

UBUNTU: AFRICA AND THE BLACK TAX ECONOMY, A POST-COLONIAL NIGERIA EXPERIENCE

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Abstract

This paper examines the intersection of Ubuntu, Black Tax, and Nigeria's post-colonial economy. It analyzes how communal financial obligations shape economic mobility, wealth distribution, and intergenerational dependency. Rooted in the African philosophy of Ubuntu—which emphasizes collective welfare over individual prosperity—Black Tax has historically served as an informal mechanism of wealth redistribution, compensating for weak social welfare structures. However, in contemporary Nigeria, where economic volatility, high youth unemployment, and rising living costs define the financial landscape, Black Tax has emerged as both a mechanism of social resilience and a constraint on upward mobility. Drawing from historical analysis, socio-economic reality, and contemporary lived experiences, this study situates Black Tax within the broader discourse on post-colonial economic structures and the enduring legacy of structural inequalities. It interrogates the ways in which Black Tax reflects pre-colonial communal traditions and post-colonial economic uncertainty, highlighting its dual role as a source of financial security and a barrier to wealth accumulation. While proponents argue that Black Tax fosters economic solidarity and familial upliftment, critics contend that its unregulated nature perpetuates intergenerational financial stagnation, limiting the economic autonomy of young professionals. This study further explores the sustainability of Black Tax in Nigeria's evolving economy, highlighting its potential to alleviate short-term financial distress while posing risks of long-term economic dependency. Findings emphasize the need for structured adaptation through financial literacy, cooperative investment models, and policy-driven wealth redistribution. By situating Black Tax within post-colonial economic transitions, the paper contributes to discussions on Africa's informal economies and communal financial obligations. Ultimately, it posits that if restructured, Black Tax can shift from a financial burden to a sustainable tool for intergenerational wealth empowerment, preserving communal values while enhancing economic resilience in Nigeria.

Key Words: Ubuntu, Black Tax, Inter-generational Wealth, Post-Colonial Economy, Economic Mobility

Introduction

"Onyeaghananwanneya"—"No person should abandon their kin." This Igbo adage captures the ethical essence of Ubuntu, a philosophy that interlinks individual success to communal well-being. Ubuntu is not just an abstract ideal but a lived reality that shapes relationships, economic responsibilities, and the social bonds that tie individuals to their extended families and networks. The economic dimensions of Ubuntu are particularly manifested through the expectation of financial reciprocity within familial and communal contexts. A salient example of this phenomenon is termed "Black Tax" which describes the financial obligations faced by emerging middle-class Africans compelled to support extended family members, thereby redistributing wealth in ways that obscure the distinctions between personal and communal economic responsibilities. Although the term originated in South Africa, its implications resonate strongly within Nigeria, where kinship responsibilities significantly shape economic behaviors, surpassing the roles of formal financial institutions.

Additionally, understanding of Ubuntu's philosophical framework provides essential insights for positioning indigenous African family enterprises towards sustainable success, which is advantageous for both indigenous and non-indigenous stakeholders (Kupangwa, 2024). This discourse extends to the broader economic landscape, where informal financial aid systems, epitomized by Black Tax, functions as both social safety net and mechanism for economic equality. In Nigeria, Black Tax operates as a mode of informal financial redistribution, crucial for sustaining family units, facilitating education for younger generations, and addressing the structural inequalities that persist in a post-colonial economic context. Mangoma and Wilson-Prangley (2018) delineate key characteristics of Black Tax, emphasizing regular financial transfers to both immediate and extended family members, typically designated for education and household expenses. These monthly contributions often impose substantial financial pressure on contributors, many of whom struggle to build personal savings. Consequently, Black Tax embodies a paradox: while it fosters economic inclusion and stability at a familial level, it simultaneously constrains the wealth accumulation capacity of the very individuals viewed as economic supports.

Beyond its economic impact, the cultural significance of Black Tax extends beyond its economic implications; it is deeply entrenched in the traditional African moral economy that measures individual success by their ability to uplift others. This is further illustrated by the Igbo adage, "*Onye enyere nnukwu ihe, a na-elekwaya anya nnukwu ihe*," which conveys that "To whom much is given, much is expected." This cultural expectation places considerable psychological and socio-economic pressure on those who achieve financial success, compelling them to navigate the dual challenges of personal advancement and collective upliftment. The consequence of this expectation perpetuates a cycle wherein individual economic achievements are redistributed across a broader network, often hindering intergenerational wealth accumulation and reinforcing dependency dynamics.

At the same time, this financial redistribution also plays a critical role in maintaining social cohesion, as those who receive assistance today are similarly expected to extend support in the future, establishing a generational continuum of economic reciprocity. In a LinkedIn commentary, Kasirim Nwuke characterized Black Tax as an "informal insurance," rooted in norms of reciprocity and supported by kinship ties, drawing parallels with similar systems in India. This characterization situates Black Tax within a global context of informal financial support mechanisms that thrive in societies characterized by strong familial obligations. Similarly, parallels exist between Black Tax and India's family-centered economic structure, wherein financial responsibilities extend beyond nuclear families to encompass a wider network of relatives. This reality highlights an essential consideration: while Black Tax is often critiqued for imposing financial burdens on individuals, it remains a vital economic pillar in societies with insufficient state welfare provisions.

Moreover, scholars such as Fongwa (2019) observed that Black Tax transcends mere private economic transactions, functioning as a quasi-public good by facilitating social mobility and enhancing educational prospects. In Nigeria, similar dynamics are evident in both urban and rural communities, where income redistribution allows younger family members greater access to education, healthcare, and enhanced career opportunities. While critiques suggest that Black Tax undermines individual financial autonomy, advocates assert its role in fostering social capital and economic resilience. In this regard, Migheli (2017) posits that the philosophies of Ubuntu and social capital are finely linked, proposing that African governments could leverage this philosophy to address poverty and socio-economic inequalities effectively. By formulating policies that bolster communal economic frameworks, policymakers may transform Black Tax from an informal obligation into a structured and sustainable mechanism for financial inclusion.

