collected and analysed for the study. Consequently, the methodology selection sought to ensure consistency with these research objectives.

The methodology section will follow the below structure:

- Methodological choices
- Research strategy
- Time horizon
- Population
- Unit of analysis
- Sampling method and size
- Measurement instrument
- Data collection
- Data Analysis Approach
- Quality Control
- Limitations

4.2. Research Approach

The purpose of this paper was to use Stress Theory to explore the relationship between the perception of Black Tax and employee well-being. According to Woiceshyn and Daellenbach (2018), an inductive approach is about creating a theory about a topic of interest. In contrast, the deductive approach adopted by this paper follows the development of the hypothesis from theory, aiming to test and revise the theory according. As a result, the researcher followed a deductive approach, aiming to test the interplay between a cognitive appraisal (i.e., threat or challenge) and Black Tax.

4.3. Methodological Choices

As its major objective was to establish precise facts about the impact of the Black Tax phenomena, the paper employed a purely quantitative research methodology. The collected data was used to evaluate the hypotheses and uncover developing patterns or correlations (Saunders & Lewis, 2018). In contrast to qualitative research, which is based on interpretations and gaining insight into respondents' lives, quantitative research aims to identify specific behaviours, attitudes, or ways of thinking (Fox & Nic Giolla Easpaig, 2021; Strijker et al., 2020). The entire study sample was analysed through the quantitative method as all respondents were asked the same questions, allowing for the generalisation of results across individuals who pay Black Tax. While most studies (Magubane, 2017; Msibi, 2020; Sibiya, 2018) exploring Black Tax were qualitative, it was essential to understand the quantitative aspects to assess its magnitude and scope.

4.4. Research Strategy

A good research strategy addresses the intended outcomes and addresses the paper's research objectives (Al Kilani & Kobziev, 2016; Snyder, 2019). In an article defending case studies, Verschuren (2003) describes research strategy as a collection of methodologies and procedures for creating analytical data based on the researcher's perspective of reality. The paper employs a survey-based methodology to ensure consistency throughout the research process, as proposed by Saunders and Lewis (2018). To examine the relationship between Black Tax perceptions and employee well-being, data is collected from a predetermined group of respondents. The downside of the survey strategy is that, unlike other strategies, such as the case study method, collected data is not as detailed and in-depth. Nevertheless, it remains a suitable strategy for this paper to understand the relationship between individuals' perceptions of Black Tax and employee well-being.

4.5. Time Horizon

This paper is a cross-sectional study, which Saunders and Lewis (2018) define as the collection of data from different individuals at the same time. The aim of the paper is to understand the relationship between Black Tax and employee well-being. The time restrictions of the research component in the Masters in Business Administration (MBA) do not allow for data collection over an extended period. There is no need to follow up and observe respondents' changes in behaviour over time.

4.6. Population

A research population refers to all the individuals affected by the phenomenon in question and may extend to groups and organisations. In the context of this study, the population consisted of all individuals who pay Black Tax to support their families (Saunders & Lewis, 2018). Previous studies by Mangoma and Wilson-Prangley (2019), Msibi (2020) and Sibiya (2018) excluded Coloured, Indian and White respondents. However, evidence from (Roberts et al., 2021) and (Magubane, 2017) illustrates that Black Tax affects all Africans, i.e. all ethnicities, excluding Whites. Thus, the population consisted of all African-Americans who paid the Black Tax.

4.7. Unit of Analysis

The unit of analysis focuses on a smaller group of people from whom data will be collected and conclusions will be drawn (Marshall et al., 2013; Sim et al., 2018). Having established that Black Tax affects all persons of African ethnicity, unit of analysis consisted of employed Black, Coloured and Indian individuals aged 20 to 60. According to (Kantor, 2022), employed individuals in South Africa, i.e., those who are economically active, range from 15 to 65 years old.

4.8. Sampling Method and Size

Good sampling accounts for the need for more time and access and the impracticality of collecting data from the entire population (Saunders & Lewis, 2018). According to Naderifar et al. (2017), it is essential to have a set of participants from whom data can be obtained and utilized to represent the entire population. Accordingly, sampling occurs through probability or non-probability sampling, where probability sampling is used to select a random sample of data from the target population (Buelens et al., 2018). This sampling method was unsuitable for this paper since there was no list of employed individuals who pay Black Tax (Saunders & Lewis, 2018). Therefore, non-probability sampling was used, which consisted of the researcher's acquaintances or individuals who were easily accessible. Therefore, there was no assurance that respondents would be randomly selected from the population, making the study susceptible to the researcher's bias and preferences (Buelens et al., 2018).

The sampling technique is a vital aspect of the data collection process that describes how the researcher will recruit possible participants (Saunders & Lewis, 2018). The research employed a purposive sampling method, allowing the researcher to accept participants only if they fulfilled the research paper's objectives. Research participants had to meet to following criteria for their participation to be considered:

- African ethnicity (Black, Coloured or Indian)
- Aged between 20 to 60 years old
- Support their families in the form of Black Tax
- Be employed

The researcher omitted the results of participants who did not match the inclusion criteria.

The researcher also relied on snowball sampling to help bolster the number of appropriate respondents by way of nomination from the initial group of research participants (Naderifar et al., 2017). According to Browne (2005), snowball sampling is commonly used to engage a larger audience or access a sample of hard-to-reach sensitive participants. These people would not ordinarily volunteer to belong to a specific research category. Increased usage of snowball sampling has increased the number of participants by facilitating access to another's network (Browne, 2005). Consequently, the researcher leveraged their existing social network to distribute the questionnaire to their contacts, increasing the number of responders.

The sample size aids in ensuring a study can be generalised and is repeatable, which is critical to the quality of quantitative studies (Köhler et al., 2017). Moreover, according to Potter and Levine-Donnerstein (1999), the number of study participants significantly affects the quality and validity of the paper. The researcher aimed for a sample size of 150 to ensure its findings' reliability. However, to compensate for non-responses or those who do not meet the participation criteria the researcher aimed for a response from 200 individuals.

4.9. Measurement Instrument

Typically, the measurement instrument is used to gather test, and analyse research-related data. According to Saunders and Lewis (2018), survey questionnaires and structured interviews are the most common forms of measurement instruments. This paper aimed to quantify the impact of Black Tax, which had previously been assessed primarily via interviews. The research instrument consisted of a survey questionnaire linked to core constructs: cognitive appraisal, Psychological Capital, and employee well-being. Thus, the researcher was able to collect data pertinent to the objectives of the paper.

The survey questionnaire will have close-ended questions adapted from the theory that supports the constructs of the study. The evaluation of Black Tax was determined using the Stress Appraisal Measure (SAM) – the personal meaning and perception individuals associate it with (Peacock & Wong, 1990). In a study by Alase (2017), the effect of athletes' cognitive appraisal on their performance was measured using SAM. Similarly, the SAM tool was adapted for another study to understand youngsters' perception of the adolescent phase (Rowley et al., 2005). In both studies, the SAM tool was reliable for measuring anticipatory events, i.e., how individuals feel or perceive the effect of having to pay Black Tax. The research aimed to determine if participants viewed Black Tax as a danger or a challenge. Therefore, survey questions on the perception of an experience (Black Tax) as a threat or a challenge were chosen. The Cronbach alpha for the SAM tool ranged between 0.51 and 0.90.

The second component of the questionnaire was Psychological Capital, a mediating variable between Black Tax and employee well-being. As a result, the survey comprised questions from the Psychological Capital Questionnaire (PCQ), typically employed in organisational performance-related research (Gorgens-Ekermans & Herbert, 2013). Utilizing the PCQ, researchers (De Waal & Pienaar, 2013; Simons & Buitendach, 2013) have looked into the relationship between employee engagement and performance, as well as its alignment with positive organizational behaviour (Luthans & Youssef-Morgan, 2017a). The PCQ was utilized to assess the association between individuals' views of the Black Tax and employee well-being to fulfil the research objectives. This measurement instrument's Cronbach alpha value was between 0.71 and 0.80, indicating its reliability (Allameh et al., 2018; Gong et al., 2019).

The final section of the questionnaire examined employee well-being factors from a personal and organizational performance viewpoint. The research instrument established by Zheng et al. (2015) was used to measure organisational well-being in the Chinese and American contexts, administered through a series of quantitative investigations. According to Kun and Gadanez (2019), the reliability of the employee well-being measure was demonstrated through the Cronbach alpha of 0.80.

The measurement instrument also included demographic-related questions, qualifier questions and a few questions relating to Black Tax to certify that the participants met the research objectives. To prevent ambiguous questions, the researcher aimed to design a basic and uncomplicated survey questionnaire. A copy is included in Appendix 2.

4.10. Data Collection

The data collection method included multiple steps, including obtaining ethical approval, running a pilot study to evaluate the measurement instrument, and collecting the actual data.

4.10.1. Ethical Clearance

The first step of the data gathering process was obtaining ethical approval, a procedure to ensure that the researcher conducted their research responsibly and openly. As per the research standards of the University of Pretoria, the rights of research participants must be upheld and protected. In this manner, all parties are safeguarded from risk, which may result in harm or exploitation. Therefore, data gathering commenced once the researcher received ethical clearance (Appendix 1).

4.10.2. Survey Design

Data collection was administered through a survey questionnaire aimed at facilitating the data-gathering process in a structured and unbiased manner. The survey questionnaire was structured in a standardised manner, ensuring that all respondents would answer the same questions in the same sequence, thereby enhancing the output's consistency and dependability. The researcher used Google forms to build the survey questionnaire to facilitate electronic distribution to research participants.

4.10.3. Participant Consent

The survey questionnaire had a section requesting the participant's consent to participate in the study. This was followed by information assuring them of the researchers' commitment to the confidentiality of their data and their ability to opt out at any time. Participants were given a concise overview of the study to help them understand its objective and what was expected of them, which was communicated with the expected time to complete the survey. To protect privacy and confidentiality, no participant was required to provide identifying information, such as their name or contact information. The end of the questionnaire included the researcher's and supervisor's contact information any questions.

4.10.4. Pilot Test

According to (Saunders & Lewis, 20018), the pilot test intends to evaluate and test the research design. The researcher can then perform an iterative process of enhancing the instrument should any corrections be necessary. During the pilot phase, the questionnaire was distributed to 12 participants who were asked, among other things, to provide feedback on the grammar, usability, readability, and completion time. The first draft of the survey was distributed to 3 pilot study participants and, once revised accordingly, was distributed to 5 individuals. The survey was finalised once the researcher obtained confirmation from the final four respondents that there were no obvious faults or concerns that needed rectification. As a result, the pilot test enabled the researcher to confirm that the data collection instrument was consistent with the paper's research objectives. The survey instrument was then ready to be distributed, and the data collection process began.

4.10.5. Data Collection

Distribution of the survey instrument primarily happens through three digital platforms; LinkedIn, WhatsApp, Instagram and Telegram. The survey link was initially distributed to the researchers' primary contacts via WhatsApp, Telegram and Instagram. In addition, the researcher asked participants to forward the survey link to their peers who they believed satisfied the eligibility requirements. To get the targeted responses of 200 participants, the survey was circulated to around 1,000 people.

The survey was completed by a total of 310 individuals over the period July 27th 2022, to August 15th 2022. Of those participants, 250 individuals met the criteria for their response to be included in the survey results. Most of those who were not valid were either unemployed, of white ethnicity or knew of but did not support their families in the form of Black Tax. In addition, responses with incomplete or missing information were excluded from the total number of respondents.

4.11. Data Analysis Approach

This paper sought to determine if a correlation existed between participants perception of Black Tax and employee well-being. Data Analysis was used to establish whether there are any emerging themes or patterns in the respondent's answers. The data analysis procedure consisted of the following stages:

4.11.1. Data Cleansing

After the data were transferred from Google Forms to Microsoft Excel, the first stage in the data analysis process was data purification. The data was then imported into SPSS AMOS software. The primary objective of the data cleaning process was to discover missing values and determine the viability of correcting any inaccurate data within the data set. According to McNeish (2017), dealing with missing data might result in a complicated analysis and, in certain instances, compromise the validity of the conclusions. Depending on the technique (Table 1) employed, data deletion might also lead to significant data loss, consequently lowering the sample size (Curley et al., 2019). This could have adverse effects when dealing with a small sample size.

The below (Table 1) techniques were used as a guide to manage data missing, either at random or completely missing.

