

Kudziwa zambiri za

MSONKHO

EAMONN BUTLER



Kudziwa Zambiri za Msonkho

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KUDZIWA ZAMBIRI ZA MSONKHO

EAMONN BUTLER

iea

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ZOKHUDZA MLEMBI WA BUKULI

Eamon Butler ndi Mkulu wa Bungwe la Adam Smith Institute, lomwe limachita kafukufuku wa zachuma ndi zinthu zomwe zimakhudza moyo wa anthu. Iyeyu anachita maphunziro aukachenjede a zachuma ndi zokhudza maganizo (*psychology*). Alinso ndi digiri ya PhD pa phunziro la kuganiza mozama (*philosophy*) ndi digiri yaulemu ya Dlitt. M'zaka za m'ma 1970, iye anagwirako ntchito ku Nyumba Yamalamulo ku Washington, ndipo anaphunzitsapo phunziro la kuganiza mozama pa koleji ya Hillsade, ku Michigan, asanabwerere ku UK komwe anakakhazikitsa bungwe la Adam Smith Institute pamodzi ndi anzake. Iye anapatapo mphoto ya zaufulu ya Freedom Medal of Freedoms Foundation ku Valley Forge, mphoto ya UK National Free Enterprise Award, komanso mphoto ya Hayek Institute Lifetime Achievement Award. Kampani yake ya *Secrets of the Magna Carta* inapata mphoto ya zamafilimu ya Anthem Film Festival, ndipo buku lake lotchedwa *Foundations of a Free Society* linapatako mphoto ya Fisher Prize.

Mabuku ena a Eamonn ndi monga ofotokoza zambiri za akatakwe pa zachuma awa: Adam Smith, Milton Friedman, F. A. Hayek, ndi Ludwig von Mises. Iye analembanso mabuku ofotokoza zambiri zokhudza ufulu wa anthu pa ndale ndi zachuma, kapangidwe ka ziganizo za boma, kayendetsedwe ka zachuma kotsogozedwa ndi azamalonda osati boma, kusiyana ndi kusasiyana kwa anthu pa zachuma, momwe chuma cha mayiko chimayendera, komanso mabuku a *The Condensed Wealth of Nations* ndi *The Best Book on the Market*. Pamodzi ndi alembi ena, iye analembanso buku la *Forty Centuries of Wage and Price Controls*, ndi mndandanda wa mabuku okhudza nzeru ndi

kaganizidwe ka anthu. Iye amalemba zinthu zosiyanasiyana zomwe zimasindikizidwa mu nyuzipepala, kuulutsidwa m'mawayilesi, komanso zofalitsidwa m'masamba a pa intaneti.

MNDANDANDA WA MATANTHAUZO A ZIDULE ZA MAWU

EU	European Union
FTT	Financial transaction tax
GDP	Gross domestic product
GST	General sales tax
LTJ	Low-tax jurisdiction
OECD	Organisation for Economic Co-operation and Development
VAT	Value added tax

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CHIYAMBI

Cholinga chenicheni cha bukuli

Bukuli silikufotokoza za mtundu wina wake wa ndondomeko yotolera misonkho, koma likupereka *chithunzithunzi* cha zinthu zosiyanasiyana zokhudza misonkho. Likufotokoza tanthauzo la kutolera misonkho, chifukwa chomwe misonkho imaperekedwera, zolinga zake, zotsatira zake pakati pa anthu ndi pa chuma, zotsatira zake pa kakhaliidwe kabwino ka anthu, omwe amapereka misonkho, ubwino wake, mavuto azachuma omwe misonkho imadzetsa, ndi momwe ntchito za misonkho zingamayendetsedwere bwino.

Bukuli silinagwiritse ntchito kwambiri mawu ovuta kumvetsetsa, ndipo linalembedwa m'njira yoti anthu wamba azitha kumvetsetsa, maka omwe akufuna kumvetsetsa za gawo lomwe misonkho imatenga m'dziko komanso zomwe anthu osiyanasiyana amaganiza ndi kukamba pa za misonkho. Bukuli linalembedweranso ophunzira m'sukulu zaukachenjede omwe akufuna kudziwa zambiri zokhudza misonkho kuposa zomwe akupeza m'mabuku omwe amagwiritsidwa ntchito m'sukulu zawo.