A viable resolution to the tension between individual economic ambitions and communal financial responsibilities may be found in the implementation of community-based financial systems, an arena in which Africa has historically demonstrated considerable innovation. In South Africa, *stokvels*—community-centric savings cooperatives—have successfully provided financial stability by pooling resources among members. Correspondingly, Nigeria has variations of this system, known as *ajo*, *esusu*, or *isusu*, which facilitate traditional cooperative saving and loan arrangements, enabling individuals to make regular contributions and withdraw funds on a rotational basis. These financial models reflect the ethos of Ubuntu, promoting self-help and mutual support while serving as buffers against economic instability and providing avenues for investment. Koenane (2019) highlights the capacity of such community-based financial structures to enhance economic redistribution, particularly in rural locales where access to formal banking facilities is limited.

Furthermore, the incorporation of digital financial services into communal economic practices represents an additional pathway toward sustaining Ubuntu-oriented financial support systems. Elliot et al. (2022) argue that the integration of digital platforms can augment ethical financial interactions, improve consumer welfare, and broaden capital access. Digital banking solutions tailored to communal frameworks—including mobile banking applications facilitating group savings—possess the potential to alleviate some personal financial pressures associated with Black Tax, promoting a more organized and less burdensome approach to financial redistribution. This shift from informal to semi-formal financial mechanisms aligns with Van Niekerk's (2022) assertion that Ubuntu can bridge the divide between economic exclusion and interconnectedness, fostering a more inclusive economic landscape.

Ultimately, the principle of Ubuntu provides a philosophical lens through which economic justice in Nigeria can be re-imagined. Van Norren (2022) had noted the emphasis on collective agency inherent in Ubuntu as having the potential to transform economic systems, prioritizing social objectives over individual profit motives. Such a paradigm shift necessitates a critical reassessment of economic policies to embrace African communal values, ensuring that financial systems are designed not merely for wealth accumulation but also for equitable distribution. While Black Tax is often perceived as an economic liability, it can be restructured to serve as an instrument for sustainable development, reinforcing the socio-economic fabric of Nigerian society while alleviating individual financial burdens. Consequently, the challenge lies not in the eradication of Black Tax but rather in refining and institutionalizing it within frameworks that foster individual financial stability alongside communal prosperity. In this manner, Nigeria can harness the enduring power of Ubuntu, ensuring that economic advancement is pursued not at the detriment of social cohesion but rather in service to it.

This paper interrogates the intersections of Ubuntu, post-colonial economic realities, and the Black Tax economy in Nigeria, elucidating the socio-economic repercussions of kinship-based financial responsibilities. Furthermore, the analysis considers how inadequate state welfare systems and persistent structural inequalities have underscored the necessity for informal financial redistribution, significantly influencing the economic trajectories of middle-class Nigerians. By drawing on historical context, contemporary socio-economic data, and relevant case studies, this research offers a critical perspective on the role of Black Tax in sustaining families, addressing economic disparities, and shaping long-term financial mobility. Ultimately, the paper advocates for a re-imagined economic paradigm that harmonizes communal financial ethics with sustainable wealth-building strategies, ensuring that Ubuntu-centric financial support mechanisms evolve into structured, scalable systems empowering both individuals and communities.

Conceptual Clarification

The Concept of Ubuntu

Ubuntu is a profound and multidimensional philosophical framework originating from African thought, emphasizing the significance of interconnectedness, relational ethics, and collective well-being. This concept is deeply entrenched in African humanism and communal living, advocating for a worldview that prioritizes relational dynamics over individualistic tendencies. The Nguni proverb "*umuntu ngumuntu ngabantu*," translating to "a person is a person through other persons," encapsulates the essence of Ubuntu, illustrating that human existence is fundamentally tied to the welfare of others (Ewuoso & Hall, 2019; Gade, 2011; Patel et al., 2024). Such a perspective not only constitutes the foundation of various African societies but also offers a compelling alternative to Western individualistic ideologies. Despite attempts by scholars to categorize Ubuntu through the prisms of relational ethics and philosophical paradigms, its full depth and applicability transcend these frameworks. The dynamic nature of Ubuntu renders it a timeless and evolving construct, adept at adapting to the changing socio-economic and political landscapes.

At its core, Ubuntu embodies a philosophy of relational ethics, wherein the morality of actions is assessed based on their potential to promote communal harmony and social cohesion (Ewuoso & Hall, 2019). Distinct from Western ethical traditions that often emphasize individual autonomy, Ubuntu posits that ethical behavior is defined by contributions to collective well-being. This relational viewpoint engenders interdependence, reconciliation, and shared responsibility, positioning Ubuntu as an essential aspect of social structures that emphasize restorative justice and community-oriented solutions. Furthermore, its influence extends beyond interpersonal relationships, permeating governance, policymaking, and corporate responsibility, thereby providing an ethical framework for decision-making that prioritizes communal benefit over self-interest. While this dimension of Ubuntu is widely recognized, it is crucial to acknowledge that it transcends mere abstraction; it constitutes a lived experience that profoundly shapes interactions and societal contributions in African contexts.

In addition to its ethical foundations, African humanism serves as a critical component of Ubuntu, emphasizing the moral quality of human existence as defined by interpersonal relationships (Gade, 2011; Patel et al., 2024; Anofuechi & Klaasen, 2024). This humanistic framework asserts that individuals achieve their fullest humanity not in isolation but through engagement in networks characterized by mutual aid, solidarity, and shared values. In contrast to Eurocentric humanist philosophies that center on individual dignity and rights, the humanism embedded in Ubuntu is inherently collective, prioritizing communal well-being above personal advancement. This viewpoint aligns with a broader African philosophical understanding of life, wherein the measure of one's humanity is linked to the ability to uplift and support others. However, challenges arise as neoliberal economic models and globally integrated capitalist structures exert pressure on the fundamental principles of Ubuntu. Consequently, the tension between traditional Ubuntu values and contemporary economic systems prompts a re-examination of how this philosophy can be sustained amid rising individualistic and materialistic ideologies.