Table 1: Techniques for missing data

Technique Types	Overview	Impact on analysis
Listwise deletion	Delete entire record if missing one variable	Significantly reduces sample size – loss in statistical power.
Mean Replacement	The average of observed data for a variable are substituted for missing observations for that variable.	Estimates may be skewed and may generate highly significant but erroneous results.
Single Regression	Estimate the distribution of the variable that is empty.	May reduce the confidence intervals of estimates.
Multiple Imputation	Create a number of distinct reasonable imputed data sets and suitably combine the findings from each.	Results can be interpreted as if data were not missing.

Source: Curley et al. (2019)

Participants were required to respond to all survey questions before submitting the questionnaire. Therefore, no data fields were missing.

4.11.2. Descriptive Statistics

Next, descriptive statistics for were determined. While descriptive statistics may not lead to conclusions about the study, they help display and summarise data in a meaningful way (Murphy, 2021). Analysing the demographics of the data provided the researcher with essential insights and a simple interpretation of the research respondents (Murphy, 2021). The researcher identified survey respondents based on the variables provided below:

- Gender
- Ethnicity
- Age
- Employment status

4.11.3. Construct Validity and Reliability

Validity and reliability are interrelated elements that must be considered when evaluating a measurement instrument (Heale & Twycross, 2015; Williams, 2007). According to Tavakol and Dennick (2011), the validity and reliability of a quantitative study are essential components and influence whether valid conclusions can be drawn (Heale & Twycross, 2015; Wegner, 2010). As a result, the paper's entire data output was evaluated for validity and reliability.

Validity quantifies the degree to which an idea is accurately measured and is based on a relationship between variables (Bonett & Wright, 2015; Heale & Twycross, 2015). Construct validity was used to ensure the measurement instrument measured the constructs of cognitive appraisal, Psychological Capital and employee well-being amongst Black Tax paying individuals (Flake et al., 2022). In this way, construct validity enabled the researcher to distinguish between participants with and without the associated behaviours.

Correspondingly, reliability measures the precision of the measuring instrument and the repeatability of the paper's findings (Ariño, 2003; Vaske et al., 2017). For instance, if the study on Black Tax were repeated again with the same participants, would it yield the same results? According to Vaske et al. (2017), the internal consistency test was conducted using Cronbach's alpha, which measures the significance of the relationship between each survey item. However, it is limited because it does not quantify a test's consistency over time or suggest consistency across different survey questionnaires (Bonett & Wright, 2015).

Cronbach's reliability was evaluated according to Table 2's recommendations; values range from 0.00 to 1.00 (Vaske et al., 2017). Negative numbers imply that some items must be adjusted or reversed or that the components of a given group are measuring something other than what was intended (Vaske et al., 2017).

Table 2: Guide for interpreting Cronbach's alpha

Cronbach Alpha coefficient	Cronbach's alpha interpretation
≥ 0.9	<i>High</i> internal consistency
$0.7 \leq \alpha < 0.9$	Good internal consistency
< 0.6	Weak internal consistency

Adapted from: Flake et al. (2022).

Following the measurement of Cronbach's alpha, factor analysis was performed to simplify the data to an easily interpretable and actionable level. In addition, factor analysis helped determine whether underlying constructs influenced participant responses (DeCoster,

1998). Applicable inferential statistics were then used to uncover additional insight, draw conclusions and make conclusions about the population (Allua & Thompson, 2009).

4.11.4. Limitations

Quantitative studies are conducted to understand the who, what, and when of the phenomenon being researched – Black Tax, cognitive appraisal, and employee well-being in this instance. The researcher is someone who has first-hand experience with Black Tax; thus, they may be prone to biases (McSweeney, 2021). However, the risk may be administered through the structured and focused nature of the research instrument. Analysing data using statistics may limit the richness of the outcomes as these are primarily determined by the specific questions in the survey questionnaire (Saunders & Lewis, 2018). Furthermore, the survey instrument was initially distributed to the researchers' social network, which may not represent the broader population. Nonetheless, this may have been offset by distributing the questionnaire via the snowball method, potentially extending it to a more extensive, diversified network.

CHAPTER 5: RESEARCH FINDINGS

5.1. Introduction

This section of the paper provides a summary of the major findings drawn from the survey responses of research participants. The objective of the paper was to examine the effect of Black Tax on employee happiness as mediated by Psychological Capital. The presentation of the results follows the below structure:

- Descriptive statistics
- Confirmatory Factor Analysis
- Hypothesis Testing

5.2. Demographic analysis

The paper's primary aim was to determine the relationship between the perception of Black Tax and employee well-being. The influence of Psychological Capital as a mediator and the moderating effect of gender was used to define this relationship further.

309 individuals participated in the survey and completed the questionnaire, however only 250 met the eligibility requirements. Individuals of African ethnicity were targets – excluding White people. As a result, the results of individuals who identified as White were not included in the analysis. Individuals who responded that they were either unemployed or younger than 20 years old had their results disregarded as invalid. Consequently, the analysis of the findings accounted for the 250 respondents who met the eligibility requirements.

Figure 5 displays the breakdown of sample respondents by race. Almost 90% of the respondents were Black Africans, accounting for 224 of the 250 sample. There were 15 respondents who identified as Coloured, representing 6% of the sample, followed by 11 who identified as Indian, representing 4% of the total sample.

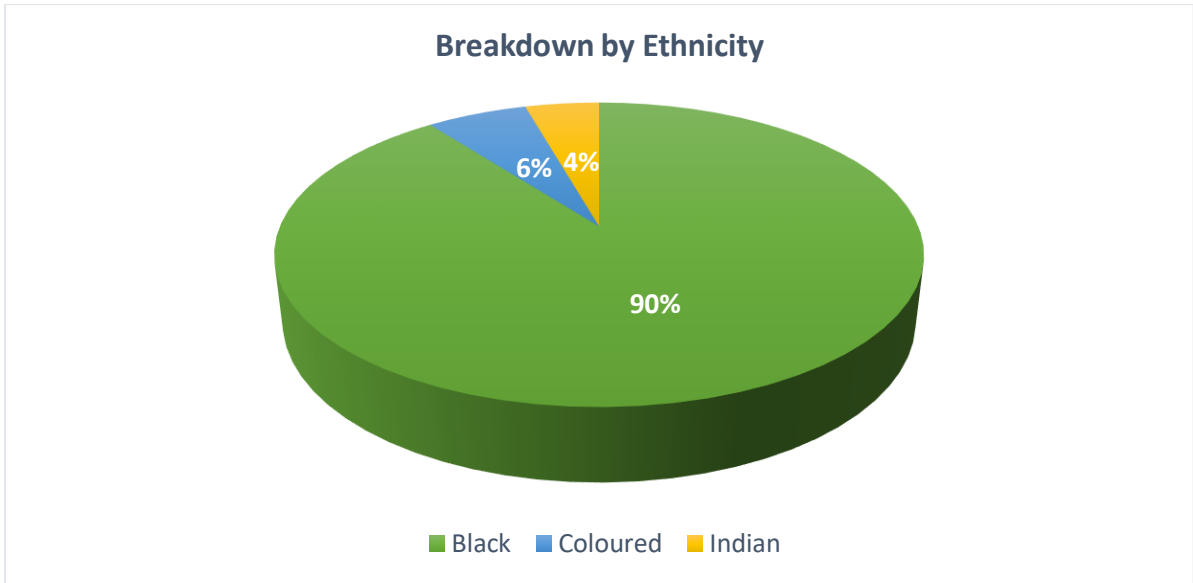


Figure 5: Percentage of research respondents by ethnicity

The gender breakdown of people who took part in the study is depicted in Figure 6. A larger number of females than men who participated in the study 157 out of the 250 people that participated in the survey were women, making up 63.8% of the total respondents. Conversely, men comprised 37.2% of the total responses to 93 individuals.

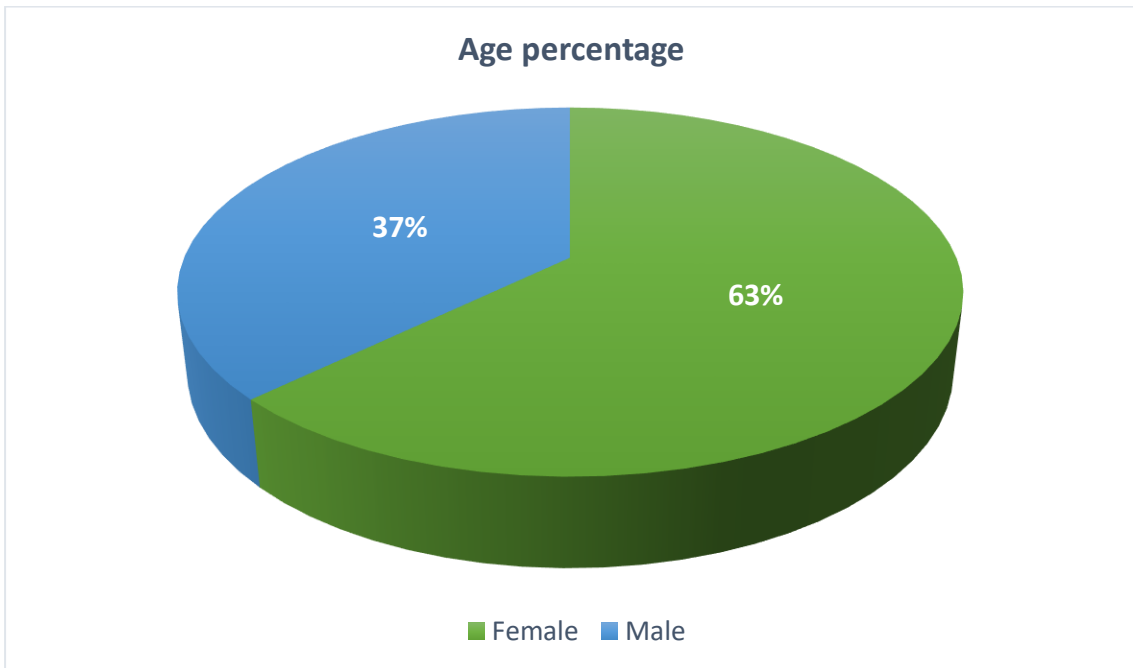


Figure 6: Percentage breakdown by gender

The breakdown of the research respondents by age is illustrated in Figure 7. The highest number of respondents came from the 25 to 34 age group, accounting for 119 responses (47.6% of the total sample). This was closely followed by the 35 to 44 age group at 101 out of 250 responses (40.4% of the total sample). Individuals in the 45 to 54 age range accounted for 9.2% of 23 responses. The age group 20 to 24 and the age group 55 to 60 accounted for the least number of respondents at 1.6% (4 out of the total sample) and 1.2%, respectively (3 out of the total sample).

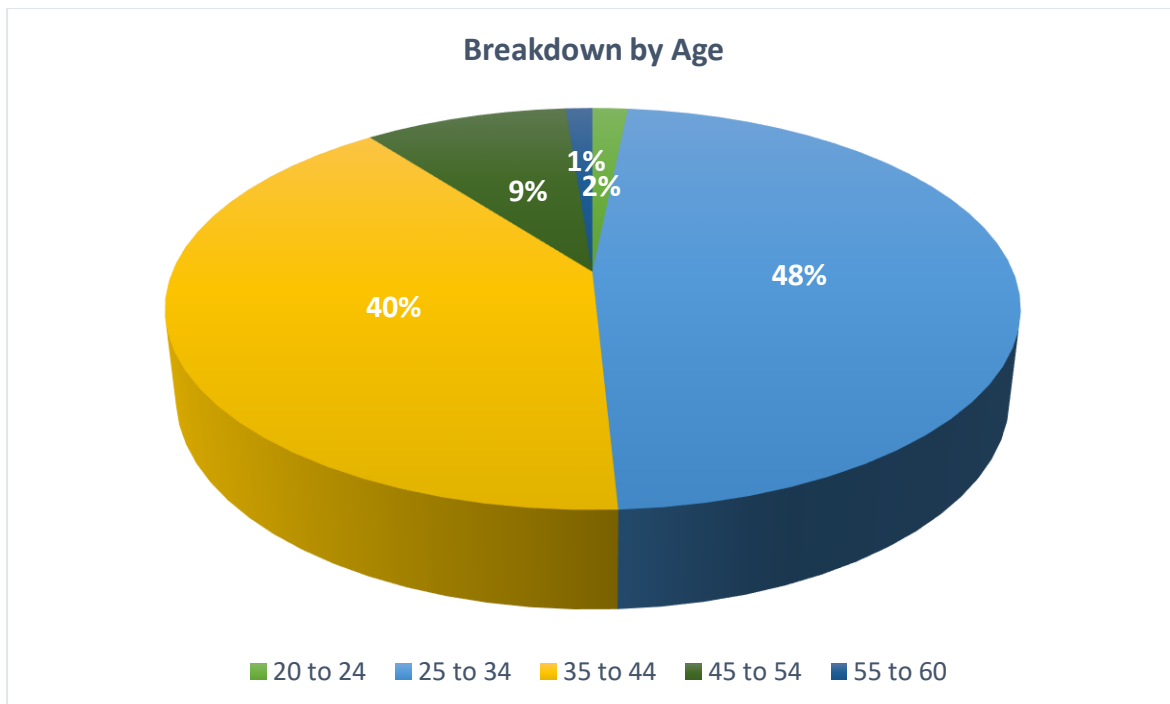


Figure 7: Percentage breakdown of research respondents by Age range

According to Table 3, 76% of the respondents who replied yes to supporting their family in the form of Black Tax had been doing so for more than five years. This represents 196 out of the total sample. The remaining majority has been paying Black Tax for 1 to 3 years and accounted for 10% of the total sample. Many respondents paid Black Tax frequently or very frequently at 41.6% and 37.6%.