Kodi bukuli ndi lofunikira chifukwa chiyani?

Mabuku okhudza zachuma samakamba mozama nkhani zokhudza misonkho. Mabukuwa amatenga msonkho ngati chinthu chomwe chimagwiritsidwa ntchito pa ntchito yoyendetsa chuma, pogawa chuma cha m'dziko, kapena posintha mchitidwe wa anthu (monga pofuna kuwalimbikitisa kuti achepetse mchitidwe wawo woononga chilengedwe). Koma sikuti nkhani ya msonkho ikuthera pomwepa ayi.

M'buku lake la 1776 lotchedwa *The Wealth of Nations*, Adam Smith (1723–1990), yemwe anali m'modzi wa anamandwa oyambirira pa phunziro la zachuma a ku Scotland, anafotokoza kuti ndondomeko yabwino ya misonkho imatsata mfundo zinayi izi - kukomera aliyense, kutsimikizika, kuchitika mosavuta, komanso kusaonongetsa ndalama. Mfundozi zinavomerezedwa ndi anthu ambiri ndipo zikugwiritsidwanso ntchito dziko lonse lapansi masiku ano (Butler 2007). Koma chomvetisa chisoni ndi chakuti ndondomeko za misonkho m'mayiko ambiri masiku ano sizikutsatira mfundo ya *kukomera wina aliyense*, popeza zikumapotozedwa pofuna kutumikira zolinga za ndale n'kumapsinja anthu osauka. *Kutsimikizika* kukutanthauza kuti anthu ayenera kudziwa bwino lomwe kuchuluka kwa misonkho yomwe amapereka, koma kusamvetsetseka kwa ndondomeko za misonkho m'mayiko ambiri kumalepheretsa kukwaniritsa mfundoyi. *Kuchitika mosavuta* kukutanthauza kuti kupereka misonkho kusamakhale chinthu chovuta kuchikwaniritsa. Koma ndondomeko za misonkho m'mayiko ambiri zimakhala zovuta kuzimvetisa, moti anthu ambiri amachita kupeza thandizo kwa akadaulo azachuma omwe amalipiridwa ndalama zankhanikhani kuti awathandize. *Kusaonongetsa ndalama* kukutanthauza kuti misonkho izikhala yosavuta kutolera, ndipo isamasokoneze ntchito zamalonda. Koma chachisoni ndi chakuti misonkho ina imabweretsa mavuto aakulu azachuma poyerekeza ndi ndalama zomwe boma limapeza kudzera m'misonkhoyo.

Ngakhale pali zovutazi, mabuku ambiri amatenga nkhani zamisonkho ngati chinthu chopanda banga lina lililonse. Mabukuwa amaona misonkho ngati chinthu chofunikira chomwe chimabweretsa ndalama zoyendetsera ntchito zosiyanasiyana zaboma. Nthawi zambiri, mabukuwa amayang'ana mbali ziwiri basi – mbali ya omwe akupereka

misonkho ndi omwe akukhudzidwa ndi misonkhoyo. Koma mabukuwa samafotokoza momwe misonkho imaikidwira kapena kuchotsedwera, kapena momwe ntchito zandale zimakhudzira ndondomeko za misonkho, kapenanso momwe anthu amaonera ntchito zamisonkho. Mabukuwa samafotokoza bwinobwino ngati mitundu ina ya misonkho ili ndi kuipa koposa ubwino wake, kapena mitundu ya misonkho yomwe ndi yabwino kwambiri kapena yoononga zinthu kwambiri kuposa ina, kapenanso ngati pali njira zina zopezera ndalama zaboma osati misonkho. Mabukuwa samalabadiranso kufufuza za zifukwa zomwe misonkho imakwezedwera komanso ntchito zomwe ndalama zamisonkhozo zimagwira.

