

M. R. Islam¹,
orcid.org/0000-0003-3937-3835,
S. Suraiya¹,
orcid.org/0000-0001-9964-1171,
N. M. Zayed¹,
orcid.org/0000-0001-7519-6552,
K. B. M. R. Hasan²,
orcid.org/0000-0002-3142-9390,
M. S. Bipasha¹,
orcid.org/0000-0002-0869-8963,
V. Nitsenko³,
orcid.org/0000-0002-2185-0341

1 – Daffodil International University, the People’s Republic of Bangladesh
2 – Agrani Bank Limited, the People’s Republic of Bangladesh
3 – SCIRE Foundation, Warsaw, the Republic of Poland,
e-mail: vitaliunitsenko@gmail.com

ASSESSING THE EFFECT OF THE COVID-19 PANDEMIC ON THE GOVERNMENT REVENUES: A STUDY ON INDIVIDUAL TAXPAYERS OF BANGLADESH

Purpose. The purpose of the study includes analyzing the effects of the Coronavirus pandemic on the taxpaying ability of individual taxpayers of Bangladesh and its subsequent impact on the government revenue collection; analyzing the factors related to the taxpaying ability like the situation of their employer, regularity of payment and so on; suggestions to the policy makers.

Methodology. In this study purposive random sampling technique was followed to choose the respondents. The sample of the research includes the individuals who are within the tax net and have to pay income tax to the government. 128 respondents participated in the survey spontaneously. Mean value, standard deviation and related statistical tools were used for analyzing the data in the research. SPSS software was used for analyzing and interpreting the research result. Statistical tables were used to display the outcome.

Findings. The major findings of the study suggest that 65.6 % of the respondents said that their official activities have been affected much while other 25 % claimed that their activities have become moderately affected due to the COVID-19 pandemic. Income of 40.6 % of the respondents has already been much affected and income of 32.8 % of the respondents has been moderately affected. The study warns that due to the detrimental effects of the COVID-19 pandemic on the income level, the government’s tax collection may fall.

Originality. The study concludes that the adverse effects of the COVID-19 pandemic will negatively affect the government revenue collection and to tackle this situation a less regressive tax system is suggested which will allow shifting tax liability to the rich taxpayers. The study emphasizes the implementation of the existing tax laws so that tax evasion is minimized.

Practical value. The study has recommended some specific recommendations that may help the respective authority in tackling the ongoing coronavirus pandemic. The study suggested making some necessary adjustments in the public expenditure to reduce the pressure on tax collection. It might be beneficial to the government to manage the COVID-19 pandemic if the recommendations of the study are taken into consideration.

Keywords: *taxpayer, regressive tax system, COVID-19 pandemic, tax evasion, government stimulus*

Introduction. Tax is one of the highest contributing revenue sources for all the modern governments including Bangladesh [1]. Adam Smith, the renowned economist and the father of economics, suggested four canons (basic principles of taxation) of taxation that are considered as requirements for a good tax system [2]. According to the basic taxation principles the amount or rate of tax should be set in a way so that it neither creates excessive pressure for the taxpayers nor causes financial crisis for the government, rather there should be a balance between the affordability and the government tax rates to build a situation where both parties will smile. A developing country like Bangladesh mostly depends on tax and non-tax revenues and has to reduce its dependency on foreign aids. The government’s income tax revenues depend on the income of the taxpayers which again is related to their income source, organizations where they are working. So, any adverse effect on the organizational activities might have effects on the income level of the employees and subsequently on the tax collection of the government. Generally, it is accepted that most people stay at home, which hampers their work and eventually income during the pandemic, which causes a reduced output in every sectors.

But sometimes unexpected incidence may not affect the income level of the employees if the organization’s financial health is very sound or due to the organizational policy. The

ongoing Corona Virus, COVID-19 pandemic has created a record social and health disaster all over the world and has led the world into a financial decline; it is yet uncertain how long it may continue. This pandemic has reduced the asset price in the affected countries [3]. This reduction of asset price may hinder the business operations of the industries. The head of the economic affairs of the Scotland government has warned that the ongoing lock-down is reducing the one third of economic output, which indicates the symptom of global economic crisis [4]. The study indicated that shutdowns, discontinuation of a firm’s operation and dismissal of employees are some of the effects of the COVID-19 pandemic. Some effects may affect the whole economy while some other effects may affect the parts of the economy [5]. The COVID-19 pandemic has temporarily postponed most of the economic operations for preventing the outbreak of the pandemic, which has brought a lot of sufferings to the common people including pay-cut, salary stop or even job loss [6]. Whether these things affect the income taxpaying ability and the tax collection in the upcoming days is a big question for many reasons. In [7] there is projected a zero-point five percent GDP cut in the year of 2021 in USA due to the effect of the coronavirus pandemic which is similar to eleven and half percent of the collection of government tax collection before this pandemic. It is believed that a global pandemic like COVID-19 creates slowdown in economic and business operations because people need to maintain social distance, which does not allow them to