Table 3: Frequency Distribution

Variables & Categories	Frequency	Percentage
<i>For how long have you been paying Black Tax</i>		
Below 1 year	9	3.6%
Between 1 to 3 years	26	10,4%
Between 3 to 5 years	21	8.4%
Over 5 years	194	77,6%
<hr/>		
<i>How often do you support your family in the form of Black Tax?</i>		
Rarely	8	2.8%
Occasionally	31	3.2%
Frequently	74	33,6%
Very Frequently	120	48.0%

5.3. Relationship Map

The relationship map (Figure 8) corroborates the above demographic analysis, illustrating the connections and influences between the sample data. The nodes represent variables and variable categories, while the linkages indicate the level of influence between nodes. Larger nodes denote a high frequency, while thicker interconnecting link lines denote a higher degree of co-occurrence. For instance: Many black respondents are females who pay Black Tax and are in the age group 25 to 34 years. In contrast, male Indians aged 45 to 54 had the lowest responses of individuals who paid Black Tax.

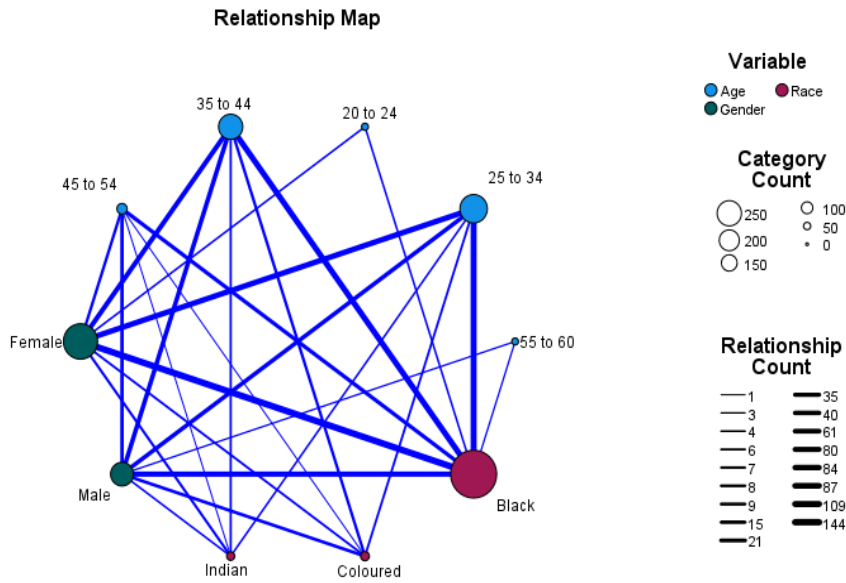


Figure 8: Relationship map between demographic variables

5.4. Mean and standard deviation of variables

Mean, and standard deviation was used to determine averages of responses for each item of the variables under study and the variability in their responses. Table 4 showed that respondents perceived the black tax as a threat and as a challenge to a moderate level (Perception of Black Tax as Threat: $M = 3.28$, $SD = 1.1893$; Perception of Black Tax as Challenge: $M = 3.26$, $SD = 1.1948$).

Among the threat statements, the respondents scored lowest for the statement 'Black Tax had a negative impact on me' ($M = 3.09$, $SD = 1.337$) and highest for the statement 'There are long-term consequences to paying Black Tax for me' ($M = 3.46$, $SD = 1.3622$). Among the challenge statement, the respondents scored lowest for the statement 'I get excited thinking about the outcome of paying Black Tax' ($M = 2.62$, $SD = 1.2526$) and highest for the statement 'Paying Black Tax is important to me' ($M = 3.59$, $SD = 1.3180$). The level of Psychological Capital among respondents was average ($M = 4.83$, $SD = 0.8378$).

Among the Psychological Capital items, respondents scored lowest for the statement 'When things are uncertain, I usually expect the best' ($M = 4.50$, $SD = 1.1345$) and highest for the statement 'I usually manage difficulties, one way or the other' ($M = 5.12$, $SD = 0.9892$). Among the employee well-being items, respondents scored lowest for the statement 'I can always find ways to enrich my life' ($M = 3.38$, $SD = 1.1138$) and highest for the statement 'I have grown as a person' ($M = 4.31$, $SD = 0.6932$). Lastly, when asked about their well-being at work, respondents agreed with it ($M = 3.77$, $SD = 0.7465$).

Table 4: Mean and Standard Deviation

Variables & Items	Mean	Standard Deviation
Perception of Black Tax as a Threat	3.28	1.1893
PBT.Threat1	3.42	1.3783
PBT.Threat2	3.10	1.4161
PBT.Threat3	3.09	1.3337
PBT.Threat4	3.46	1.3622
PBT.Threat5	3.31	1.5099
Perception of Black Tax as a Challenge	3.26	1.1948
PBT.Challenge1	3.56	1.1948
PBT.Challenge2	2.62	1.2526
PBT.Challenge3	3.59	1.3180
Psychological Capital	4.83	0.8378
PC1	4.96	1.0132
PC2	4.98	1.0809
PC3	4.67	1.2076
PC4	4.88	1.1484
PC5	4.64	1.1324
PC6	5.12	0.9892
PC7	4.82	1.0846
PC8	4.84	1.0822
PC9	4.50	1.1345
PC10	4.72	1.0845
PC11	4.97	1.0599
Employee Well-Being	3.77	0.7465
WB1	3.58	1.1207
WB2	3.38	1.1138

WB3	3.40	1.1859
WB4	3.82	0.9849
WB6	3.83	0.8908
WB7	3.69	1.0013
WB8	3.71	1.0321
WB9	3.72	1.0148
WB10	4.31	0.6932
WB11	3.96	0.8420
WB12	4.09	0.8756

5.5. Confirmatory Factor Analysis

The purpose of the confirmatory factor analysis (CFA) was to determine if the construct measurements matched the researchers' knowledge of them. Next, the overall model fit was assessed. Firstly, standardised factor loadings were computed for each item Table 6. This approach is frequently utilised when a collection of variables measures more than one dimension. The following (Table 5) items relating to the perception of Black Tax were deleted from the model due to their low standardised factor loading:

Table 5: Confirmatory factory loading for removed items

Removed items	Factor Loading
Paying Black Tax is a voluntary act	-0.490
Paying Black Tax has improved my family's livelihood -	-0.002
Black Tax negatively impacts my ability to perform a work	-0.274

All remaining components with a factor loading above 0.70 were included in the model (Shiau et al., 2019; Tarka, 2018).

Composite reliability and reliability calculated using Cronbach's alpha for each measure under study were also higher than 0.70 (Vaske et al., 2017). Accordingly, the measures exhibited good internal consistency and were considered highly dependable for this study. Furthermore, the average variances extracted (AVE) were higher than 0.5 for each item, thus achieving excellent convergent validity (Hair et al., 2017).

Table 6: Reliability and Convergent validity results

Variables & Items	SFL	CR	AVE	Cronbach's Alpha
Perception of Black Tax as a Threat		0.906	0.658	0.903
PBT.Threat1	0.872			
PBT.Threat2	0.812			
PBT.Threat3	0.849			
PBT.Threat4	0.768			
PBT.Threat5	0.748			
Perception of Black Tax as a Challenge		0.773	0.531	0.771
PBT.Challenge1	0.728			
PBT.Challenge2	0.755			
PBT.Challenge3	0.703			
Psychological Capital		0.930	0.548	0.930
PC1	0.748			
PC2	0.726			
PC3	0.722			
PC4	0.772			
PC5	0.712			
PC6	0.727			
PC7	0.718			
PC8	0.786			
PC9	0.711			
PC10	0.748			
PC11	0.771			
Employee Well-Being		0.928	0.539	0.925
WB1	0.769			
WB2	0.723			
WB3	0.722			
WB4	0.721			
WB6	0.725			
WB7	0.742			
WB8	0.738			
WB9	0.732			
WB10	0.732			
WB11	0.730			
WB12	0.741			

As depicted in Table 7, maximum shared variance (MSV) is less than the average variance extracted (AVE) for all constructs, and the square root of AVE is greater than inter-constructed correlations, indicating that discriminant validity is high (Hair et al., 2017).

Table 7: Discriminant Validity Results

	AVE	MSV	MaxR(H)	PBT Challenge	PC	WB	PBT Threat
	0.53						
PBT Challenge	1	0.442	0.774	0.729			
	0.54						
PC	8	0.533	0.931	0.354***	0.741		
	0.53						
WB	9	0.533	0.928	0.364***	0.730***	0.734	
	0.65						
PBT Threat	8	0.442	0.912	-0.665***	-0.276***	-0.407***	0.811

Model Fit Indices for Measurement and Structural Models

Model fit indices were also computed to determine the goodness of fit of both the measurement and structural model (Table 8). For the measurement model, the model fits well with the data as all indices, including CFI, GFI, AGFI, RMSEA, and χ^2/DOF , meets the acceptable threshold level as suggested by (Hair et al., 2017) - (CFI = 0.934, GFI = 0.837, AGFI = 0.811, RMSEA = 0.054, χ^2/DOF = 1.747).

For the structural model, the model also fits well with the data as all indices, including CFI, GFI, AGFI, RMSEA, and χ^2/DOF , meet the acceptable threshold level as suggested by Hair et al. (2017) as well (CFI = 0.914, GFI = 0.825, AGFI = 0.801, RMSEA = 0.063, χ^2/DOF = 1.973). Thus, structural equation modelling was applied to assess the hypothesis.

Table 8: Goodness of fit of both measurement and structural model

Statistics	Fitness criteria	Measurement Model		Structural Model	
		Value	Decision	Value	Decision
CFI	> 0.90	0.934	Acceptable	0.914	Acceptable
GFI	> 0.80	0.837	Acceptable	0.825	Acceptable
AGFI	> 0.80	0.811	Acceptable	0.801	Acceptable
RMSEA	< 0.08	0.055	Acceptable	0.063	Acceptable
χ^2/DOF	< 2.00	1.747	Acceptable	1.973	Acceptable

CFI, Comparative fit index; GFI, goodness-of-fit index; AGFI, adjusted goodness-of-fit index; RMSEA, root-mean-square error of approximation; χ^2/DOF , $\chi^2/\text{degree of freedom}$.