Historically, the evolution of Ubuntu has transitioned from a focus on individual human qualities to encompass broader philosophical and ethical dimensions that address various social, economic, and political challenges (Gade, 2011; Eliastam, 2015). It has played a significant role in post-apartheid South Africa, emerging as a guiding principle for nation-building, reconciliation, and social justice. The adaptability of Ubuntu has enabled it to serve as a framework for addressing contemporary issues, including social cohesion, economic progress, and environmental sustainability (Patel et al.,

2024; Banda, 2020). Nevertheless, while Ubuntu has demonstrated resilience in confronting these challenges, contemporary applications frequently encounter distortions and misinterpretations. Critics contend that the term has been appropriated in ways that diminish its transformative capacity, thereby necessitating a reinvigoration of its core values to ensure its ongoing relevance in addressing societal concerns (Eliastam, 2015).

The relevance of Ubuntu extends beyond theoretical discussion into practical spheres such as social work, business ethics, and conflict resolution. It has been utilized as a framework for advocating social justice, underscoring the necessity for collective action and ethical accountability across various professional contexts (Breda, 2019; Mayaka&Truell, 2021; West, 2014). In the realm of business, principles derived from Ubuntu inform corporate social responsibility (CSR) initiatives, encouraging organizations to emphasize community welfare over profit maximization (Masuku, 2021). Likewise, in conflict resolution, Ubuntu promotes reconciliation and restorative justice by highlighting the importance of forgiveness, dialogue, and the reintegration of offenders into the community (Akinola&Uzodike, 2018). These applications exemplify Ubuntu's capability to reconcile cultural, social, and economic divides, thereby reinforcing its significance as a guiding principle for ethical conduct and sustainable development.

Despite its notable significance, the integration of Ubuntu into modern political and economic frameworks faces numerous challenges, particularly as these systems frequently prioritize individualism and competitive success over collective welfare (Mwipikeni, 2018). The shift towards digital economies and globalized markets has necessitated adaptations of Ubuntu principles to meet contemporary realities. Within this context, the concept of "digital Ubuntu" has emerged, reflecting the integration of traditional values such as humility and benevolence into the evolving digital business environment by African entrepreneurs (Abubakre et al., 2021). Additionally, Ubuntu's role in promoting sustainable development has garnered increased attention as an alternative approach to achieving the Sustainable Development Goals (SDGs). It emphasizes the need for horizontal relationships and collective agency as opposed to hierarchical models of development (Van Norren, 2022). However, these modern adaptations raise concerns about the potential dilution of Ubuntu's authenticity amid rapid socio-economic transformations and external influences that may undermine its foundational principles. Nevertheless, Ubuntu remains an essential philosophical and ethical framework that continues to influence African societies and beyond. Its focus on interconnectedness, human dignity and communal well-being offers a compelling contrast to predominant Western paradigms that frequently emphasize self-interest and material gain as buttressed in this effort.

The Concept of Black Tax

Black Tax embodies the socio-economic and cultural dynamics that define financial obligations within the Black Africa's middle class, particularly in post-colonial societies. At its core, Black Tax represents the financial responsibility that Black professionals and individuals, who have ascended into middle-class status, bear in supporting their extended families. Unlike mere acts of philanthropy or voluntary familial assistance, this obligation is deeply embedded within cultural expectations, social structures, and economic disparities that historically disadvantaged Black communities. Unlike the broad connotations of taxation in economic discourse, Black Tax is not a statutory requirement imposed by the state but rather an informal, yet inescapable, financial duty that governs the economic relations of Black families. Scholars such as Mangoma and Wilson-Prangley (2018) have explored the phenomenon extensively, illustrating how it functions as a financial conduit that redistributes resources from individual earners to their kin, often at the cost of the financial stability of those bearing this burden.

The financial implications of Black Tax are substantial. The middle-class Black individual often finds themselves in a paradox: while they have ascended socioeconomically, their financial obligations remain disproportionately high due to the responsibility of supporting family members who have not achieved similar upward mobility. These financial commitments are not sporadic but are structured, continuous transfers that cover essentials such as education, healthcare, and living expenses for immediate and extended relatives. Oppel (2023) and Mangoma and Wilson-Prangle (2018) highlight how this practice, particularly in Southern Africa, is both an obligation and a form of repayment, given the sacrifices made by previous generations to ensure the success of younger family members. It is this cyclical reciprocity that transforms Black Tax into an enduring financial structure, bridging generational wealth gaps while simultaneously limiting the wealth accumulation of those providing the support.

While Black Tax primarily manifests as a financial burden, it also carries profound psychological and social implications. The weight of expectation placed upon those who have managed to climb the economic ladder is immense, leading to emotional distress, anxiety, and even resentment. Gnanadass et al. (2022) frame Black Tax as not only an economic demand but also a psychological toll that Black individuals experience due to systemic racial structures that have perpetuated economic disadvantages. The stress is compounded by the dual reality that these individuals must navigate: the pressure to succeed in professional environments that are often exclusionary, and the simultaneous demand to provide a financial safety net for their families. Hughes et al. (2014) further connect this financial stress to broader mental health concerns, emphasizing that while strong racial identity and familial support can mitigate some of these effects, the overarching burden remains a significant factor influencing the well-being of those who experience Black Tax.

A crucial dimension of Black Tax is its role within the broader economic system. Scholars such as Michney (2024), Walsh (2024), and Chatelain (2024) have analyzed how systemic economic disadvantages, particularly in taxation policies and property ownership, have historically overburdened Black individuals, thereby reinforcing the necessity of intra-family financial support structures. In the United States, Black Tax has also been used to describe the discriminatory practices in property taxation that have led to wealth disparities and economic dispossession. Ramirez (2024) argues that these historical economic inequities have necessitated intra-community support mechanisms, further entrenching Black Tax as an indispensable feature of Black financial life. When viewed through this systemic lens, Black Tax is not merely an interpersonal expectation but rather a direct response to the broader economic injustices that have stifled generational wealth accumulation in Black communities.