work in the work place [8]. Additionally, in [9] the income inequalities in Italy during the Influenza pandemic are studied which occurred in the year of 1918. However, during a pandemic like COVID-19 some dishonest and corrupt taxpayers may hide their income and thus evade their tax, which may add fuel to the financial crisis of the government and eventually the economy may face unwanted problems. To tackle this sort of issue the respective authority should ensure the enforcement of tax and tax related laws in the country. In a developing country like Bangladesh where different varieties of reports regarding corruption are being published in the local and international media, it is really tough to ensure the proper administration of tax system of the country. It is particularly true during a pandemic that affects the income of the people and makes it more challenging to enforce the laws. On the other hand, the world economy is now dominated by the capitalists, which allows a very small group of people to control the large part of the economy as well as the resources of the world. Although a pandemic affects the overall economic activities of the country, the rich people are comparatively less affected and they have more ability to sustain against the pandemic while the poor people become poorer due to salary cut or loss of jobs during the pandemic. Thus, the capitalist-based economy is increasing the inequalities between income and wealth of the people of the society. The viruses that cause such a pandemic may reshape and change its characteristics from time to time in different environment. So, it is really unpredictable or tough to predict when actually this pandemic stops. Even the reduction of infection rate of the COVID-19 in one country or region of the world may not be able to bring a good sign for the other regions or other countries. Rather government and the people have to wait to face the next waves of the pandemic like second/third or even next after waves of the pandemic. Moreover, none of the countries is totally self-dependent, rather all the countries are somehow dependent on multiple countries for different goods. In the age of globalization, countries are engaged in import and export activities, which is impossible to stop totally even during the COVID-19 pandemic. This type of cross-country trading activities increases the COVID-19 infection rate by bringing the different variants of coronavirus from one country to another country. So, the government and other respective authorities should try to take proper and effective measures to tackle a pandemic like the COVID-19 one. Good research activities may help to identify the true scenario and the actual factors of the effect of the pandemic, which is a precondition for the effective management of the pandemic. Specific research studies on the different variants of the coronavirus that may enter Bangladesh may work well as a preliminary preparation for the coming days. Moreover, the COVID-19 related research may provide guidelines and recommendations to the national policymakers so that they can look for the alternative sources of government revenues in the worse days if it comes. The specific research activities may also recommend some measures to mitigate the sufferings and losses of the country arising from a pandemic. These points increase the rationale of this study.

Literature review. Regulatory and administrative issues of tax are regarded as the fundamentals of the good tax systems, Islam, et al. (2020). So, handling the ongoing crisis period tax system might contribute as per the flexibility concept of the good tax system.

The AID/HIV pandemic in South Africa influenced many economic and non-economic variables resulting in a huge tax to the economic growth rate (Arndt, C., & Lewis, J. D., 2001). The HIV/AIDS pandemic in South Africa: Sectoral impacts and unemployment. *Journal of International Development*. The *Journal of the Development Studies Association*). In [10], they found tremendous distractions to the global economic activities including a rise in the unemployment rate resulting in a reduction in income level of the people which is a source of tax revenue for the government.

A large number of US workforce are going to lose their jobs due to the Corona Virus pandemic and they will create pressure on the government for unemployment allowance [11]. From this probable US situation, the sufferings of a developing country like Bangladesh can easily be predicted. Coronavirus pandemic has decreased the RMG sector's contribution to the Bangladesh economy resulting in around half of its total order cancellation worth 1.5 million USD [6]. The author further studied that the remittance income of Bangladesh is also diminishing due to the COVID-19 pandemic. If the Bangladeshi people living abroad lose their jobs due to the COVID-19 pandemic, it will affect the foreign currency reserve of Bangladesh because it largely depends on the remittance sent by those people working abroad. As a result, the government revenue and financial condition will reduce both in short and long run. NBR, the highest tax administration authority of Bangladesh has instructed to prepare modified VAT collection strategy with a view to achieving the goal of government revenue collection. The authority is deeply concerned about the government revenue during the COVID-19 pandemic period [12].