Buku lino likusiyanako ndi mabuku oterowo chifukwa likufotokoza mfundo zonsezi kuphatikizapo zina zomwe sizinatchulidwe pamwambapa. Cholinga chake ndi chakuti anthu athe kumvetsetsa za misonkho ngati gawo limodzi lofunikira la nkhani zachuma komanso umoyo wa anthu. Mfundo yaikulu m'buku lino ndi yakuti misonkho imalephera kukwaniritsa zolinga zake. Bukuli likuzukuta za mfundo zikuluzikulu zomwe zitha kutsogolera ndondomeko zamisonkho zabwino komanso zosavuta, ndi kuunika njira zina zomwe zitha kugwiritsidwa ntchito pofuna kupeza ndalama zoyendetsera boma.

1 MBIRI YA KUTOLERA MISONKHO

Mtsogoleri wina wodziwika bwino wa ku USA, Benjamin Franklin (1706-1790), analemba mawu akuti, ‘Padziko lapansili, palibe chinthu chomwe tingangenene kuti ndi chotsimikizika, kupatulapo imfa ndi misonkho’ (ngakhale kuti masiku ano anthu ambiri amati zinthu ziwirizi zimabwera mozondoka). Chachidziwikire ndi chakuti misonkho yakhala ili pakati pathu kwa nthawi yaitali ndithu.

Nthawi ya makedzana

Kuyambira makedzana, mayiko ambiri akhala akugwiritsa ntchito misonkho kuti azipeza ndalama zoyendetsera ntchito za boma zopindulira nzika (kapena kuthandiza atsogoleri kuti azikhala moyo wapamwamba wolingana ndi udindo wawo). Ndipo kuyambira kalekale, misonkho yakhala ikutoleredwa pa ntchito zaulimi: komwe kumachokera zakudya ndi zakumwa zathu.¹

Ku Egypt. Zaka pakati pa 2000 ndi 5000 zapitazo, Mfumu Farao za ku Egypt zinkalemba ntchito alembi

¹ Kutu mudziwe zambiri zokhudza mbiri ya ndondomeko za misonkho, werengani buku la Blackson (2007).

ankhaninkhani kuti aziwerengetsera kuchuluka kwa zokolola za anthu ndi cholinga chowerengetsera misonkho. Msonkho umatoleredwa pa mbewu zokololedwa, ziweto, mowa, ndi zinthu zina. Panali zilango zokhwima kwa onse othawa kulipira msonkho. Mafumu amalamuliranso kagwiritsidwe ntchito ka mafuta ophikira, ndipo msonkho umaikidwanso pa mafutawa: akuluakulu aboma amatha kulowa m'nyumba za anthu ndi kupereka chilango chokhwima kwa onse omwe amafuna kuthawa msonkhowu pogwiritsa ntchito mafuta mobwereza.

Ku China. Kalekale, chuma cha dziko la China chinali chodalira ulimi, ndipo misonkho inkatoleredwa pa zokolola. Akuluakulu aboma m'madera osiyanasiyana anapatsidwa mphamvu yokweza misonkho yomwe anthu amayenera kupereka – njira zokwezera misonkhoyi amadziwa ndi iwowo. Misonkho yochuluka imatoleredwa pa malo omwe anthu anali nawo komanso zokolola zawo, koma nthawi zina, misonkho imathanso kutoleredwa pa zinthu monga mchere, zaluso monga ziboliboli, miyala ya mtengo wapatali, tiyi, fodya, ndi zina. Umu ndi momwe boma limapezera ndalama zoyendetsera ntchito za asilikali, zomangamanga (kuphatikizapo kumanga mpanda wotchedwa *the Great Wall*), ndi ntchito zina zaboma.

Ku Greece. Misonkho yochuluka ku Greece (m'zaka za pakati pa 700 ndi 323 BCE) imatoleredwa ndi anthu omwe amapatsidwa udindo wotolera misonkho. Iwowa amalembedwa ntchito ndi boma kuti azitolera misonkho m'malo mwa boma. Misonkho imatoleredwa pa zinthu zopangidwa, monga mafuta a olivi; komanso pa malonda (kuphatikizapo misonkho yokwera yomwe imaikidwa pa mafuta ochokera mayiko ena, ngati njira yotetezera

katundu wopangidwa m'dzikolo). Kunalinso msonkho womwe nzika za mayiko ena zokhala ku Greece zimapereka. Komanso, munthawi ya ngozi zokugwa mwadzidzidzi, nzika zolemera kwambiri zimapereka msonkho (Kolasa-Sikiaridi 2022).