The cultural dimensions of Black Tax cannot be overlooked. Fongwa (2019) and Oppel (2023) connect this phenomenon to the African philosophy of Ubuntu, which emphasizes collective well-being over individual prosperity. Within this framework, Black Tax is not just an economic obligation but a manifestation of deep-seated cultural values that prioritize communal upliftment. However, this interpretation presents a dual reality: on one hand, it fosters resilience, solidarity, and intergenerational support; on the other hand, it perpetuates financial strain on individuals who are often already navigating systemic barriers. As Fongwa (2019) notes, Black Tax can be viewed as both a form of cultural emancipation, allowing Black families to achieve economic security, and a form of cultural alienation, as it often places an undue burden on those who have succeeded financially, inhibiting their ability to fully enjoy the fruits of their labour.

Black Tax also plays a critical role in wealth distribution within Black families. It functions as an informal redistribution mechanism that seeks to counteract systemic economic disparities by ensuring that financial resources circulate within the family unit. While this process contributes to family resilience and upward mobility, it simultaneously limits the personal economic growth of those providing the support (Webb, 2020; Mangoma & Wilson-Prangley, 2018). The tension between these two realities raises important questions about the sustainability of Black Tax in an evolving economic landscape. As middle-class Black professionals strive to build financial security for themselves and their nuclear families, the persistent demand for financial support from extended family members challenge traditional models of wealth accumulation and personal economic freedom.

Post-colonial Nigeria

Post-colonial Nigeria describes a dynamic and fragile entity, influenced fundamentally by its colonial past while simultaneously engaged in the ongoing negotiation of its contemporary realities. The term “post-colonial” does not merely denote a temporal marker; it is in totality, the enduring political, economic, and socio-cultural realities that have emerged in Nigeria since the end of formal colonial rule in 1960. While scholars have defined post-colonial Nigeria through various lenses, from cultural hybridity to governance crises and economic dependencies, a more encompassing perspective would consider it as a nation in a perpetual struggle to reconcile inherited colonial structures with indigenous aspirations. The Nigerian post-colonial condition is not a simple aftermath of colonialism but an ongoing, evolving reality where historical legacies and contemporary challenges intersect to shape governance, identity, and economic development.

Culturally, Nigeria's post-colonial identity is characterized by hybridity, an inevitable result of the intersection between indigenous traditions and colonial impositions. As Raheem (2024) and Salhi (2023) argue, this hybridity is particularly evident in language, literature, and media, where English remains a dominant medium for expressing traditional themes. Yet, cultural hybridity is not merely a product of colonial influence; it is also an adaptive mechanism through which Nigerians have asserted agency. The concept of “hybrid affirmation” (Salhi, 2023) underscores how Nigerians navigate their colonial legacy by embracing cultural fusion rather than resisting it outright. However, beyond hybrid affirmation, this phenomenon can be further understood through what the author terms “heritage recalibration”—a conscious and evolving process by which post-colonial societies like Nigeria reconstruct and redefine cultural identity, not as a passive acceptance of colonial legacies, but as an active synthesis that prioritizes indigenous agency. Heritage recalibration functions as both a reconciliatory and transformative force, allowing Nigerians to reclaim cultural narratives while integrating external influences on their own terms. This dynamic process reduces tensions surrounding colonial heritage while fostering a sense of solidarity. However, it also raises questions about authenticity and identity, as the struggle to define a purely indigenous cultural narrative becomes increasingly complex.

Politically, post-colonial Nigeria grapples with governance challenges rooted in colonial administrative structures that prioritized control and resource extraction over participatory governance. As Bashir (2023) observes, Nigeria's transition from colonial rule to democracy has been fraught with instability, alternating between military dictatorships and civilian governments striving to establish functional institutions. The notion of Nigeria as a “corporation” rather than a cohesive nation-state (Maiangwa et al., 2018) further illustrates how colonial governance shaped national identity in fragmented and artificial ways. This structural legacy has facilitated elite dominance, where political leaders prioritize personal gain over public welfare, exacerbating issues of corruption and governance inefficiency (Obikaeze et al., 2023; Wenibowei et al., 2024).

Consequently, governance failures have fueled ethno-religious tensions, reinforcing colonial-era divisions rather than fostering national unity.

Economically, Nigeria's post-colonial development remains heavily influenced by colonial economic structures that prioritized extractive industries over self-sustaining growth. The financial institutions and infrastructure established during colonial rule, such as the banking system and railway networks, were designed primarily to serve British economic interests rather than to develop Nigeria's internal economy (Ezeogidi, 2020; Okoye et al., 2019). This legacy has perpetuated structural inequalities, with regions benefiting unequally from economic development, as seen in the contrast between northern and southern Nigeria's economic trajectories. The heavy dependence on oil, a direct consequence of colonial economic policies, has made Nigeria vulnerable to global market fluctuations, with economic crises emerging whenever oil prices plummet (Andira&Harber, 2022). Nwodim (2021) contends that Nigeria's economic stagnation is a direct result of colonial-era policies that discouraged indigenous industrialization and reinforced economic dependency on Western economies.

Moreover, colonial economic policies disrupted traditional family support systems, replacing self-sufficiency with market-driven dependency. The shift from subsistence agriculture to cash crop production undermined food security and increased economic vulnerability (Shokpeka&Nwaokocha, 2009). In contemporary Nigeria, these historical disruptions continue to manifest in phenomena such as the "Black Tax," where financially stable individuals support extended family members due to systemic economic inequalities (Afolabi, 2024). While this practice fosters familial solidarity, it also places an undue financial burden on individuals, perpetuating cycles of dependency. Nonetheless, reforms in tax administration and improvements in governance have been posited as potential strategies for mitigating these burdens (Samaila et al., 2024; Berger, 2009), suggesting that while economic challenges rooted in the colonial past persist, they are not insurmountable.