The tax payers who have been fired from their jobs due to the Corona Virus pandemic have no incomings of money although they are still bound to bear the bills for the daily necessities. As a result, their financial status is gradually falling down [13]. In [14] it is mentioned that a pandemic may have permanent impact on the memory of people of the society ranging from the death of the nearest ones to the socioeconomic shortfall. In a word, the COVID-19 pandemic had a tremendous effect on the Turkish people. To lead our daily personal life regularity of income is a must. A part of regular income is paid to the government as tax which is the dominating source of government revenues. The COVID-19 pandemic, on the one hand, has increased the chance of becoming infected in our workplace and, on the other hand, has decreased the income regularity and job security [15]. It is supported by the study of [9] that inequalities between incomes of different groups of people caused by a pandemic may exist in the society even after a century after the pandemic. So, their study hints for a less collection of government tax revenue. The novel coronavirus hit Bangladesh in March 2020 and in [16] it is reported that COVID-19 has been a severe problem in Bangladesh causing many jobs losses and unemployment problems. They further mentioned some timely steps taken by the government of Bangladesh to face the pandemic. [17] suggests for the necessary adjustment of public expenditures during a pandemic like COVID-19. They further recommended classifying the disruption level of the pandemic before distributing government supports among the sufferers. The poor management of the government fund may not be able to eradicate the sufferings rather it may spread the negative image of the government among the people, which may reduce the chance of receiving local and foreign aids to mitigate the COVID-19 challenge. Some previous research in different countries emphasized the proper management of government and private level aids.

Providing financial backup to the affected families and persons and strategic management of the economic systems have been recommended to tackle the Corona Virus pandemic in the United States [18]. If this is the situation for America, the upcoming misery of Bangladeshi people should be just beyond the imagination. The government of Bangladesh is gradually announcing special stimulus for one by one sectors; on the other hand, the government itself is under the threat of revenue loss.

The sustainable goals of the United Nations are set to conclude by the year of 2030 which is now under the COVID-19 threat. Besides, perhaps the world is going to experience an increased global poverty for the very first time after 1990 [19]. This global poverty increase is showing a symbol of decreasing the income of the taxpayers of Bangladesh as well, which may result in a decreased tax collection for the government. Since the sustainable goal of United Nations is supposed to be need-

ed to extend further due to the COVID-19 pandemic, the national level goals and development related projects will also be affected undoubtedly.

The World Bank reported that the COVID-19 Pandemic will create economic crisis due to the reduction of economic activities and this scenario will be worse in developing countries because of the poor management capacity of these countries. The World Bank report further concludes that huge unemployment and business shut-downs will be experienced by the developing countries [20]. From this study it can be forecasted that employment and income of the taxpayers of Bangladesh are either already affected or will become affected by the Corona Virus pandemic. If the tenure of the ongoing coronavirus pandemic prolongs further the sufferings of the people will also increase without the proper vaccination of the people.

The developing countries like Bangladesh are supposed to be more affected by the Corona Virus pandemic due to the shortage of government capacity to continue the financial activities of different sectors and, as a result, future tax revenue might reduce [21].

Income of individual taxpayers and government tax revenues and revenue structure of Bangladesh. In the government revenues tax revenues amount to around 80 %. These tax revenues come in different forms like direct & indirect taxes and income tax from the individual taxpayers makes mentionable contribution to the revenue collection of the government. So, there is a close connection between the government revenues and individual income of the taxpayers. If the personal income of the tax payers is affected, the subsequent effect will hit the government income because amount of income tax of the taxpayers depends on the amount of income. On the other hand, another mutual relationship exists between the income of taxpayers and the economic activities of the organization where the taxpayer is working. If the organizational activities are suspended or interrupted, there is a high probability that the payroll of the employees become affected. From the above two relationships another relationship can be set between the economic activities of the organizations and the government revenue collection. If the activities of the organizations are hampered the government revenue collection is supposed to be affected. For the reason that interruption of the organizational activities may affect the income of the employees and interruption of employees' income may cut government revenues. To run the country, the government of the country depends largely on tax and non-tax revenues. Bangladesh has a growing economy with around 19 million people. The economy of Bangladesh is primarily agriculture based and now gradually some industrialization is being performed in small scale.