Ku India. Chisanafike chaka cha 300 BCE, ku India, boma limatolera misonkho pa ntchito zaulimi, zamalonda, ndi ntchito zina zaukadaulo wosiyanasiyana. Panali misonkho yomwe imalipiridwa pa malo omwe munthu anali nawo, mowa, mchere, ntchito za migodi, ndi zina. Monga ku Greece, misonkho ndi ngongole ku India zimakwezedwa mu nthawi ya ngozi kapena zinthu zokugwa mwadzidzidzi.

Ku Rome. M'zaka za pakati pa 509 ndi 27 BCE, dziko la Rome limatolera misonkho pa malonda ochitika ndi mayiko akunja, komanso pa malo ndi katundu yemwe anthu amakhala naye. Mawu a m'Chingerezi a *tax* omwe amatanthauza 'msonkho' akuyenera kuti anachokera ku mawu a m'Chiroma oti *taxare*, omwe amatanthauza 'kuyerekeza mtengo wa chinthu'. Anthu otolera misonkho amakwanitsa kutolera misonkhoyi, koma amachulutsa ziphuphu, zomwe zimachititsa anthu ambiri kudana ndi ndondomeko za misonkho. Patapita nthawi, mfumu Augustus (63 CCE–14 CE) inayambitsa ndondomeko yotolera mitundu ya misonkho iwiri: wotolerredwa kwa anthu potengera kuchuluka kwa chuma chawo komanso wotolerredwa pakati pa akuluakulu onse pa mlingo umodzi wosatengera kuchuluka kwa chuma chomwe munthu amapeza. Msonkho wachilendo kwambiri unali womwe unaikidwa pa mkodzo womwe umatolerredwa m'zimbudzi zam'madera. Mkodzowu unmagwiritsidwa ntchito popangira kemiko yochapira mitundu ina ya nsalu.

Ku England. Mtundu wina wa msonkho wochititsa chidwi ku England unkatchedwa *Dane-geld* (m'zaka za pakati pa 991–1016). Uwu unali msonkho woikidwa pa malo omwe anthu anali nawo, ndipo cholinga chake chinali chopezera ndalama zothandiza poteteza dziko la England ku adani ochokera ku chigawo cha Scandinavia kuti asalande malo ndi katundu. Zachisoni ndi zakuti ziwembuzi zimapitirirabe, zomwe zinachititsa mlakatuli wina, Rudyard Kipling, kunena kuti, 'Kungopereka msonkho wa *Dane-geld* kwa mdani, mdaniyo sangachokenso'. Komanso, zikuoneka kuti zinali zovuta kuchotsa msonkhowu: chiopsezo chomwe adani amenewa amapereka chitatha, mafumu otsatira sanachotse msonkhowu.

Atsogoleri am'madera amathanso kutolera misonkho. Pali nkhani ina (yomwe imachita kumvekeratu kuti ndi yabodza kapena yosinjirira) yomwe imati mfumukazi ina ya m'zaka za m'ma 1000, yotchedwa Lady Godiva, inayenda mbulanda m'mizinda ya ku Coventry pofuna kuonetsa kusakondwa ndi zomwe mwamuna wake anachita pokwezera anthu ake misonkho. Koma mafumu otsatira a ku England omwe anabwera pambuyo pa ziwembu zomwe anachita anthu ochokera ku Normandy m'chaka cha 1066 anali adongosolo pochita zinthu. Iwo amachita kauniuni ndi kulemba kuthekera kwa dziko lawo pa nkhani ya misonkho m'buku lotchedwa *Domesday Book*. Pambuyo pake, iwowa amaika misonkho pa malo achonde omwe anthu anali nawo, pa ziweto, pa matawuni, ndi zina zambiri.