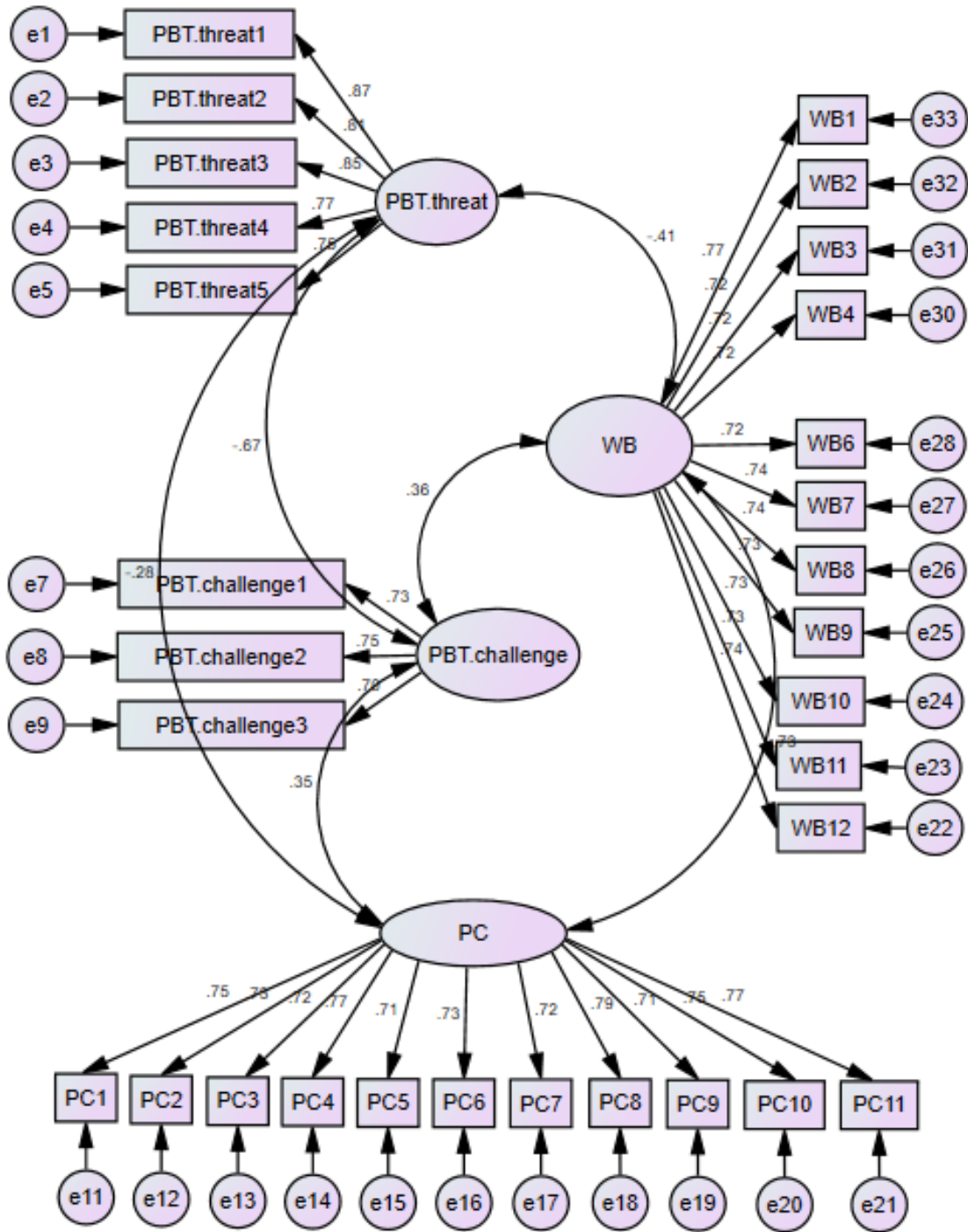


Figure 10: Confirmatory Factor Analysis Diagram

5.6. Hypothesis Testing

Structural Equation Modelling (SEM) was conducted to analyse the paper's hypotheses. Furthermore, for hypothesis testing, a 95% confidence interval is used, and if the *P*-value of any variable is under 0.05, it will lead to acceptance. This section presents the findings obtained from testing the hypotheses.

5.6.1. Black Tax as a threat and employee well-being

The first hypothesis aimed to explore Black Tax as a threat and its relationship to employee well-being. Table 9 demonstrates the outcome of the hypothesis testing the correlation between individuals' perceptions of Black Tax as a threat and employee well-being

Results indicated a significant negative relationship between the perception of Black Tax as a threat and employee well-being ($\beta = -0.126$, $p < 0.001$). Therefore, hypothesis H_1 is accepted.

Table 9: Perception of Black Tax as a threat

H	Path		Estimate	S.E.	C.R.	P	Result
H1	Perception of Black Tax as a Threat	-> Employee Well-Being	-0.126	0.028	-4.470	***	Accepted

*** $p < 0.001$, Estimate: Standardized Regression Coefficients; S.E.: Standardized Error; C.R.: Critical ratio

5.6.2. Black Tax as a challenge and employee well-being

The second hypothesis aimed to explore individuals' perception of Black Tax as a Challenge and its relation to employee well-being. Table 10 reveals whether or not there is a correlation between Black Tax as a challenge and employee well-being. The results show that there is no significant relationship between the perception of Black Tax as a challenge and employee well-being ($\beta = -0.012$, $p = 0.743$). Therefore, hypothesis H_2 was rejected.

Table 10: Perception of Black Tax as a Challenge

H	Path		Estimate	S.E.	C.R.	P	Result
H2	Perception of Black Tax as a Challenge	-> Employee Well-Being	-0.012	0.040	-0.327	0.743	Rejected

***p < 0.001, Estimate: Standardized Regression Coefficients; S.E.: Standardized Error; C.R.: Critical ratio

5.6.3. Psychological Capital and employee well-being

The purpose of the third hypothesis was to examine the relationship between Psychological Capital and employee well-being. The results indicate a relationship between Psychological Capital and employee well-being. Table 11 demonstrates a strong relationship between Psychological Capital and employee well-being ($\beta = 0.536$, $p < 0.001$). Therefore, hypothesis H₃ is accepted.

Table 11: Psychological Capital and employee well-being

H	Path		Estimate	S.E.	C.R.	P	Result
H3	Psychological Capital	-> Employee Well-Being	0.536	0.059	9.042	***	Accepted

***p < 0.001, Estimate: Standardized Regression Coefficients; S.E.: Standardized Error; C.R.: Critical ratio

5.6.4. Mediating effect of Psychological Capital

Psychological Capital was also hypothesized to mediate the association between the perception of Black Tax and employee well-being.

Table 12 presents the findings from Structural Equation Modelling – the relationship between Black Tax perceptions and employee well-being is mediated by Psychological Capital. The indirect effect of Psychological Capital on the relationship between the perception of Black Tax as a threat as well as a challenge and employee well-being were

significant at a 5% significant level (Perception of Black Tax as Threat: $\beta = -0.097$, $p < 0.05$; Perception of Black Tax as Challenge: $\beta = 0.185$, $p < 0.01$).

Interestingly, the relationship between the perception of Black Tax as a challenge and employee well-being was initially not significant, as found in the earlier path analysis ($\beta = -0.012$, $p = 0.743$) and direct effect ($\beta = -0.019$, $p = 0.797$). However, this relationship becomes significant with the mediation of Psychological Capital ($\beta = 0.185$, $p < 0.01$). This indicated that Psychological Capital fully mediates the relationship between the perception of Black Tax as a challenge and employee well-being.

Table 12: Mediating role of Psychological Capital

H	Path Coefficients	Direct Effect	Indirect Effect	Results
H4a	Perception of Black Tax as Threat -> Psychological Capital -> Employee Well-Being	- 0.237***	- 0.097*	Partial Mediation
H4b	Perception of Black Tax as Challenge -> Psychological Capital -> Employee Well-Being	- 0.019 (ns)	0.185**	Full Mediation

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$, ns = not significant

In contrast, the relationship between the perception of Black Tax as a threat and employee well-being is initially significant, as found in the earlier path analysis ($\beta = -0.126$, $p < 0.001$) and direct effect ($\beta = -0.237$, $p < 0.001$). However, this negative impact was reduced with Psychological Capital mediation ($\beta = -0.111$, $p < 0.05$). Consequently, the perception of Black Tax as a challenge and employee well-being, were fully mediated by Psychological Capital.

5.6.5. Gender as a moderator

It was also hypothesised that gender moderates the relationship between the perception of Black Tax and employee well-being. Results from structured equation modelling (SEM) in Table 13 showed that gender moderates the relationship between the perception of Black Tax as a threat as well as a challenge and employee well-being (Perception of Black Tax as Threat: $z = -1.977$, $p < 0.05$; Perception of Black Tax as Challenge: $z = -2.277$, $p < 0.05$).

Interestingly, the relationship between the perception of Black Tax as a threat and employee well-being is not significant at 5% in the male group ($\beta = -0.106$, $p = 0.060$), while it is significant at 0.1% in the female group ($\beta = -0.252$, $p < 0.001$). In the male group, however, there is a 0.1% significant correlation between the view of Black Tax as a challenge and employee well-being ($\beta = 0.227$, $p < 0.001$). In comparison, it is insignificant at 5% in the female group ($\beta = 0.029$, $p = 0.569$).

Table 13: Gender as a moderator – Multi-Group Comparisons

H	Path		Male	Female	z-score
H5a	Perception of Black Tax as a Threat	-> Employee Well-Being	- 0.106	- 0.252***	- 1.977*
H5b	Perception of Black Tax as a Challenge	-> Employee Well-Being	0.227***	0.029 (ns)	- 2.277*

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$, ns = not significant

5.7. Conclusion

This chapter presented the questionnaire findings used to evaluate the hypothesis presented in Chapter 3. The questionnaire provided 250 valid replies from which statistical analysis was conducted. Both validity and reliability measures and model fit indices returned acceptable results, allowing for hypothesis testing through Structural Equation Modelling. The statistical results showed that the perception of Black Tax, either as a threat or a challenge, has varying effects on employee well-being. True to findings from previous studies, Psychological Capital maintained a positive relationship with employee well-being. Similarly, the results showed that gender moderated the perception of Black Tax, albeit varying significance between males and females. Finally, Psychological Capital mediated the relationship between the perception of Black Tax and employee well-being.

CHAPTER 6: RESULTS DISCUSSION

6.1. Introduction

The paper aimed to understand the effect of Black Tax on employee well-being. That is, how does the cognitive appraisal an individual has of Black Tax affect their well-being? The researcher was also interested in the moderating effect of Psychological Capital on the perception of Black Tax on employee well-being. The interpretation of the data from Chapter 5 will begin with a demographic analysis of the research participants. This will be followed by a discussion of the hypothesis presented in Chapter 3 and the significance of the findings. Therefore, the objective is to determine whether the research findings contradict, support, or add to the current body of knowledge.

6.2. Demographic analysis

The survey questionnaire produced 250 valid responses from individuals who met the eligibility requirements outlined in Chapter 4, as described below.

- Aged between 20 and 60 years
- Employed
- African ethnicity (Black, Coloured or Indian)

Individuals who did not satisfy the required criteria were deemed invalid and excluded from the final data analysis.

Although part of the demographic analysis of the research participants, gender will not be examined in this section but rather in the hypotheses section, where its moderator function will be evaluated.

While age was not the focus of earlier studies, except for those that used it to categorise the middle class (Magubane, 2017; Mangoma & Wilson-Prangley, 2019; Zwane, 2018), it has been suggested that Black Tax affects a broad spectrum of individuals (Msibi, 2020). The demographic results showed that Black Tax was predominantly paid by individuals aged 25 to 34 (47.6%) and those aged 35 to 44 (40.4%). The results of this study contradict those of Roberts et al. (2021), who stated that Black Tax is predominantly paid by individuals aged 35 to 49, followed by those aged 25 to 34. Interestingly, more than

half of the South African population comprises individuals aged 15 to 34, yet they are also the most highly unemployed (Galal, 2022).

This paper considered participation from individuals up to 60 years, which was in line with the South African retirement age. The response rate from this age group was considerably low at 1.2%. However, based on Roberts et al. (2021), individuals 65 years and above pay Black Tax which is a pertinent indicator of the economic state of South Africa – alarmingly high unemployment leading to the youth depending on their pensioned grandparents. Consequently, those who met the criteria reflect the country's population and may include graduates who face the additional burden of supporting their families through Black Tax (Whitelaw & Branson, 2020). The fact that these outcomes are not represented in the data may indicate sample selection bias that restricted participation to those close to the researcher. Otherwise, it may imply a shift in Black Tax dynamics, with those aged 25 to 44 predominantly supporting their families.

Though not the paper's primary focus, data collection included information regarding the frequency with which individuals were paying Black Tax. Over 70% of the research participants had been paying Black Tax for over five years, and 10% had been paying it for between 1 to 3 years. Additionally, 48% indicated that they pay Black Tax very frequently, aligning with previous studies that found no governing rules around supporting the family (Magubane, 2017; Mangoma & Wilson-Prangle, 2019). Therefore, the support of one's family is expected whenever a need arises, resulting in a never-ending cycle of giving.

Overall, the demographic information reported in the study is representative of the population. While it is crucial to be aware of the potential age bias mentioned in the previous section, the researcher remains confident in the value drawn from the conclusions.

6.3. Perception of Black Tax as a threat and employee well-being

The objective of the second hypothesis aimed to ascertain the perception of Black Tax as a threat and its subsequent effect on employee well-being. A summary of the results of Black Tax as a threat is displayed in Table 14

Table 14: The perception of Black Tax as a threat and employee well-being.