Few industrial establishments are contributing to the economy to some extent but the lion shares of the government's revenues are coming from only a limited number of products and services. The increasing industrialization of the country is creating a lot of employment opportunities, which in one sense increases the number of individual taxpayers in the country. On the other hand, the industrialization of the country is creating the scope for increased collection of indirect taxes like value addition tax (VAT) and sales tax. Besides, gradually the excise duty and import and export taxes are also increasing and contributing to the government revenue generation. However, although indirect taxes contribute more to the government revenue collection, contribution of direct taxes like individual income tax collection is not less important at all. So, if the income level of individual taxpayers is affected, it will ultimately affect the governmental revenue collection. National Board of Revenue (NBR) is the highest authority for government tax collection in Bangladesh which is empowered to enforce the tax laws. The NBR alone collects around 97 % of the tax revenues and around 85 % of total government revenues in Bangladesh.

Purpose. The purposes of the study include to analyze the effects of Corona Virus pandemic on the taxpaying ability of

the individual taxpayers of Bangladesh and its subsequent impact on the government revenue collection. The study purposes also include to analyze the factors related to the taxpaying ability like the situation of their employer, regularity of payment etc. The study further aims to recommend suggestions to the policy makers. This current study finally intends to create the scope for some specific research that may contribute further to tackling this ongoing COVID-19 pandemic.

Methods. This is primary data based descriptive research where a structured questionnaire was used for collecting the data. Purposive random sampling technique was followed to choose the respondents. The sample of the research includes the individuals who are within the tax net and have to pay income tax to the government. Research data were collected through online question distribution where 128 respondents participated spontaneously. The survey question which was distributed among the respondents was structured in nature. Mean, standard deviation and related statistical tools were used for analyzing the data in the research. SPSS software was used for analyzing and interpreting the research result. Statistical tables were used to display the outcome.

Results. Gender, age and profession of the respondents. Table 1 shows the gender of the respondents of the study. It is seen that 78.1 % of the respondents are male and the rest are female. So, most of the respondents of the study are male.

Table 2 shows that around 61 % of total 128 respondents are below 35 years old while 17.2 % are between 35–40 years. Table 2 indicates that young and junior level employees responded more to the survey of this research. The age groups of the respondents hint that the senior employees are reluctant to respond to the survey which may be due to more job responsibilities and work load of theirs.

Table 3 shows that 50 % of the respondents are employed in private service while 31.3 % work in the government sector and 10.9 % work in their own business. The rest of the respondents are in other professions like doctors and teachers.

Table 3 hints that half of the respondents are private service holders followed by 31.3 % of government employees and only 10.9 % of businessman. As the respondents from different professions participated in the survey of the study, it is assumed that all the professions are somehow affected by the COVID-19 pandemic caused by coronavirus.

Effect of COVID-19 on the organizational activities and Income. Smooth organizational activity and uninterrupted income of the tax payers are closely related with the tax paying

Table 1

Gender

Gender	Frequency	Percent, %	Valid, %	Cumulative, %
Female	28	21.9	21.9	21.9
Male	100	78.1	78.1	100.0
Total	128	100.0	100.0	

Table 2

Age

Age group	Frequency	Percent, %	Valid percent, %	Cumulative percent, %
35–40	22	17.2	17.2	17.2
41–45	12	9.4	9.4	26.6
46–50	8	6.3	6.3	32.8
Above 50	8	6.3	6.3	39.1
Below 35	78	60.9	60.9	100.0
Total	128	100.0	100.0	

Table 3

Profession

Profession	Frequency	Percent	Valid percent	Cumulative percent
Business	14	10.9	10.9	10.9
Doctor	2	1.6	1.6	12.5
Govt. Service	40	31.3	31.3	43.8
NGO/Dev	4	3.1	3.1	46.9
Private service	64	50.0	50.0	96.9
Student	2	1.6	1.6	98.4
Teacher	2	1.6	1.6	100.0
Total	128	100.0	100.0	

ability of the taxpayers. Because a three-sided relationship exists among these three things. From Table 4 the scenario can be explained clearly.

Table 4 shows that 65.6 % of the respondents said that their official activities had been affected much while other 25 % claimed that their activities had become moderately affected due to the COVID-19 pandemic. Only 4.7 % of the respondents mentioned that their activities are not affected due to the pandemic. This scenario reflects the fact that the income of the taxpayers may be affected in the ongoing corona virus pandemic.