Mtundu wa msonkho womwe anthu amapereka mofanana posatengera kuchuluka kwa ndalama zomwe amapeza unayamba kutoleredwa ku England kuchokera m'chaka cha 1275. M'chaka cha 1381, munthu aliyense amayembekezereka kupereka msonkho wa ndalama yosachepera 4 pensi. Msonkhowu ndi womwe anthu ambiri amati unayambitsa chiukiro cha anthu wamba

(*Peasant's Revolt*) m'chaka chimenecho. Chiukirochi sichinali choyamba poonetsa kusakondwa ndi ndondomeko za misonkho zosakomera anthu ena. Mfumu John ya ku Normandy (1166 -1216) itatolera misonkho kwa anthu am'dzikolo pofuna kupeza ndalama zomenyera nkondo zosiyanasiyana kunja kwa dzikolo, anthu odziwika anaima poyera ndi kuonetsa kusagwirizana ndi ulamuliro wake ku Magna Carta (m'chaka cha 1215) (Butler 2015). Kuukiraku sikuti kunali komaliza: misonkho yosadziwika bwino pansu pa ulamuliro wa Mfumu Charles Yoyamba (1600-1649) inakolezera nkondo za pachiwiniweni, zomwe zinachititsa kuti mfumuyi iphedwe.

Nyengo ya chuma chamayiko yoika patsogolo ntchito ndi ukadaulo wamakono m'malo mopanga katundu wambiri ku mafakitale

Ku United Kingdom. Kusintha kwa kagwiridwe ka ntchito za mafakitale, komwe kunayamba cha m'ma 1760 ku Great Britain, kunathandiziranso kusintha katoleredwe ka misonkho. Misonkho yambiri yomwe imatoleredwa pa malo a anthu, ziweto, ndi zokolola inayamba kutha, ndipo misonkho inayamba kutoleredwa pa ntchito zamakampani, phindu lomwe anthu amapeza pa bizinesi, komanso pa malipiro a pantchito.

Kuchokera mu 1789 kufika mu 1831, msonkho woikidwa pa zopangira makandulo unachititsa zipangizo zounikira kukhala zodula, zomwe zinabweretsa mawu a m'Chingerezi oti, 'The game's not worth the candle,' kutanthauza kuti mtengo wogulira zinthu zina umakhala waukulu kwambiri kuposa phindu la zinthuzo. Chifukwa chimodzi chomwe chinachititsa kuti tsitsi lochita kuvala (*mawigi*) lisiye kutchuka m'zaka za m'ma 1800 unali msonkho womwe unaikidwa mu 1795 pa zonunkhitsira tsitsili zomwe anthu

ankagwiritsa ntchito nthawi imeneyo.

Msonkho woikidwa pa ndalama yopeza pantchito kapena pabizinesi unayamba kuperekedwa kalekale, koma momwe timaudziwira masiku ano, msonkhowu unayamba m'chaka cha 1799 pamene Nduna Yaikulu ya ku Britain, William Pitt (1759–1806), inauyambitsa kuti uhandizire kupeza ndalama zomenyera nkondo yolimbana ndi Napoleon (1769–1821). Ndongomeko yomwe anakhazitsa inali yakuti anthu azipereka msonkhowu ngati amapeza ndalama zoposa £60 pa chaka pa mlingo woyambira 1%, ndipo umakwera mpaka 10% malingana ndi kuchuluka kwa ndalama zomwe munthu amapeza. Omwe amapeza ndalama zokwana £200 kapena kuposera apo ndi omwe amalipira 10%. Anthu ambiri anaulandira bwino msonkhowu monga wachipambano – ngakhale kuti mkulu waboma woyang'anira zamisonkho anadandaula ndi kuchuluka kwa Aphungu a Nyumba Yamalamulo omwe anasonyeza kuti amapeza ndalama zokwana £59 pachaka ndi cholinga choti asamalipire msonkho (Phillips 1967)!

Mu 1816, chiopsezo chochokera kwa Napoleon chitatha, msonkhowu unathetsedwa, ndipo mabuku onse okhudza msonkhowu anaotchedwa. Koma m'chaka cha 1842, Nduna Yaikulu, Robert Peel (1788-1850), inayambitsanso msonkhowu. Ngakhale kuti unayambitsidwanso mongoyembekezera chabe, msonkhowu unakhazikika m'dziko la Britain kuchokera pamenepo. Nduna Yaikulu, William Gladstone (1809-1898), inabweretsa ganizo lothetsa msonkhowu, koma maganizowa sanapite patali chifukwa cha Nkhondo ya ku Crimea yomwe inayamba mu 1853 mpaka 1856.