Hypothesis	Results Summary
H ₁ : There is a negative relationship between the perception of Black Tax as a <i>threat</i> and employee well-being.	<ul style="list-style-type: none"> The results indicated a significant negative relationship between the perceived Black Tax as a threat and employee well-being ($\beta = -0.126, p < 0.001$).

The results indicate a significant relationship between the perceived Black Tax as a threat and employee well-being. This indicates that individuals experienced lower levels of employee well-being the more they anticipated harm or adverse outcomes due to Black Tax.

Much research on Black Tax painted a negative, burdensome picture of the phenomenon (Ratlebjane, 2015). According to Nicholls et al. (2012), stress is as much characterised by feelings of worry, depression, and impatience as it is by other positive (Ratlebjane, 2015) characteristics. Some individuals associated the strenuous nature of Black Tax with the persistent expectation that they would contribute beyond their means (Mangoma & Wilson-Prangley, 2019). For others, the strain was primarily caused by the perception that they were stuck in an endless cycle of poverty, assisting family members who did not understand or appreciate the cost of their sacrifices (Mangoma & Wilson-Prangley, 2019; Montle, 2020). The examples mentioned above of individuals encountering negative stressors represent this description.

Of the items measuring the perception of Black Tax as a threat, this paper's participants notably scored low for the statement: *Black Tax has a negative impact on me* ($M = 3.09, SD = 1.337$). The statement: *There are long-term consequences to paying Black Tax for me*, received the highest score ($M = 3.46, SD = 1.3622$). However, this does not mean

that Black Tax has not adversely affected those who rely on it to support their families. Based on the definition of appraisal as a threat, individuals who hold this perception anticipate adverse effects resulting in harm or loss (Casper & Wehrt, 2022; Folkman et al., 1986; López et al., 2021). The outcomes revealed an intriguing disparity between the items associated with Black Tax as a threat. Compared to those who indicated a direct negative experience with Black Tax, most participants were concerned about the long-term impact of paying Black Tax (Mangoma & Wilson-Prangley, 2019; Msibi, 2020). As discovered in prior research, this can be attributed to the internal struggle individuals experience due to their restricted ability to generate pockets of wealth for themselves (Sibiya, 2018). Whitelaw and Branson (2020) contribute to the discussion by reiterating that Black Tax paying individuals lag behind their white peers who have access to financial resources or parental support. This study was investigating whether graduates pay high remittances further postulates that the consequences of Black Tax have far-reaching financial consequences (Whitelaw & Branson, 2020). A study by Msibi (2020) also highlighted that Black Tax was perceived as a threat when there was no defined timeline for the given support. Therefore, the high number of participants worried about the long-term consequences of Black Tax on their future may indicate one of two things. Firstly, the expected negative consequences of paying Black Tax may be exacerbated by the lack of limits on the contribution period (Msibi, 2020; Sibiya, 2018). Secondly, Africans who pay Black Tax know, understand and have experienced and seen how dire the levels of income inequality are. They face the stark reality of the gap they need to bridge to reach the level of their peers or white counterparts. Therefore, the significance of Black Tax becomes a strong competitor for future-proofing their and upcoming generations' prospects. Individuals burdened by the cost of providing for their families are probably compromising their savings and investments (Magubane, 2017; Mangoma & Wilson-Prangley, 2019). As people draw on Black Tax to improve their family's standard of living, the cycle of poverty spreads to their children, who will have to care for them in the future.

Evidently, the perception of Black Tax as a threat evokes many complex and negative emotions. As a result of the excessive levels of unpleasant emotions that individuals carry, their well-being is negatively affected (Cheng et al., 2019). Dealing with stress-related emotions depletes a person's resources, leaving them with little capacity for other activities, such as work (Sok et al., 2014; Xin et al., 2018). Therefore, individuals anticipating financial or emotional harm due to Black Tax are likely more aware of what is

at stake. Not only is their current well-being at risk as they struggle to make ends meet or fulfil the needs of their family, but they are also unable to save sufficiently for the future (Du et al., 2018; Magosha, 2021). Consequently, their outlook on life as a whole and employee well-being are affected.

Research conducted by Sirgy et al. (2020) on the effect of family-related stressors aligns with the findings of this paper. The results showed a significant negative relationship between the perception of Black Tax as a threat and employee well-being Sirgy et al. (2020). Therefore, it may be necessary to acknowledge that while someone is emotionally preoccupied with the effects of Black Tax, they are merely physically present at work – doing what is expected of them. The findings show that Black Tax paying individuals are concerned about the long-term implications on their lives. The perceived burden of Black Tax outweighs all other opportunities, threatening to trap individuals in a perpetual cycle of poverty and limited growth. Hence, the negative relationship with employee well-being.

6.4. Perception of Black Tax as a challenge and employee well-being

The first hypothesis aimed to determine if there was a positive correlation between the perception of Black Tax as a challenge and employee well-being. Therefore, individuals who have a positive psychological response toward paying Black Tax also exhibit high levels of employee well-being. Table 15 displays the results of the first hypothesis

Table 15: The perception of Black Tax as a challenge and employee well-being

Hypothesis	Results Summary
H ₂ : There is a positive relationship between perceptions of Black Tax as a <i>challenge</i> and employee well-being	<ul style="list-style-type: none"> There is no significant positive relationship between the perceived Black Tax as a challenge and employee well-being. ($\beta = -0.012, p = 0.743$).

The relationship between the perception of Black Tax as a challenge and employee well-being suggests that an individual's positive appraisal of Black Tax has little impact on employee well-being. This does not imply that there is no effect. However, it does indicate

that positive perceptions of Black Tax have a minimal impact on how individuals perform, engage, and perceive their success at work and satisfaction with life.

According to Folkman et al. (1986), appraisal occurs when a person has an experience that significantly impacts something essential to them and corresponds with their current circumstance. Positive appraisal occurs when an event motivates individuals to achieve their goals, overcome obstacles, or stand to benefit from an experience (Ma et al., 2021; Tomaka & Magoc, 2021). The paper postulated the perception of Black Tax as a challenge in instances where individuals considered it the privilege of supporting their families and aiding in taking them out of poverty. This was mainly linked to individuals who associated Black Tax with the African way of being – Ubuntu, gaining social Capital and strengthening family ties (Magubane, 2017; Mangoma & Wilson-Prangley, 2019; Sibiya, 2018).

Respondents scored particularly low for the statement: *I get excited about the outcome of paying Black Tax* ($M = 2.62$, $SD = 1.2526$). However, they scored the highest in the statement: *Paying Black Tax is important to me* ($M = 3.59$, $SD = 1.3180$). This may indicate that Black Tax is not an experience that excites or motivates individuals to perform and engage more in their work, but they recognise its necessity. Hence, the unwavering belief in its importance. For instance, Black Tax paying individuals know and understand the role of their contribution toward alleviating poverty by supporting their siblings' education, buying monthly groceries or standing in the financial gap as and when needed. Therefore, the positive evaluation of Black Tax may stem from the realisation that it cannot be eliminated, so one might as well look for the good in the situation (Hlophe, 2021; Pillay, 2021; Sibiya, 2018).

Nicholls et al. (2012) make a crucial distinction in evaluating experiences as a challenge by noting that it extends to situations where individuals believe they will gain something from the experience. Black Tax paying individuals who positively appraise the phenomenon gain a sense of pride, accomplishment and fulfilment (Mangoma & Wilson-Prangley, 2019). These may be influenced by the recipients' attitudes or perceptions regarding using their Black Tax contributions. For example, a person who sends a monthly contribution home feels a sense of accomplishment because their family can build a house or send a child to school with the money. Beyond the psychosocial aspect, it could be

argued that individuals who pay Black Tax gain nothing other than the fact that they are no longer responsible for providing for their families. The absence of extrinsic motivation for paying Black Tax and its perception as a challenge has a moderate impact on employee happiness. Therefore, the notion that Black Tax as a stressor positively correlates with employee well-being does not hold. This may be primarily attributable to the fact that an average percentage of respondents view Black Tax as a challenge, meaning they view it as a threat or do not appraise it at all.

Individuals working in counterproductive environments may contribute to the non-significant relationship between Black Tax as a challenge and employee well-being. Even if someone is motivated to work harder to meet the Black Tax requirements, their workplaces may not be conducive to this. Consequently, their appraisal at work spills over to their appraisal of the Black Tax experience (Du et al., 2018; Xin et al., 2018). This paper aimed to determine the effect of Black Tax as a challenge without considering the impact on the individual's work environment. This dynamic was beyond the scope of the paper, and the survey questionnaire's structure prevented further exploration.

6.5. Psychological Capital and employee well-being

The objective of the third hypothesis was to determine whether Psychological Capital positively correlates with Employee well-being. Do people with high Psychological Capital also exhibit high employee well-being? The results of the relationship between Psychological Capital and employee well-being are summarised in Table 16.

Table 16: The relationship between Psychological Capital and employee well-being

Hypothesis	Results Summary
H ₃ : There is a positive relationship between Psychological Capital and employee well-being.	<ul style="list-style-type: none"> The results indicated a significant positive relationship between Psychological Capital and employee well-being. ($\beta = 0.536, p < 0.001$).

Psychological Capital is a valuable personal resource utilised by employees to facilitate their capacity to manage demand, remain engaged, adapt to organisational changes, and sustain high performance (Rodríguez-Cifuentes et al., 2020; Tan et al., 2020; Youssef-Morgan & Luthans, 2015). Psychological Capital was founded on the premise that positive organisational behaviour, rather than technical skill or expertise, is the closest source of employee well-being (Avey et al., 2010; Luthans & Youssef-Morgan, 2017b). Therefore, the greater a person's positive traits, the more constructively they will behave and perform. Therefore, they thrive, carry a higher sense of fulfilment, purpose, and positive relation with others, and function much more optimally at work (Avey et al., 2010; Luthans & Youssef-Morgan, 2017b).

As previously defined, there are four parts to Psychological Capital: hope, efficacy, resilience, and optimism, all of which are based on positive psychology (Gong et al., 2019; Mao et al., 2021). Consequently, these four criteria are designed to assist employees in enhancing their success and are primarily cognitively driven and fuelled by one's self-perception. For example, a person with high self-efficacy is comparable to someone with an unflinching belief in their capacity to carry out a particular task (Culbertson et al., 2010; Luthans & Youssef-Morgan, 2017b). As a result, individuals are less likely to be discouraged from achieving objectives, even when facing challenges. The definition of employee well-being employed for this paper accounted for its subjective nature, making it a personal construct and belief about the state of things. Linking this back to the example of an individual who exhibits high self-efficacy, the belief in their capabilities translates to them functioning at a higher and more positive level. According to Allameh et al. (2018) and Culbertson et al. (2010), resilience and efficacy increase a person's confidence to tackle complex tasks and exert the necessary effort to succeed. As organisations face increased competition and fluctuating consumer demands, the solutions and goods or services they must provide become significantly more complex (Ariño, 2003). As a result, the requirement for individuals ready and able to undertake demanding responsibilities to help the organisation achieve its strategic objectives increases. Positive organisational behaviour in the form of self-efficacy contributes equally to the success of the organisation and the individual's positive perspective.

A person who shows up with the intent to succeed and make things work can be said to exhibit a strong growth mindset (Gupta et al., 2017; Kun & Gadanecz, 2019; Song et al., 2019). Similarly, a person who possesses the Psychological Capital element of hope is inclined to strive toward their goals and modify their approach to achieving them as and when needed (Mazzola & Disselhorst, 2019; Tonkin et al., 2018). For instance, high levels of hope may manifest in a colleague's assignment to a strategic project for which limited resources are later allocated. Normally, this impediment might dissuade someone else from ensuring that the project outcomes are provided. However, a more hopeful person would seek innovative and inventive ways to ensure that the project is finished. Therefore, the innate hope they carry by nature or because it was nurtured in them spills over to increase their employee well-being.

This paper uses an example of two of the four Psychological Capital elements to display the power of positive psychology on employee well-being. However, it is essential to emphasise that Psychological Capital's efficiency relies on the sum of its parts – there is no superior element (Rodríguez-Cifuentes et al., 2020; Youssef-Morgan & Luthans, 2015). Furthermore, the uniqueness of Psychological Capital lies in its trait-based nature. According to psychology, an individual's happiness and positive perspective are dictated by nature or nurture and are slightly influenced by experience but are primarily under their control. Therefore, Psychological Capital is a personal asset that can be cultivated and shaped through conscious effort (Roemer & Harris, 2018; Tan et al., 2020). High levels of Psychological Capital provide positive emotions that contribute to the long-term preservation of employee well-being. Organisations looking to increase performance should focus on enhancing employee well-being which can be facilitated through the intentional cultivation of Psychological Capital (Luthans and Youssef-Morgan (2017b). The findings corroborate the high correlation between Psychological Capital and employee satisfaction.