Table 5 shows that the income of 40.6 % of the respondents has been much affected and 32.8 % of the respondents replied that their income got moderately affected in the COVID-19 pandemic although 26.6 % of the respondents have not been affected in their income.

This scenario is a threat of decreasing income tax collection in the days to come. If the income falls ultimately, they will become temporarily unable to pay income tax to the government. Even some taxpayers might come out of the tax net with the advantages of flexible income tax slab. The COVID-19 pandemic has affected the income level of different professions in Bangladesh in different scales. This reality creates the need for the necessary modifications in the tax system of the country according to the concept of canon of flexibility.

Table 4

COVID-19 effect on organizational activity

Degree of effect	Frequency	Percent	Valid percent	Cumulative percent
Not affected	6	4.7	4.7	4.7
Not much affected	6	4.7	4.7	9.4
Affected moderately	32	25.0	25.0	34.4
Much affected	84	65.6	65.6	100.0
Total	128	100.0	100.0	

Table 5

COVID-19 effect on income

Degree of effect	Frequency	Percent	Valid percent	Cumulative percent
Not affected	34	26.6	26.6	26.6
Affected moderately	42	32.8	32.8	59.4
Much affected	52	40.6	40.6	100.0
Total	128	100.0	100.0	

Table 6 shows that income of businessmen and service holders with local private organizations has been affected much while government employees and service holders with foreign companies or multinational organizations responded almost no negative impact in their income level during the coronavirus pandemic.

It can be mentioned that although all the professions have been affected by the coronavirus pandemic, the degree of sufferings is not same for all the professions. Employees of the local private organizations are suffering more than the employees of the MNC and foreign corporations that will increase the employee turnover rate in the local companies and, as a result, local organization will lack experienced and skilled manpower in the future.

Table 7 shows that 64.1 % of the respondents think that this pandemic will continue for more than 3 months and 32.8 % of the respondents think that the pandemic may continue; only 3.1 % of the respondents think that the pandemic will not continue.

This data is a symbol of anxiety that will lead to frustration and job cut in different industries. In this regard, the researchers suggest effective stimulus initiative like loan at reduced interest rate for the private sector to continue their activities. Therefore, the organizations may retain their employees even during the pandemic time. The government and other development organizations should think about creating alternative jobs for the people who are losing their jobs due to the pandemic. Otherwise, some unemployed people, particularly the unemployed youth, may be involved in various financial and anti-social crimes like snatching, robbery and so on. If these things happen, the law-and-order situation of the country will deteriorate, which will incur more expenditures, on the one side, and social degradation will undoubtedly result itself.

Table 6

Cross tabulation showing the detrimental impact of the COVID-19 pandemic on monthly income level of respondents of different professions

How the income of your profession has been affected due to COVID-19 pandemic?	Much affected	Moderately affected	Not affected	Total	Correlation
Business	12	0	0	12	-0.053
Govt Service	8	4	29	41	
Private service with a local organization	37	16	4	57	
Private service with a foreign or multinational organization	0	1	6	7	
NGO/Development organization	3	3	0	6	
Other	4	0	1	5	
	64	24	40	128	

Table 7

Concerns about further continuation of the COVID-19 pandemic

Will the COVID-19 continue further?	Frequency	Percent	Valid percent	Cumulative percent
May be	42	32.8	32.8	32.8
No, it will not	4	3.1	3.1	35.9
Yes, it will continue	82	64.1	64.1	100.0
Total	128	100	100.	