M'zaka za m'ma 1900, mlingo wa msonkho wa pa ndalama zopeza pa ntchito ndi pabizinesi unakwererapo. Uwu unali msonkho wokwera kwambiri womwe amalipira ndi anthu omwe amapeza ndalama zambiri pachaka (ndipo

umatoleredwa kuchokera kwa olemba anthu ntchito pansi pa ndondomeko yopereka msonkho mogwirizana ndi kapezedwe [*Pay As You Earn*]). Kunabweranso mitundu ya misonkho ina yambiri pa phindu lomwe makampani amapeza pa chaka komanso pa phindu lopeza pogulitsa katundu ndi masheya. Kumayambiriro kwa zaka za m'ma 2000, kunabwera mitundu ya misonkho pa maulendo apandege komanso pa ndalama za opuma pantchito (penshoni), ndi njira zina zofesera ndalama.

Ku United States. Kuyambira zaka za m'ma 1660 kupita mtsogolo, dziko la Britain linakhazikitsa ndondomeko zosiyanasiyana zoletsa mayiko a ku America, omwe anali pansi pa ulamuliro wake, kuti asamachite malonda ndi mayiko ena, komanso kuti asamatolere misonkho pa katundu wogulitsidwa kunja. Dziko la Britain linkatolera misonkho pa zinthu zopangidwa ku America, monga mchere, mowa, shuga, mapepala, magalasi, utoto (*penti*), ndi zipewa zomwe. Lamulo la msonkho wolipira pa zinthu zosindikizidwa la *The Stamp Act* (1765) linaika msonkho pa zikalata zonse zokhudza zamalamulo, nyuzipepala, magemu amakadi, ndi zinthu zina. Msonkho womwe unaikidwa pa tiyi unayambitsa chipani cha Boston Tea Party mu 1773, ndipo patangodutsa zaka zitatu, anthu a ku America analengeza za kuima paokha. Iwo anakwanitsa kumenyana ndi atsamunda a ku Britain pofuna kukhala odzilamulira.

Boma lomwe linalowa m'malo mwa atsamunda linayamba kukhazikitsa ndondomeko zake zopezera ndalama zoyendetsera dziko. Misonkho yambiri, pafupifupi 90%, imachokera ku zamalonda, motsogozedwa ndi Lamulo la Msonkho lotchedwa 1789 *Tariff Act* lomwe anakhazikitsa James Madison (1751-1836). Lamuloli linaika msonkho pa malonda, ndipo kunali misonkho pa mowa wa mtundu wa

whiskey, magalimoto, ndi zinthu zina zamanyado. Mosakhalitsa, boma linazindikira kuti misonkho inali njira yotetezera makampani am'dzikolo komanso njira yopezera ndalama zoyendetsera dziko, ndipo misonkho yoteteza anthu ndi makampani am'dzikolo inaikidwa pa katundu yense wochokera mayiko ena, monga *ayiloni*, thonje, ndi chamba.

Pa nthawi ya Nkhondo Yapachiweniweni ya ku America (1861-1865), boma limavutika kutolera ndalama, ndipo linaika msonkho pa katundu wosiyanasiyana woonjezera, kuphatikizapo zinthu zamanyado monga njuga, fodya, ndi mowa, komanso ntchito zomwe zimagwiridwa ndi akadaulo osiyanasiyana, masitampu, katundu wopangidwa ndi makampani, komanso ndalama zomwe makampani amapeza. Nkhondo itatha, misonkho yambiri pa katundu wochoka kunja inatsalirabe. Msonkho woikidwa pa ndalama zomwe munthu amapeza pantchito kapena pabizinesi unathetsedwa mu 1872, koma unabwezeretsedwanso mu 1894. Koma patangodutsa chaka chimodzi, Khoti la Apilo linagamula kuti kulipiritsa msonkhowu kunali kuphwanya malamulo. Ngakhale khoti linalamula motere, msonkhowu sikuti unatheratu ayi. Kumayambiriro kwa zaka za m'ma 1900, msonkhowu unabwereranso koma mwamtundu wina, ndipo unakwezedwa kwambiri pofuna kuthandiza kupeza ndalama zogwiritsa ntchito pa Nkhondo ya Dziko Lonse Yoyamba (1914-1918).