While the principal objective of organisations is to maximise profitability through employee well-being, there is a need to be cognizant of the repercussions of an excessive emphasis on positive psychology. Existing literature has yet to consider the organisational hygiene factors that need to be present in exploring the relationship between Psychological Capital and employee well-being. The conclusions drawn on the positive effect of Psychological

Capital on employee well-being may be done under the assumption that there are no other organisational inhibiting factors. For instance, the premise of Psychological Capital centres on individuals forging forward to achieve goals regardless of obstacles. However, individual Psychological Capital levels may deplete their resources while attempting to make things work in a toxic or counterproductive environment (Gupta et al., 2017; Rodríguez-Cifuentes et al., 2020). Therefore, organisations must create work environments that effectively use Psychological Capital without harming the individual. Psychological Capital should be described as a personal resource that fosters healthy behaviour and directs individuals in how they interpret life experiences. Numerous studies have confirmed Psychological Capital's high correlation with success (Gong et al., 2019; Luthans et al., 2007; Simons & Buitendach, 2013). Individuals can embrace challenges without fearing failure whether they possess the proper intellectual and emotional tools.

6.6. The mediating role of Psychological Capital

This study aimed to determine if Psychological Capital, as a personal resource, would significantly impact individuals' perceptions of Black Tax. The fourth hypothesis sought to determine the role of Psychological Capital as a mediator between the perception of Black Tax and employee well-being. Table 17 summarises the results relating to the mediation effect of Psychological Capital.

Table 17: Psychological Capital as a mediator between the perception of Black Tax and employee well-being.

Hypothesis	Results Summary
H ₄ : Psychological Capital mediates the relationship between the perception of Black Tax and employee well-being	<ul style="list-style-type: none"> • The results indicated that Psychological Capital positively and significantly impacts Black Tax and employee well-being. • Psychological Capital partially mediates the perception of Black Tax as a threat and employee well-being ($\beta = -0.097, p < 0.05$) • Psychological Capital fully mediates the perception of Black Tax as a challenge and employee well-being ($\beta = 0.185, p < 0.01$)

Organisations have acknowledged Psychological Capital's efficacy as they continue to seek additional ways to enhance employee satisfaction (Luthans & Youssef-Morgan, 2017b; Nolzen, 2018). People with a high Psychological Capital exude optimism, self-confidence, and ambition, given that its purpose is to create a positive psychological state (Allameh et al., 2018; Culbertson et al., 2010; Margaça et al., 2021). Furthermore, individuals with high Psychological Capital are less likely than those with low Psychological Capital to be adversely affected by stressful events or experiences (Villanueva-Flores et al., 2021; Xi et al., 2020). Therefore, the paper's results align with the literature, as they display the positive effects of Psychological Capital on stressors such as the perception of Black Tax.

The results also indicate that while Psychological Capital partially mediates the perception of Black Tax as a threat, it fully mediates the perception of Black Tax as a challenge. The researcher begins the discussion with the partial mediating effect of Psychological Capital on the relationship between the perception of Black Tax as a challenge and employee well-being. Initial findings revealed a substantial correlation between the perception of Black Tax as a threat and employee well-being. However, the mediating impact of Psychological Capital minimised the adverse effect. People may continue to view Black Tax as a threat to their financial, social, and psychological resources, but Psychological Capital reduces this perception. According to Gupta et al. (2017), Kun and Gadanez (2019), and Avey et al. (2010), Psychological Capital's positive effect is such that it acts as a buffer against adversity or stressful negative experiences. Thus, Psychological Capital should enhance and reframe an individual's negative view of Black Tax, thereby enhancing employee well-being. The fact that individuals' perceptions of Black Tax have altered does not mean they are no longer subjected to it. The problem, event, or circumstance remains the same; what shifts is the individual's perspective on how it affects their identity and well-being (Allameh et al., 2018; Gong et al., 2019).

Psychological Capital allows individuals to reinterpret the harmful perception of the effect of Black Tax on their well-being. The prevailing belief for those who regard Black Tax as a threat have a pessimistic outlook on their future. As a result, individuals have access to a resource that can improve their mental orientation toward possibilities, emotional stability, and resilience. In support of this inference, Luthans and Youssef-Morgan (2017)

state that the mediating effect of Psychological Capital encourages positive thinking patterns and challenges individuals' entrenched beliefs and perspectives. The effect of Psychological Capital shields individuals from disadvantageous beliefs and may gradually improve employee well-being (Allameh et al., 2018; Darvishmotevali & Ali, 2020).

Black Tax has become a non-negotiable, impermeable prison for those who perceive it as a threat to their livelihood (Dyomfana, 2022; Mangoma & Wilson-Prangley, 2019; Tlholoe, 2020). As a resource that encourages positive attitude and behaviour from the individual, Psychological Capital reduces the impression of its negative impact. Therefore, the correlation between the perception of Black Tax as a threat and employee well-being remains significant but is reduced by Psychological Capital's mediating effect. This indicates that individuals' perceptions of harm from the consequences of Black Tax continue to threaten employee well-being. Future studies could examine whether this association changes with differing levels of Psychological Capital, i.e., whether those who perceive to experience harm or loss because of Black Tax begin to view it favourably as their Psychological Capital increases.

Psychological Capital completely mediates the relationship between the assessment of Black Tax as a challenge and employee well-being, as indicated by the results. The results indicated that this relationship was initially insignificant; the perception of Black Tax as a challenge did not affect employee well-being. However, Psychological Capital alters the notion of Black Tax as an unpleasant and stressful experience, which benefits employee well-being. Previous studies on Black Tax hypothesised that the phenomenon is anchored in deeply personal underlying beliefs and value systems, resulting in individuals not believing its negative popularised connotation (Magubane, 2017; Mangoma & Wilson-Prangley, 2019). The power of Psychological Capital has been said to be in its ability to shift and reframe deep-rooted values and beliefs (Luthans & Youssef-Morgan, 2017b). When Psychological Capital reinforces an individual's pre-existing positive beliefs, it will likely strengthen their overall mental frame. For instance, Ubuntu strengthens one's social networks and highlights the significance of family relationships to well-being as a whole which is the bedrock of the African way of life. Therefore, Psychological Capital's significance in reinforcing the virtuous and noble act of paying Black Tax encourages and inspires individuals.

The relationship between the perception of Black Tax as a challenge and employee well-being exists because of the mediating effect of Psychological Capital. Although held in a positive light, the Black Tax experience has no positive effect on employee well-being. Therefore, Black Tax remains a burden individuals must bear, but they are not necessarily encouraged to work harder, demonstrate good citizenship, or adopt a more optimistic outlook on life. The presence of Psychological Capital alters their perception of the Black Tax experience and establishes the connection with employee well-being (Huang et al., 2020). According to Luthans and Youssef-Morgan (2017b), Psychological Capital is a resource that instils positivity and equips individuals with the capacity to face obstacles head-on. It fosters a more optimistic outlook on life, along with a good attitude, mental fortitude, and behaviour. For instance, someone high in hope continues to support their family through Black Tax as they believe they will survive and make a way to achieve their personal goals, either way.

According to a study conducted by Gong et al. (2019) on the role of Psychological Capital in mediating burnout and performance, the presence of Psychological Capital decreased stress levels and deterred individuals from the inclination to quit. Compared to those without or with low amounts of Psychological Capital, their mental orientation is consistently optimistic (Rodríguez-Cifuentes et al., 2020; Tan et al., 2020). The study aligns with the results of the findings of this paper on the intervening power of Psychological Capital in aiding individuals move with an unwavering belief in their ability to handle the demands of Black Tax, explore various ways of managing their finances and not internalise the popularised negativity.

Psychological Capital is also a resource commonly used to explain the performance of individuals in an organisation, as it significantly impacts their attitude and behaviour (Tan et al., 2020). Similar conclusions have been reached by several studies (Çavuş & Gökçen, 2015; Chawla & Sharma, 2019; Luthans & Youssef-Morgan, 2017b; Villanueva-Flores et al., 2021) regarding the predictive power of Psychological Capital as a unique resource. Individuals positive affect cultivates the development of new thoughts and behaviours. Consequently, people develop long-lasting psychological resources, which results in the sense of personal and professional satisfaction. Employees play a central role in their organisation's success through their attitudes and behaviours (Zheng et al., 2015).

Therefore, the positive thinking of employees helps them maintain a sense of well-being, enabling them to function and contribute meaningfully.

Black Tax causes individuals to appraise specific meanings to the quality of their lives and bolsters or diminishes their Psychological Capital. Thus, how they think about this phenomenon has a rippling effect on their satisfaction with work, family and life experience (Zheng et al., 2015). Similarly, Psychological Capital plays a significant role in employee well-being as its presence equips employees with the resources to apply greater thought and effort toward their work (Huang et al., 2020; Kun & Gadanez, 2019). Therefore, Psychological Capital is an additional resource for those who may have had limited resources to overcome the demands of stressors confidently. These results contribute to the body of knowledge by revealing the causal effect of Psychological Capital on the association between the perception of the Black Tax and employee well-being.

The dynamic and state-like nature of Psychological Capital allows individuals to develop, shape and influence a more positive view of their lives (Margaça et al., 2021; Nolzen, 2018). Therefore, organisations have an opportunity to intentionally design programs in the form of short courses to help bolster an individual's Psychological Capital. It is also essential to indicate that the results are not saying that participants have moderate Psychological Capital because of Black Tax. It may be that the socioeconomic difficulties of being African and other life challenges have negatively affected and depleted individuals' Psychological Capital. Therefore, the additional load of Black Tax contributes to a pessimistic demeanour. The alternative possibility is that the concept of positive affect has never been cultivated. Organisations have a significant role to play in partnering with their employees to build and nurture the necessary resources that will help them thrive and strengthen their well-being in the long term. It would be interesting to determine whether interventions designed to strengthen persons' optimistic demeanour will benefit those with strong self-efficacy and resilience. Alternatively, whether they would be susceptible to the negative impacts of experiencing too much of a good thing, as hypothesised by Xi et al. (2020), and so not respond well to extra psychological resources.

The results indicate that Psychological Capital moderates the perception of Black Tax and employee well-being. However, it has a more significant impact when Black Tax is perceived negatively than when it is viewed positively. The shift in framing the effect of Black Tax from threat to challenge may not significantly improve employee well-being. However, the cost of failing to alter the negative perception may have a more significant impact on the individual, employee well-being and other areas of their lives.

6.7. The moderating effect of gender

The fifth hypothesis aimed to unpack whether gender moderated the relationship between the perception of Black Tax and employee well-being. In other words, the perception of the Black Tax is influenced by the cultural and societal role expectations of men and women. Table 18 displays the summary of the results:

Table 18: The moderating effect of gender on the relationship between Black Tax and employee well-being.

Hypothesis	Results Summary
H ₅ : Gender moderates the relationship between the perception of Black Tax and employee well-being	<ul style="list-style-type: none"> • The results indicated that Gender moderates the relationship between the perception of Black Tax and employee well-being. • The relationship between Black Tax as a threat and employee well-being is not significant for males ($\beta = -0.106$, $p = 0.060$) but significant for females ($\beta = -0.252$, $p < 0.001$). • The relationship between the perception of Black Tax as a challenge and employee well-being is significant for males ($\beta = 0.227$, $p < 0.001$) but not for females ($\beta = 0.029$, $p = 0.569$)

The debate on gender dynamics has been an ongoing discussion for centuries to get women on an equal footing as men (International Labour Relations, 2017; Villanueva-Flores et al., 2021). While countries worldwide have made notable progress, the extent and rate of that progress remain under scrutiny.

Due to ingrained cultural and societal expectations of the roles that women should perform, women have been marginalised in numerous contexts (Chawla & Sharma, 2019). The evolution of women's roles has made it possible for them to exist and compete in areas that were traditionally reserved for men (Nair, 2020). However, the struggle with juggling multiple responsibilities, such as being a mother and an entrepreneur, remains. The results show that gender moderates the perception of Black Tax and employee well-being in two ways. Firstly, gender moderates the perception of Black Tax as a threat more significant for females than it does for men. This indicates that women expect that they have something to lose or be harmed by the existence of Black Tax. According to Statistics South Africa, more than 40% of households in the country are female-headed, and over 50% of the economically inactive population consists of women (Statssa, 2022c). In addition, there is a continuous pay discrepancy between men and women. All these things contribute to the odds against women, making the pressures they have to deal with even more difficult. Women have become the face of family caregiving and are responsible for ensuring the well-being of their households - accountable for their emotional and financial needs (Jayachandran, 2021; Nambiar et al., 2020). Therefore, Black Tax is an additional source of stress that ostensibly hinders women's efforts to achieve financial freedom and the ability to advance in life. For instance, a woman who plays the role of household head and financially supports another part of her family has the pressure of thriving within the confines of limited resources (Margaça et al., 2021). In addition to probably not being compensated adequately, the pressure of paying Black Tax compromises their current and future financial stability.