Socially, colonialism has engendered deep-seated impacts on wealth distribution, education, and societal cohesion. The colonial emphasis on "civilizing" Nigerian societies through Christianity and Western education led to the erosion of indigenous socio-cultural institutions (Ottuh, 2022). Furthermore, colonial policies fostered regional disparities, with education and economic opportunities disproportionately concentrated in certain areas, an imbalance that persists today. The geopolitical consequences of colonial rule have also contributed to ongoing conflicts in Nigeria, as ethno-religious and socio-economic contradictions, rooted in colonial policies, continue to fuel instability (Ezeogidi, 2020; Dzhenchakova, 2020). These conflicts are not merely residual effects of colonial rule but are actively shaped by post-colonial governance failures that have failed to address historical grievances and promote inclusive development.

From the foregoing, what may be understood is that post-colonial Nigeria is an evolving reality, one where the past and present are in constant dialogue. While colonial legacies continue to shape Nigeria's governance, economy, and cultural identity, they simply do not wholly define the nation's path, going forward. Rather, post-colonial Nigeria exists in a state of continuous redefinition, negotiating its inherited structures while striving for self-determination and sustainable development. The persistence of colonial frameworks in political and economic systems suggests that true post-colonial emancipation remains an ongoing struggle. Yet, the resilience and adaptability of Nigerian society indicate that the future need not be a mere extension of the past but can instead be shaped by new paradigms that transcend colonial legacies. In this regard, post-colonial Nigeria is less a static condition and more a contested space of historical reckoning and

transformative potential.

The Cultural and Historical Roots of Black Tax in Nigeria

Pre-colonial African societies, particularly those in Nigeria, were structured around collective financial responsibility and mutual aid, found in the philosophy of Ubuntu. This ideology emphasized community welfare, fostering a system where individuals contributed to the sustenance of their extended families and communities. As Oppel (2023) notes, this traditional system ensured that no member of the community was left destitute, as wealth and resources were seen as shared assets rather than individual possessions. In this regard, Black Tax can be seen as a contemporary manifestation of this indigenous practice, albeit in a transformed economic landscape. For instance, within the pre-colonial Igbo nation, it was an unspoken rule to assist individuals who could not farm alone, ensuring their sustenance. Unlike the pre-colonial era, where support was often in-kind through labour and resources (Van Waijenburg, 2018), modern Black Tax operates within a capitalist framework, demanding direct financial contributions from those who have achieved economic stability.

Building upon this historical foundation, the phenomenon often described as "Black Tax" is best understood as a historical and cultural financial obligation rooted in African kinship structures rather than a modern economic burden. As KasirimNwuke asserts, what is termed Black Tax is, in reality, "an informal insurance mechanism in action; it is based on the norms of reciprocity and undergirded by kinship ties." This perspective challenges the idea that Black Tax is an imposed or exploitative practice, reframing it as a structured, community-driven financial system that predates the colonial and capitalist economies that later redefined individual economic autonomy.

Expanding on this notion, many pre-colonial African societies extended financial responsibility beyond the nuclear family to the broader kinship network. Wealth was not viewed through an individualistic lens but rather as a shared resource within the extended family structure, ensuring communal stability. The traditional African concept of mutual aid aligns with what Deepak Chandran describes as a "global phenomenon, rooted in deep cultural and kinship ties" that sustain emerging economies in nations such as "India, Bangladesh, Philippines, and Nigeria." These systems were built upon a sense of collective resilience, where financial assistance flowed within family networks as a means of economic stability rather than an individual burden.

Furthermore, the universality of communal financial obligations reinforces this perspective. Carl Chirwa asserts that "the Black Tax is a universal concept and inherently understood and acknowledged, wherever Black people exist." This statement underscores the transnational nature of communal financial obligations, demonstrating that the practice is not unique to Nigeria or Africa. Instead, it mirrors financial interdependence within marginalized communities across the world, reinforcing the historical notion that such structures are a response to socio-economic inequalities that persist beyond geographical and racial boundaries. Geraldine Kaupa's commentary further strengthens this claim, as she states from Papua New Guinea, "I'm here on the other side of the Pacific Ocean reading this and smiling," emphasizing the shared understanding of these financial responsibilities among Indigenous communities worldwide.

Transitioning from pre-colonial structures to colonial economic policies, it becomes evident that colonial rule played a pivotal role in reshaping financial interdependence within Nigerian families. Colonial economic policies disrupted indigenous economic structures and imposed new labour dynamics that significantly altered traditional support systems. The introduction of wage labour under colonial rule, as highlighted by Cornelius et al. (2019), fundamentally changed economic models by concentrating employment opportunities in urban centers like Lagos. This shift created a

dependency on cash income, making it increasingly necessary for those who migrated to cities to support relatives in rural areas. This urban-rural financial dependency became a precursor to contemporary Black Tax, wherein financially successful individuals are expected to assist their less privileged family members.

Similarly, Shokpeka and Nwaokocha, (2009) observed that colonial agricultural policies, which prioritized cash crop production for export, dismantled self-sustaining agrarian economies, leaving many families economically vulnerable. As a result, family members who secured government or formal sector jobs found themselves responsible for supporting relatives whose traditional means of livelihood had been disrupted. Additionally, exploitative labour practices, such as child pawning and trafficking, further entrenched financial interdependence within families. As Chuku (2023) notes, these exploitative systems created a scenario where financial dependency became ingrained across generations, forcing families to rely on their more economically stable members for survival. Moreover, colonial-era retrenchment policies, as documented by Solomon (2024), frequently left families in precarious economic conditions, reinforcing the expectation that those who attained financial security would support their kin. Consequently, the colonial economic structure was a major catalyst in transforming traditional communal financial support into a rigid expectation, a historical continuity that persists in modern Black Tax.

Beyond colonial influences, globalization and modernization have further reshaped the financial responsibilities associated with Black Tax, altering economic behaviors and financial practices within Nigerian households. As Oluwagbade&Ibidapo (2024) and Ajayi&Musyimi (2022) argue, Nigeria's economic integration into the global market has led to increased financial sector development and international investment. However, this integration has also resulted in economic disparities, wherein financial success is disproportionately concentrated among a select few, further exacerbating the need for Black Tax as a means of wealth redistribution within families. Thus, the shifting economic landscape has not diminished the expectation of financial support but has instead transformed it into an obligation that is increasingly difficult to fulfill amid rising living costs and unstable employment conditions.