Conclusions. From the research findings it is predictable that in the short-run the collection of tax revenue is going to be hampered much. Due to the detrimental effect of the Coronavirus (COVID-19) pandemic the decreased income level of the individual taxpayers will diminish the tax collection. On the other hand, government expenditure is increasing even more, gradually for fighting against the pandemic caused by coronavirus. The government is funding for the stimulus packages in different emergency service sectors as well as for protecting those industries which are contributing to earning foreign currencies through exports. To tackle the upcoming situation, the government should have some plans to keep the revenue flow good enough. To collect more taxes, the government should not levy more taxes on the poor or middle-income tax payers, because it will add fuel to the sufferings of the taxpayers who have been affected due to the COVID-19 pandemic. Rather a better proposal for the government may be more effective to make the tax system less regressive, which will shift the extra tax burden to the wealthy people of the country. To make this policy work better the rich taxpayers must be motivated and well convinced regarding their responsibility during a national crisis like COVID-19 pandemic as well as the enforcement of tax law and policy must be ensured to minimize the tax evasion. Unfortunately, in a pandemic situation the dishonest and self-centered people who lack moral values may adopt illegal ways to hide their income with a view of decreasing their tax liabilities. According to the findings of this current study as well as the literature claims that this ongoing pandemic may continue further, the income level of the individual taxpayers and eventually the government tax collection may fall further. So, the government and the policymakers should look for the alternative sources of government funds during the coming days. In a crisis period like pandemic cost reduction policy may also work as an influential tool to increase the government revenues because the cost cut method indirectly increases the revenues. So, the policymakers of the government should make the proper analysis to find out the unimportant objects of government expenditures to avoid the wastage of the government funds. At the same time, they should prepare a priority list of the government expenditures so that the more important expenditures are not given less priority and vice versa. Being a developing country with an agriculture-based economy having dependency on the foreign aids, the government should also protect their image from any sort of corruption and mismanagement of the foreign aids otherwise the international bodies or the developing partners may not extend their helping hands during a crucial pandemic time. As a part of the long-term plan, the government should facilitate the development of COVID-19 vaccine by the local organization to reduce the dependency on other countries for the vaccine. Finally, the researchers expect to initiate further research project to identify and resolve the specific problems related to the ongoing pandemic. A pandemic like the COVID-19 one is very tough to manage and tackle because it is totally unpredictable. Furthermore, such type of pandemic usually has several phases and the virus can change their behavior frequently. Even complexity and severity which arise from this sort of virus may differ from country to country due to the changing environment. So, the government along with the concerned departments may take research initiatives to tackle the COVID-19 related worse financial crisis if it comes but not expected at all.

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Оцінка впливу пандемії COVID-19 на державні доходи: дослідження про індивідуальних платників податків Бангладеш

М. Р. Іслам¹, С. Сурайя¹, Н. М. Заєд¹,
К. Б. М. П. Хасан², М. С. Бінаша¹, В. Ніценко³

1 – Міжнародний університет Даффіділ, Народна Республіка Бангладеш

2 – Аграні Банк Лімітед, Народна Республіка Бангладеш

3 – Фонд SCIRE, м. Варшава, Республіка Польща, e-mail: vitaliunitsenko@gmail.com

Мета. Мета дослідження включає аналіз впливу пандемії коронавірусу на податкову здатність окремих платників податків Бангладеш і його подальший вплив на збір державних доходів; аналіз факторів, пов'язаних зі здатністю сплачувати податки, таких як становище їхнього роботодавця, регулярність виплат тощо; пропозиції уряду.

Методика. У цьому дослідженні для вибору респондентів застосовувалася цільова методика випадкової вибірки. Вибірка дослідження включає фізичних осіб, які перебувають у межах податкової мережі та мають сплачувати податок на прибуток уряду. 128 респондентів спонтанно взяли участь в опитуванні. Для аналізу даних дослідження використовувалися середні значення, стандартне відхилення й відповідні статистичні інструменти. Для аналізу та інтерпретації результатів дослідження було використано програмне забезпечення SPSS. Для відображення результатів використовувалися статистичні таблиці.

Результати. Основні результати дослідження показують, що 65,6 % респондентів сказали, що їх офіційна діяльність сильно постраждала, а інші 25 % стверджують, що їхня діяльність помірно постраждала через пандемію

COVID-19. Дохід 40,6 % респондентів дуже сильно постраждав, а дохід 32,8 % респондентів – помірно постраждав. Дослідження попереджає, що через згубний вплив пандемії COVID-19 на рівень доходів, обсяг збирання податків уряду може впасти.

Наукова новизна. Дослідження приходить до висновку, що несприятливі наслідки пандемії COVID-19 негативно вплинуть на збирання державних доходів, і для подолання цієї ситуації пропонується менш регресивна податкова система, що дозволить перекласти податкові зобов'язання на багатих платників податків. У дослідженні робиться акцент на імплементації існуючого податкового законодавства, щоб мінімізувати ухилення від сплати податків.

Практична значимість. Дослідження рекомендує деякі конкретні пропозиції, що можуть допомогти відповідним органам у боротьбі із триваючою пандемією коронавірусу. Авторами запропоновано внести деякі необхідні корективи до державних видатків, щоб зменшити тиск на збирання податків. Уряду було б вигідно керувати ситуацією в умовах пандемії COVID-19, якщо врахувати рекомендації дослідження.

Ключові слова: платник податків, регресивна податкова система, пандемія COVID-19, ухилення від сплати податків, державні стимули

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