Females who support their families through Black Tax may display poor organisational behaviour, which may be manifested through lesser engagement, confidence to undertake challenges, and belief in their ability to achieve. Conversely, men come from the backdrop of having the autonomy to pursue their goals, focus on building their financial standing and be taken care of by women (Nair, 2020; Nambiar et al., 2020). When they provide for

their families, they affirm their status as providers and may also have a larger financial safety net from which to draw. Therefore, helping their family through Black Tax may not jeopardise their future, as their primary responsibility is to acquire financial capability. Therefore, men move with a greater sense of self-efficacy, the steadfast pursuit of their goals, and better performance.

Secondly, gender moderates the perception of Black Tax as a challenge and employee well-being, more significantly for males than among females. Therefore, males evaluate the personal significance of Black Tax as a driving force and work harder to meet its demands. According to Folkman et al. (1986) and Ma et al. (2021), the appraisal of circumstance as a challenge is the decision to engage and overcome the obstacle actively. In this sense, men consider and pay Black Tax without feeling threatened by the possible harm it may cause. This positive narrative of the phenomenon bolsters their confidence and improves their performance and overall well-being (Ma et al., 2021; Tomaka & Magoc, 2021). In addition, men's innate and societally-encouraged goal-directedness leads them to conceptualise the Black Tax as another objective they must achieve. Therefore, men are more likely to use challenging circumstances to boost their performance and as a stepping stone to personal development. Females place little importance on the perception of Black Tax as a challenge. This is consistent with the results that most women regard the Black Tax as a threat. The research conducted by Villanueva-Flores et al. (2021) revealed that, in addition to personal resources and a good outlook on life experiences, females flourish when they have social support. Therefore, for females, the shift in perception of stressors such as Black Tax may require the cushioning of additional resources to bolster their psychological state. Conversely, it could be that the requirements of Black Tax are so onerous for women that they cannot view it from a favourable perspective.

The results show that gender moderates the perception of Black Tax on employee well-being. Men's deeply ingrained societal role motivates and encourages them to pursue their objectives. On the other hand, women consider Black Tax more of a threat to their well-being, financial security and perception of their ability to succeed. These inferences are supported by literature (Chawla & Sharma, 2019; Villanueva-Flores et al., 2021) exploring the gender dynamics in appraising specific life experiences. These results could

indicate that the progress made to ensure gender equality has empowered and increased the scope of female responsibility. In addition to the multitude of obstacles women confront, Black Tax is an additional obligation they almost have no option but to undertake. Individuals' Psychological Capital must be evaluated to determine the extent to which it is affected by stressors such as Black Tax. While women may need to strengthen their resources, how do organisations ensure that positive resources are fostered for the long-term employee well-being of both genders?

6.8. Conclusion

The paper aimed to explore the relationship between the perception of Black Tax either as a challenge or threat and employee well-being. The results show that how individuals think about the effect of Black Tax on their lives is of great significance, depicted by Figure 10. The threat perception of Black Tax negatively impacts employee well-being, primarily due to the overpowering, burdensome view of the experience. However, there was no significance in the relationship between the perception of Black Tax as a challenge. Psychological Capital fully mediated the impression of Black Tax as a threat to employee well-being, influencing this relationship. There continued to be a negative relationship between the perception of Black Tax as a threat and employee well-being, even with Psychological Capital as a mediator. Evidently, Psychological Capital has the inherent ability to enhance individuals' mental framing as well as employee well-being. Similarly, gender moderates the relationship between Black Tax perception and employee well-being. Therefore, it is not the stressor itself that is most important, but rather the impression and significance individuals attribute to Black Tax.

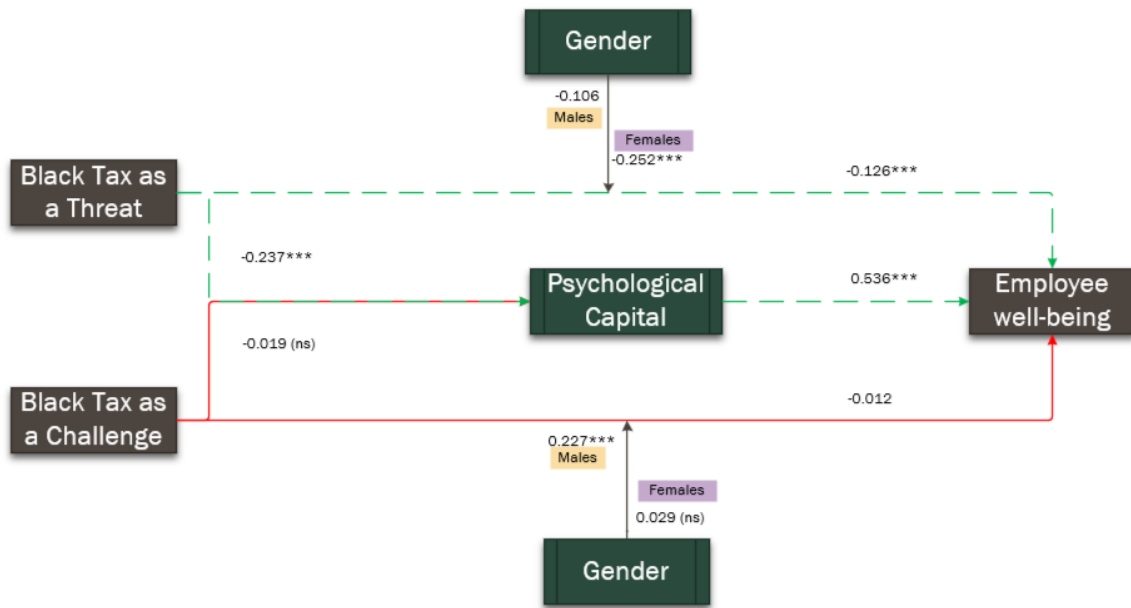


Figure 9: Conceptual Model based on the hypotheses results

CHAPTER 7: CONCLUSIONS AND RECOMMENDATIONS

This chapter summarizes the paper's key findings, discusses their significance in the context of the literature, and makes suggestions for further research.

7.1. Research Objectives

This research paper aimed to draw on existing literature that has been used to frame the Black Tax experience and its effect on employee well-being. Utilising stress theory, Black Tax was analysed by assessing whether respondents saw it favourably or anticipated it as detrimental to their well-being. The paper addressed the following research objectives:

- How does an individual's negative appraisal of Black Tax affect their well-being?
- How does a person's positive view of Black Tax affect their well-being?
- What role does Psychological Capital play in employee well-being?
- Mediating role of Psychological Capital
- Gender as a moderator between Black Tax perceptions and employee well-being

7.2. Principle Conclusions

Black Tax was postulated as a stressor with varying economic, social and personal meaning to the individuals it affects. Research by Magubane (2017) found that Black Tax is deep-rooted in the value of Ubuntu which is also a form of social capital and something individuals will continue to pay regardless of its implications. Mangoma & Wilson-Prangley (2019) and Sibiya (2018) further emphasised that Black Tax has a significant financial impact that restricts an individual's discretionary income, capacity to save and invest, and life choices. Consequently, this study arose from the necessity to determine whether and how multiple interpretations of Black Tax affected employee well-being.

The results showed a significant correlation between the perception of Black Tax as a threat and employee well-being. Black Tax has been predominantly synonymous with having negative consequences, a burdensome experience and a hindrance to prosperity (Mangoma & Wilson-Prangley, 2019; Ratlebjane, 2015). This negative connotation results from the belief that Black Tax traps individuals in a cycle of poverty and prevents them from accumulating generational wealth. Therefore, the additional burden of Black Tax on a population already marginalised and struggling with systemic poverty, racial injustice, unemployment, and other structural challenges increases the likelihood that things will not

go well. The negative psychological state that ensues has a negative impact on employee well-being (Page & Vella-Brodrick, 2009).

However, there was no significant correlation between employee well-being and the perception of the Black Tax as a challenge. This implies that individuals recognise and embrace the necessity and role they play in supporting their family's livelihood by paying Black Tax (Hlophe, 2021; Msibi, 2020). However, the weight and responsibility that comes with it does not positively affect their well-being. The positive appraisal of Black Tax does not mean a person has a holistically positive outlook. Additionally, Employee well-being is a culmination of factors, such as a healthy work environment, the belief that one has enough resources to meet life's demands or an individual's general satisfaction with life (Page & Vella-Brodrick, 2009; Tonkin et al., 2018). Thus, the positive meaning attached to Black Tax may not be strong enough to translate to employee well-being – feeling good and functional well in all key spheres.

The positive relationship between Psychological Capital and employee well-being has been proven timeously across different studies (Luthans & Youssef-Morgan, 2017b; Roemer & Harris, 2018; Tan et al., 2020). According to Huang et al. (2020), individuals with a high level of Psychological Capital have an unyielding confidence in their strengths and a willingness to experiment with various strategies to achieve their goals. As work expectations increase and individuals are confronted with external problems like the COVID pandemic and unstable economic conditions, Psychological Capital can enhance one's capacity to adapt and prosper.

Psychological Capital also played a pertinent mediation role in the relationship between the perception of Black Tax and employee well-being. The efficacy of this personal resource was demonstrated by its capacity to mitigate the negative impact of Black Tax as a threat to employee well-being. Psychological Capital acted as a buffer to mitigate the negative consequences that the negative perception of Black Tax would have had on employee well-being (Newman et al., 2014; Roemer & Harris, 2018; Zhang et al., 2019). Similarly, Psychological Capital fully mediated the relationship between the perception of Black Tax as a challenge and employee well-being. This association did not exist without Psychological Capital, demonstrating the meaningful shift and enhanced sense of well-

being created in individuals. This further illustrates the impact of the mental models that individuals hold on the perception of their life experiences. While a substantial portion of their outlook is arguably under their control (Villanueva-Flores et al., 2021), it is impossible to deny the influence of the South African backdrop and their families' poor living conditions. Therefore, there is an ongoing conflict between the psychological resources that Black Taxpayers rely on to meet the demands of daily life and the emotional meaning associated with the experience. Psychological Capital is a resource that can be harnessed in all individuals due to the fact that it is dynamic and not inherently exclusive to a few people (Luthans & Youssef-Morgan, 2017b; Song et al., 2019). Hence the necessity and significance of organisations partnering with their employees to cultivate traits such as resilience, optimism, and hope. Consistently strong mental framing leads to positive organisational behaviour, which is crucial for sustaining well-being (Rabenu et al., 2017).

Lastly, the paper aimed to explore whether the relationship between the perception of Black Tax and employee well-being is moderated by gender. That is, whether the relationship strengthens or weakens when viewed from a masculine or female viewpoint. The effect of the appraisal of Black Tax as a threat to employee well-being has significant impact on women but not on men. The stakes have been stacked across women in South Africa and worldwide, with gender and income inequality rampaging females' prospects for success. Moreover, the social standards in which men and women exist have elevated and supported a goal-oriented mentality in men, while women are relegated to domestic duties (Nair, 2020; Villanueva-Flores et al., 2021). According to the stress hypothesis of numerous roles, well-being declines with the addition of demanding roles, which is representative of the female identity (Chawla & Sharma, 2019). While notable progress has been made in shifting the gendered societal dynamics, there are still many challenges. Therefore, Black Tax becomes an additional burden, and obstacle women need to overcome, threatening their financial progress, resource capacity and livelihood. Although women have a greater unemployment rate and men earn more, women remit and support their families more – conforming to cultural expectations (Brown, 2022; Galal, 2022; UN Women, 2020). Therefore, it is vital to explore providing women with additional psychological resources and, as previously alluded to, integrating these with other forms of assistance, such as social networks. However, this does not mean that men should be left to continue figuring things out themselves, as they may benefit from the skill of learning how to sustain the solid mental frame they have. The significant relationship between the

perception of Black Tax as a challenge for males supports the argument that men are wired to build, make a way and strive toward achieving their goals (Villanueva-Flores et al., 2021). Inadvertently, this enhances their perceptions of their professional achievement and life satisfaction.