In addition, modernization has altered household financial behaviors by emphasizing financial literacy and individual financial planning. The increasing importance of financial literacy and inclusion, as noted by Ikue et al. (2022) and Ajefu et al. (2020), suggests that many Nigerians are becoming more strategic in their financial planning. While modernization promotes financial autonomy, it does not necessarily negate the cultural imperative of Black Tax. Instead, it necessitates a recalibration of expectations, wherein financial contributions to extended family members are balanced with personal financial stability. This dynamic creates a tension between traditional obligations and contemporary economic realities, which highlights the dual nature of Black Tax as both a source of cultural preservation and economic strain.

Considering these historical and economic transformations, it is evident that Black Tax is not merely a financial burden but a deeply embedded socio-economic adaptation strategy. The broader implications of Black Tax as a historical and cultural phenomenon suggest that, while it is rooted in indigenous African traditions, it has been shaped by colonial disruptions and modern economic transformations. Deepak Chandran's insights into shared financial responsibility further reinforce the idea that Black Tax is not a uniquely African burden but a global economic reality within historically marginalized communities. This suggests that rather than perceive Black Tax as a mere financial strain, it should be understood as part of a broader socio-economic adaptation strategy that ensures communal resilience.

The Socio-Economic Burden of Black Tax on Young Professionals

Black Tax, a term widely used to describe the financial obligations imposed on young professionals by their extended families, is a socio-economic reality deeply entrenched in Nigeria's historical and cultural framework. This burden extends beyond mere financial assistance; it is an intergenerational obligation that shapes career path, wealth accumulation, and economic mobility for young professionals navigating an already precarious economic landscape. While scholars like Mangoma & Wilson-Prangley (2018) and Webb (2020) have explored its implications in South Africa, its ramifications in Nigeria remain an evolving discourse requiring critical engagement. Nigerian professionals, both local and expatriate, grapple with the delicate balance of fulfilling family obligations while striving for financial independence, a dynamic that often results in economic stagnation and constrained professional growth.

A primary concern associated with Black Tax is its elaborate impact on wealth accumulation and savings. As Mangoma and Wilson-Prangley (2018) highlight, professionals who shoulder the financial responsibilities of their families, frequently express dissatisfaction with their savings levels, as substantial portions of their income are diverted towards family support rather than personal financial growth. This is particularly evident in Nigeria, where young professionals are not merely responsible for parents and siblings but often extend financial assistance to cousins, distant relatives, and even family friends. The structure of Nigerian families, characterized by communal interdependence, exacerbates this burden, transforming personal earnings into what Deepak Chandran describes as "community property," where the expectation to share is inescapable. The inability to accumulate wealth due to these financial outflows translates into delayed investments in assets such as property, education, or retirement funds, thus perpetuating economic vulnerability across generations.

Besides, the burden of Black Tax significantly affects entrepreneurship among young Nigerian professionals. The capital required to launch and sustain entrepreneurial ventures is frequently eroded by continuous family demands. This reality aligns with Rex Essenowo's assertion that without a strategic approach to financial assistance, Black Tax can fuel a culture of dependency rather than economic empowerment. Instead of channeling funds into business development or wealth-generating ventures, young professionals find themselves financing immediate family needs, thereby stalling entrepreneurial innovation. Essenowo puts it succinctly, "the culture of sharing should be practiced worldwide where there are socio-economic challenges, however, there should also be some strategy for the beneficiary to invest no matter how little it may look; else it will only result to over-begging culture, careless spending and recycling poverty, while the generous giver, relative or friend is over burdened and detracted from his or her real progress." The economic implications of this are far-reaching, for the fewer young Nigerians who are able to break into the entrepreneurial space, a sector that is crucial for job creation and national economic growth.

Beyond financial stagnation, Black Tax also imposes career-related challenges that hinder professional advancement. Many young professionals opt for employment opportunities that prioritize immediate financial stability over long-term career development due to the necessity of providing for their families. As a result, risk-taking (an essential component of career progression) is minimized. This phenomenon manifests in the reluctance to pursue higher education, take unpaid internships that could lead to better job prospects, or relocate for better career opportunities. The decision to forego potentially lucrative long-term investments for the sake of immediate financial commitments significantly alters professional trajectories, reinforcing patterns of economic limitation and dependence.

For expatriate Nigerians, the burden of Black Tax takes even more complex dimension. While earning in foreign currency seemingly positions them at an economic advantage, the financial expectations placed upon them by relatives are often magnified. Chandran's observation that Nigerian expatriates become "ATMs with passports" shows the heightened expectations faced by Nigerians abroad, where every pay raise or career advancement translates into increased financial demands from home. This expectation not only strains their financial growth but also creates emotional and psychological stress. This happens as they strive to navigate guilt and familial obligations while striving to establish financial security in foreign environments.

Nevertheless, young Nigerian professionals have developed various strategies to navigate and mitigate the financial strain of Black Tax. One approach involves financial planning and budgeting, where individuals allocate a fixed percentage of their income to family support while maintaining clear boundaries to prevent financial exhaustion. Another emerging strategy is the encouragement of financial literacy among dependents, promoting self-sufficiency rather than perpetual dependence. As Essenowo suggests, the long-term sustainability of financial assistance depends on empowering beneficiaries to invest and generate their own income, thereby reducing the likelihood of "recycling poverty." Some professionals also adopt a model of strategic giving, wherein they provide financial support in forms that encourage growth, such as funding business ventures or educational programs rather than covering recurrent expenses.

Despite these adaptive mechanisms, the socio-economic burden of Black Tax remains a formidable challenge, with profound implications for social mobility. While education is traditionally perceived as a pathway to upward mobility, the financial strain of supporting extended family members often counteracts the benefits of higher earnings. Webb (2020) underscores how the burden of debt, whether from student loans or familial obligations, limits economic agency, making it difficult for young professionals to ascend quickly, the socio-economic ladder. This paradox is particularly evident in Nigeria, where young professionals, despite earning considerably more than their predecessors, often find themselves trapped in cycles of financial obligation that prevent true economic advancement.