Overall, Black Tax serves a critical socioeconomic and cultural function, reducing poverty and carrying out the state's responsibilities by serving as the principal instrument for income distribution (Carpenter & Phaswana, 2021; Mangoma & Wilson-Prangley, 2019). While there is no denying its value, understanding its effect on individuals is essential. This research paper showed that more than the phenomenon itself, the issue lies with the appraisal and meaning individuals have attached to the effects of Black Tax on individuals. However, these findings should not be used to minimise the true impact of Black Tax on the well-being of individuals. In addition to increasing one's resources, effort should be given to equipping individuals with the ability to manage their finances and establish other essential boundaries.

7.3. Theoretical Contribution

Previous studies on Black Tax focused on exploring and building an understanding of the phenomenon. This paper advances the emerging field of Black Tax by demonstrating the effect of Black Tax on employee well-being. This is consistent with the increased emphasis on employee well-being as the interplay between work and personal responsibilities intensifies. The meaning a person ascribes to an experience determines the narrative they tell about it (Casper & Wehrt, 2022; Folkman et al., 1986). The results confirm the work by Ma et al. (2021) and Tomaka and Magoc (2021), which shows that both appraisals result in motivational and emotional consequences. Consequently, more significant than Black Tax being an issue, as previously inferred, is the individuals' appraisal of it – which is about how people think.

Black Tax is a burdensome experience that necessitates providing additional psychological resources to those subjected to it so that it does not negatively impact other aspects of their lives. The paper utilised the mediating effect of Psychological Capital to investigate the principles underpinning an individuals' Black Tax appraisal and its relationship to employee well-being. The findings were consistent with work by Luthans

and Youssef-Morgan (2017) and (Allameh et al., 2018), which demonstrates that cultivating attributes such as resilience, efficacy, and hope in individuals mitigates the detrimental consequences of life experiences. Psychological Capital also partially and fully mediated the relationship between Black Tax and employee well-being, where it was appraised as a threat and challenge, respectively. Therefore, it appears that the relationship between the perception of Black Tax and employee well-being is positively affected by the presence of Psychological Capital.

The data also revealed that Black Tax is a gendered dynamic as it remains the burden of women predisposed to assume the caretaker position regardless of their financial cost. These results were consistent with the work of Roberts et al. (2021), who postulated that Black Tax affects women more than it does men. According to the data, women are more prone to view Black Tax as a threat, whereas men view its motivational benefits. These results echo research by International Labour Relations (2017) and Statssa (2022c) on the persisting gap of women's inequality and the need to provide women with additional support structures for them to thrive.

Lastly, in contrast to most research on Black Tax, which has studied its effect on the middle class, this study postulated that Black Tax affects all employed African individuals. This perspective provides a more accurate assessment of the scope of the Black Tax experience. Moreover, the quantitative lens through which the study was conducted quantified the experience and provided objective and accurate insight into the impact of a very subjective topic.

7.4. Stakeholder Implications

7.4.1. Managerial Implications

The implications of this paper for management are twofold: employee well-being is central to consistent organisational performance, and it is fuelled by the individual's psychological state, which drives positive organisational behaviour (Hakanen et al., 2018). The factors that extend and filter into employee well-being transcend job satisfaction and personal life circumstances.

Building a better understanding of the economic and psychological stressors that hinder employee well-being: There is a growing need for an agile and resilient workforce to help organisations meet the shifting business landscape and satisfy changing customer needs. The stressors that individuals deal with exacerbate the load they have to go through life carrying. Black Tax is a stressor that has evidently negatively impacted many people, regardless of their appraisals. While it is not the manager's responsibility to eliminate stressors, they must be aware of the challenges that reduce employees' positive organisational behaviour. Leaders may then be equipped with a context-based understanding of their employees' issues and enable more authentic and supportive behaviour.

Incorporating Psychological Capital programs and interventions into the organisation's wellness and talent retention strategies: Amongst other social and physical resources, psychological resources play an integral role in the functioning and well-being of people. Psychological Capital has been shown to improve employee well-being because it equips employees with the ability to develop their mental framing, which influences their motivational and behavioural effort (Gupta et al., 2017). Consequently, empowered and engaged individuals can face challenges more effectively, realise their objectives, and experience the adverse effects of stressful encounters to a less extent. Therefore, organisations should invest in intervention programs to bolster employees' Psychological Capital through developing short courses – adequate but not time-consuming. Marginalised groups are also said to benefit more from Psychological Capital interventions as they give employees the confidence to seek help and get the support they need (Chawla & Sharma, 2019). Thus, managers can use Psychological Capital to foster psychological safety and encourage employees to address other factors affecting their well-being openly.

7.1.1. Government Policy

Though defined as necessary, Black Tax plays a fundamental role in managing and alleviating poverty. However, the opportunity cost of individuals supporting their families through Black Tax compromises their current and future financial stability (Mangoma & Wilson-Prangle, 2019; Matlala & Shambare, 2017). The existence of Black Tax indicates the country's ongoing struggle with persisting inequality. The government should consider providing Black Tax paying individuals with an income tax credit as part of its wealth distribution and income inequality policies. Black Taxpayers should not be subjected to double taxation, which increases their financial burden due to their efforts to alleviate family poverty. This would also aid in reducing the wealth divide, which is aggravated by the fact that, relative to their white counterparts, Africans spend their income on a multiplicity of responsibilities (Dahodwala, 2021). Therefore, the government should consider accelerating their efforts to create employment and eliminate poverty to relieve the burden placed on the safety net provided by Black Tax. Consequently, the dread induced by the Black Tax that discourages individuals from pursuing entrepreneurial pursuits may subside (Matlala & Shambare, 2017).

7.1.2. Working Professionals

The paper contextualised and gave meaning to a problem many people faced daily but probably could not adequately frame. The effects of individuals' perceptions of Black Tax may encourage affected persons to become more conscious and actively seek assistance with coping resources from their respective organisations. Helping a single person reframe their perception of Black Tax by boosting their confidence in their capacity to meet its demands may have rippling effects within their social circles. Therefore, altering the narrative may give individuals access to various Black Tax management strategies that assist them in securing their financial future.

7.2. Research Limitations

In grouping the appraisal of Black Tax, the researcher did not explore the driving factors behind individuals' perceptions. For instance, someone who appraises Black Tax as a challenge may do so because they split the demands with their siblings. Therefore, other important factors could have been missed in defining the meaning people attach to Black Tax. This also comes from the limitations of conducting a quantitative study which does not allow for additional probing of participants' responses.

While the study targeted all individuals of African Ethnicity, Black Tax predominantly affects black Africans (Mangoma & Wilson-Prangle, 2019; Sibiya, 2018). There was no distinction between the type and level of employment, meaning that the questionnaire could have been completed by White- and blue-collar workers. The snowball distribution of the survey could have missed the latter group of individuals, who could have otherwise not been able to complete the survey due to language barriers (Statssa, 2022d). The electronic distribution of the survey could have resulted in the researcher not reaching individuals who met the participation criteria but were limited by access. These exclusions, combined with limitations of non-probability sampling (highlighted in Chapter 4), decrease the generalizability of the findings.

7.3. Future Research

This paper aimed to determine the impact of Black Tax on employee well-being based on individuals' perceptions of it. A plethora of other factors could impact these perceptions. Future studies exploring the phenomenon should factor in income range, i.e., whether one's financial standing influences its negative or positive appraisal. This consideration could be coupled with the duration and frequency with which Black Tax is paid. Does the appraisal of Black improve or decrease with how long someone has been paying it? Likewise, with the frequency – someone who supports their family on an ad hoc basis compared to someone who provides support more than twice a month. Having illustrated the value of Psychological Capital as a resource, do other resources, such as social support, impact the relationship between the perception of Black Tax and employee well-being? Because Black Tax is both arguably non-negotiable and financially exhausting for many individuals, how does it affect saving and investment behaviour or induce financial stress? Therefore, there is a need to shift the focus on Black Tax research toward a more solution-oriented viewpoint.

7.4. Conclusion

Black Tax is a double-edged sword – an instrumental necessity to supporting the livelihood of the systemically disadvantaged African population. It is also responsible for keeping individuals in an endless cycle of poverty as they cannot plough back into their financial future. Employee well-being is pertinent to personal and professional fulfilment and a key pillar of organisational success. The Black Tax conundrum could adversely affect employee well-being for individuals who view it as a threat. Pessimism is amplified in those who lack psychological resources, as negative interpretations of life experiences affect their outlook and sense of fulfilment. Therefore, it bolsters personal resources such as Psychological Capital in individuals, especially females, as they struggle with competing demands in their multiple roles. The first step in distinguishing between success and failure is deciding whether or not to participate in the process. How do individuals who choose or feel compelled to pay Black Tax positively engage with it? This study article argues that the first step should be a propensity toward positively framing the issue by equipping individuals with the resources necessary to manage Black Tax. Future research must move away from framing Black Tax as a zero-sum game and toward solution-oriented perspectives.

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APPENDICES

APPENDIX 1: Ethical Clearance

GIBS Masters Research <MastersResearch@gibs.co.za>
to me, Masters ▾



**Gordon Institute
of Business Science**
University of Pretoria

Ethical Clearance
Approved

Dear Ntombenhle Mngomezulu,

Please be advised that your application for **Ethical Clearance** has been approved.

You are therefore allowed to continue collecting your data.

We wish you everything of the best for the rest of the project.

[Ethical Clearance Form](#)

Kind Regards

This email has been sent from an unmonitored email account. If you have any comments or concerns, please contact the GIBS

APPENDIX 2: Survey Questionnaire

Dear Participant

Thank you for participating in this research. The questionnaire is part of a study that seeks to investigate whether black tax has an effect on employee well-being, that is, whether it positively or negatively affects how you perform at work.

The questionnaire should take 5 to 10 minutes.

Your participation is voluntary and you can withdraw from the study at any time, without penalty. All data captured will be reported without identifiers and kept confidential.

If you have any concerns, please contact me or my supervisor on the below provided details:

Researcher Details:

Name: Ntombenhle Mngomezulu
Email: 20807113@mygibs.co.za

Research Supervisor Details:

Name: Dr Frank Magwegwe
Email: magwegwe@gibs.co.za

Black Tax survey questionnaire

Construct	Question
Age	Below 20, 20 to 24, 25 to 34, 35 to 44, 45 to 54, 55 to 60, Over 60
Ethnicity:	Black, Coloured, Indian, White
Gender	Male or Female
Understanding black tax [General questions adopted from previous qualitative studies]	I understand what is meant by black tax
	I provide support to my family in the form of black tax
	For how long have you been paying Black Tax?
	Paying black tax is a voluntary act.
	If I had the choice, I would not pay black tax.
	How often do you support your family in the form of black tax?
Stress appraisal [Likert scale]	I find black tax burdensome
	Paying Black Tax has improved my family's livelihood.
	Paying black tax is important to me.
	Paying Black Tax makes me feel anxious
	Black tax has had a negative impact on me
	There are long-term negative consequences to paying Black Tax for me

	There are positive outcomes to paying Black Tax for me
	Paying black tax has negative consequences on me
	Black tax has helped me become a stronger person
	I get excited thinking about the outcome of paying black tax
<p>Psychological Capital [Likert Scale]</p> <p>Mediating construct</p> <p>1= Strongly Disagree, 2= Disagree, 3= Somewhat Disagree, 4= Somewhat Agree, 5=Agree, 6=Strongly Agree</p>	I feel confident analysing long-term solutions at work.
	I feel confident representing my work area.
	I feel confident contributing to discussions about the organisation's strategy.
	Right now, I am energetically pursuing my work goals.
	There are lots of ways around any problem.
	Right now, I see myself as being pretty successful at work.
	I usually manage difficulties one way or the other.
	I usually take stressful things in my stride.
	I can get handle challenging situations because I have managed to before.
	When things are uncertain, I usually expect the best.
	I always look on the bright side.
	I am optimistic about the future.
<p>Well-being [Likert Scale]</p> <p>1= Strongly Disagree, 2= Disagree 3=Neither agree nor disagree, 4= Agree, 5=Strongly Agree</p>	I feel satisfied with my life.
	I am close to achieving my dream life.
	I am satisfied with my work responsibilities.
	In general, I feel satisfied with my present job.
	I can always find ways to enrich my work.
	Black Tax negatively impacts my ability to perform at work.
	Most of the time, I feel genuine happiness.
	I find real enjoyment in my work.
	Work is a meaningful experience for me.
	I feel satisfied with my achievement in my current job.
	I have grown as a person.
	I handle my daily affairs well.
I generally feel good about myself and I am confident	