At the heart of this discussion lies the question of sustainability: can the Black Tax economy continue to function without undermining the financial well-being of those who sustain it? Jacquelyne Yawa acknowledges the frustration it brings, yet also recognizes its foundational role in African social structures—an ethos deeply embedded in the philosophy of Ubuntu, encapsulated in the phrase "I am because we are." This duality of burden and belongingness defines the Black Tax experience, where the cultural expectation of communal upliftment coexists with the pressing need for individual financial stability. While some argue for a cultural shift towards reduced dependency, others advocate for structural economic reforms that address the systemic factors necessitating Black Tax in the first place, such as inadequate social welfare systems, poor economic policies, and limited access to capital for lower-income families.

Nevertheless, Black Tax remains an enduring socio-economic reality in Nigeria, shaping financial behaviors, career decisions, and economic trajectories. While it fosters communal resilience and social security, its long-term implications on wealth creation, entrepreneurship, and professional mobility are palpable. The challenge for young professionals, therefore, is to strike a balance between cultural obligations and financial independence, a delicate negotiation that requires both individual agency and broader systemic interventions to ensure that economic mobility is not perpetually stifled by inherited financial burdens.

Ubuntu, Black Tax and Economic Mobility – A Paradox?

Black Tax, as both a cultural expectation and an economic reality, plays a paradoxical and complex role in shaping the financial course of young Black professionals. On one hand, it reinforces Ubuntu (the African philosophy of interconnectedness and collective responsibility) by ensuring that financially capable individuals extend their resources to support their less privileged kin. On the other hand, it constrains economic mobility by placing an enduring financial obligation on those who might otherwise accumulate personal wealth, invest strategically, or pursue avenues for upward social mobility. This duality forms the crux of the debate on whether Black Tax is a necessary social safety net or a deterrent to economic advancement.

At its core, Black Tax functions as a means of financial redistribution within Black communities, often driven by historical socio-economic disparities that have resulted in the absence of generational wealth for numerous families (Mangoma & Wilson-Prangle, 2018). The principles of Ubuntu on shared prosperity and community sustenance further cements the moral imperative of Black Tax, where individuals who achieve financial success feel obligated to lift others within their familial and social networks. Despite the alignment of this practice with communal values, significant economic challenges arise. The not just consistent but persistent outflow of income to extended family members can limit the wealth-building potential of young professionals, reducing their ability to save, invest, or pursue personal entrepreneurial ventures (Webb, 2020).

Yet, there is an emerging discourse advocating for a reconfiguration of Black Tax from mere financial handouts to structured investments that empower recipients towards self-sufficiency. Gabriel Gitau on LinkedIn suggests that Black Tax, if strategically redirected, could serve as a transformative economic tool rather than a financial burden. He argues that rather than perpetually providing bailouts, those financially contributing should consider investing in their relatives' entrepreneurial ventures, thus fostering economic independence within the family. In his words, "an economy grounded on black tax and an unchecked spending habit could be transformed under a decade if the black tax is converted into actual investment - where those contributing decide to invest in their kins' ventures instead of bailing them out when things get tough!... just think about it this way; you were gonna send that money anyways! So, why not spend on something that has a likelihood of growing?" This perspective reframes Black Tax as a form of intra-community venture capital, wherein financial support transitions from passive assistance to proactive economic participation. Deepak Chandran appears to agree to his piece of idea, when he stated that shifting the "urgent 2k" culture into structured seed funding could catalyze wealth creation rather than perpetuate dependency.

Despite these obstacles, some initiatives demonstrate the potential of Black Tax when structured with long-term economic growth in mind. For example, Sir Sylvester Onuorah, during a telephone interview, highlighted the efforts of the Awka Union in Diaspora (USA) in 2023, where members contributed over \$100,000 towards youth empowerment in Awka, Anambra. These funds were allocated to vocational and digital training programs designed to foster self-sufficiency. About 25 youths received computer literacy and digital skills training, with accompanying computers to help them translate their knowledge into viable business ventures. Another 20 individuals underwent tailoring training and were provided with sewing machines to establish independent businesses. Additionally, scholarships were awarded to 25 JAMB candidates (recent secondary school graduates from low-income backgrounds) to support their university education. These structured initiatives reflect a forward-thinking application of Black Tax, where financial contributions move beyond subsistence and into sustainable empowerment.

However, practical challenges complicate this vision. As Okwudili Wilfred E on LinkedIn notes, many attempts to channel Diaspora remittances and Black Tax into sustainable investments have been thwarted by economic instability, poor financial discipline, and in some cases, outright exploitation. He observed thusly, "...many Nigerian Diaspora cohorts have tried this strategy for years than I can remember. But poverty, greed and hunger will always find a way to channel these funds to consumption, rather than investment." The reality remains that poverty, immediate survival needs, and financial mismanagement often redirect such investments into consumption rather than wealth-building initiatives.

Gitau insists that failure should not be a deterrent but rather a factor in refining strategy. While many ventures may falter, the few that succeed could significantly alter economic prospects for both individuals and communities, reducing long-term dependence on Black Tax. He avers, "...I know that is true but I also know that we [Africans] tend to report more of the stories that went south and gate-keep those that worked [for obvious reasons]. This isn't to invalidate your input - I'm just proposing that more of the remittances be repackaged as investments with the full knowledge that many businesses fail either way! But in the midst of those that failed, a few would connect with the market and thrive, and the society will all be better for it!"

Nevertheless, the notion of Ubuntu as a guiding principle for economic development introduces a crucial philosophical dimension to this debate. Ubuntu champions the idea that individual success is inherently tied to collective well-being, yet it does not necessarily prescribe a financial model that stifles personal advancement. As such, a balanced approach to Black Tax is required—one that harmonizes the ethos of Ubuntu with the economic realities of modern financial independence. This balance could be achieved through structured family financial planning, transparent allocation of resources, and the encouragement of entrepreneurial mindsets among recipients of Black Tax (Migheli, 2017).

Additionally, the digital age presents new opportunities to modernize Black Tax within the framework of Ubuntu. Digital platforms and fintech solutions could facilitate structured investments by ensuring transparency, accountability, and shared decision-making between those providing financial support and the beneficiaries. Abubakre et al. (2021) argue that digital Ubuntu can be leveraged to maintain communal values while navigating competitive economic environments. Consequently, Black Tax could evolve beyond traditional remittances into tech-enabled cooperative investments, where kinship-based support is channeled into scalable business ventures rather than routine financial aid.

Nonetheless, the tension between communal obligations and personal financial goals remains a formidable challenge. For many young Black professionals, Black Tax represents both a source of fulfillment and a limitation. The financial burden of supporting multiple dependents can delay personal milestones such as home ownership, business expansion, and retirement planning (Webb, 2020). Again, the psychological weight of being a primary provider can exacerbate financial stress and decision-making dilemmas, particularly in economies where job security and wealth accumulation opportunities are already limited. Thus, Black Tax embodies the dual-edged nature of Ubuntu as it fosters social cohesion and intergenerational support while simultaneously restricting economic mobility for those tasked with upholding it. However, rather than strictly perceiving Black Tax solely as an economic hindrance, there is merit in reimagining and reconceptualizing it as a catalyst for community-driven investment and wealth creation. By transitioning from a paradigm of perpetual financial dependency to one of structured economic empowerment, Black Tax could be

transformed into an instrument for sustainable financial growth. This necessitates a shift in both mindset and practice, one that integrates Ubuntu's communal principles with modern financial strategies, by ensuring that while no one is left behind, those who uplift others are not unduly weighed down. In simple Nigeria parlance, "As we rise by lifting others, make we no go fall *yakata* for ground as wedey carry our brother go up."

Conclusion

The relationship between Ubuntu, Black Tax, and Nigeria's post-colonial economy shows a historical continuity of communal financial support, influenced by both cultural imperatives and economic necessity. As an informal system of wealth redistribution, Black Tax has long provided a safety net for families, compensating for the inadequacies of formal social welfare structures. However, in an era defined by rising living costs, high youth unemployment, and shifting economic models, this financial obligation have become both a source of resilience and a constraint on upward mobility. While Black Tax fosters communal solidarity, its unstructured nature risks perpetuating intergenerational financial dependency and limiting wealth accumulation among young professionals.

The viability and sustainability of Black Tax as a financial support model is contingent upon its ability to adapt to contemporary economic realities. Historically, it emerged as a necessary response to structural inequalities, particularly in the post-colonial era when exclusionary policies reinforced wealth disparities. However, the challenges posed by globalization and urbanization necessitate a reassessment of communal financial responsibilities. Should Black Tax continue to operate as an unstructured financial extraction system devoid of equitable returns, it risks transforming into an economic liability rather than a stabilizing force. Instead, by transitioning into a framework for structured community investments, such as cooperative financing, skills development, and entrepreneurial ventures, Black Tax can become a mechanism for economic empowerment rather than a cycle of dependency.

Ultimately, Black Tax is a complex and multi-faceted phenomenon that extends beyond mere financial transactions. It embodies historical inequities, cultural imperatives, psychological burdens, and economic constraints that shape the financial realities of Black individuals in post-colonial and racially stratified societies. While it serves as a critical lifeline for many families, it also underscores the broader systemic issues that necessitate its existence. Addressing Black Tax requires a nuanced understanding that recognizes both its necessity and its limitations. Policymakers, scholars, and black professionals must engage in deeper conversations on how to create sustainable economic structures that alleviate the disproportionate financial pressures placed on Black middle-class individuals while preserving the communal support systems that define Black familial life. As such, Black Tax is not merely an economic phenomenon but a socio-cultural and historical construct that demands critical engagement and innovative solutions.

To mitigate the financial burden of Black Tax while preserving its communal ethos, a combination of strategic interventions is necessary. Financial literacy programs can equip young professionals with the tools to balance familial obligations with personal economic growth. Community-based investment schemes can transform Black Tax from one-way financial transfers into sustainable wealth-building mechanisms. Government and private sector policies that support entrepreneurship and provide incentives for family-driven investment initiatives can further alleviate financial pressure. A cultural shift towards viewing Black Tax as an opportunity for strategic financial planning rather than an indefinite obligation is also critical in ensuring its long-term viability. Black Tax in Nigeria is a product of historical continuity, deeply embedded in both cultural traditions and

economic disruptions. Its origins in pre-colonial communalism, its entrenchment through colonial economic policies, and its transformation under globalization and modernization reveal a complex socio-economic structure that demands nuanced understanding. Rather than dismissing Black Tax as an economic burden, a more critical approach would be to explore mechanisms that enable individuals to fulfill these financial obligations without jeopardizing their personal economic stability. This would involve policy interventions that support financial literacy, wealth redistribution, and economic equity while respecting the historical and cultural imperatives that sustain familial financial support.

In conclusion, viewed through the lens of Ubuntu, Black Tax embodies a complex socio-economic framework that is neither entirely burdensome nor wholly advantageous; rather, it represents a dynamic structure that, with appropriate reforms, has the capacity to promote wealth creation and financial resilience. The Nigerian post-colonial lived experience highlights the necessity for flexible financial models that support individual economic advancement while creating sustainable avenues for collective prosperity. By integrating cultural values with economic realism, Nigeria and indeed, Africa could maintain its rich traditions of communal support, ensuring that financial accountability does not impede the aspirations of future generations. While the challenges posed by modernization and globalization threaten the integrity of traditional expressions of Ubuntu, its inherent adaptability ensures its relevance in addressing contemporary socio-economic and political dilemmas. To preserve its essence, it is imperative to actively reinforce its foundational values and resist commodification for superficial purposes. The transformative potential of Ubuntu lies in its capacity to foster inclusive development, ethical leadership, and social cohesion, thereby establishing it as an indispensable philosophy for navigating the complexities of the contemporary world.

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