Nkhondoyi itantha, anthu anapempha boma kuti litsitseko misonkho, ndipo m'zaka za m'ma 1920, pulezidenti Calvin Coolidge (1872-1933) anatsitsako mlingo wa msonkhowu, makamaka kwa anthu opeza ndalama zambiri. Zodabwitsa zinali zakuti izi zinachititsa kuti anthu omwe amalandira kapena kupeza ndalama zochuluka aziperekabe *gawo lalikulu* la misonkho. M'zaka makumi

angapo zotsatira, misonkho inakwera chifukwa cha Nkhondo ya Dziko Lonse Yachiwiri (1939-1945), Nkhondo ya ku Korea (1950-1953), ndi Nkhondo ya ku Vietnam (1955-1975). Pofika kumayambiriro a zaka za m'ma 1960, anthu ambiri amafuna kuti boma litsitse misonkho, ndipo pamene pulezidenti John F. Kennedy (1917-1963) anatsitsako mlingo wa msonkho womwe anthu am'gulu lopeza ndalama zambiri amapereka, anthu olemera kwambiri anayamba kupereka gawo lalikulu la msonkho. Izi sizinasiyane ndi zomwe zinachitika m'nthawi ya Pulezidenti Coolidge. Izi zinachitikanso mu ulamuliro wa pulezidenti Ronald Reagan (1911-2004) m'ma 1980, komanso mu ulamuliro wa pulezidenti George W. Bush (1946-) mu 2001–2003 (Grecu 2004: 6–9).

Zomwe tingaphunzirepo pa mbiri ya misonkho

Mbiri ya misonkhoyi ikutisonyeza kuchenjera kwa maboma popeza zinthu zoonjezera zoyenera kuikapo misonkho – malo, ziweto, mchere, mafuta a olivi, tiyi, fodya, makandulo, tsitsi lovala, sopo, ndalama zomwe anthu akupeza, phindu lomwe anthu akupeza, mikodzo, penti, mayendedwe apandegé, masitampu, magemu amakadi, zipewa, ndi zina zotero. Mu 1705, mfumu ya dziko la Russia yotchedwa Peter the Great inaika msonkho ngakhale pa ndevu. Izi sikuti zinachitika pofuna kupeza ndalama zoyendetsera boma ayi, koma ngati gawo limodzi losintha dziko la Russia kukhala dziko lamphamvu kwambiri ku Ulaya. Iye amafuna kuti anthu a ku Russia azikhala ndi ndevu zazifupi komanso zooneka bwino monga momwe amuna am'mayiko ambiri ku Ulaya amaonekera. Ichi chinali chimodzi mwa zitsanzo zoyamba za ndondomeko ya misonkho yomwe cholinga chake ndi kusintha zochitika za

anthu.²

Zikuonekanso kuti mitundu ina ya misonkho imapitirirabe kutoleredwa ngakhale kuti cholinga chomwe misonkhoyo inakhazikitsidwira chinakwaniritsidwa kale. Msonkho wotchedwa *Dane-geld* tafotokoza kale uja unapirirabe kuperekedwa chiopsezo cha zigawanga chitatha; msonkho woikidwa pa ndalama zomwe munthu amapeza pantchito kapena pabizinesi, womwe unayambitsidwa pofuna kupeza ndalama zomenyera nkondo ya Napoleon ku Great Britain, unapitirirabe kuperekedwa nkondoyi itantha; ndiponso mitundu ya misonkho yosiyanasiyana yomwe inakhazikitsidwa pofuna kuthana ndi mavuto okugwa mwadzidzidzi inatsalirabe. Mu 1902, Kaiser Wilhelm II (1859–1941) wa ku Germany anaika msonkho pa chakumwa cha *shampeni* kuti boma lipeze ndalama zoyendetsera nthambi ya nkondo ya pamadzi (*Imperial Navy*). Ngakhale kuti zipangizo ndi zida za nkondo ya pamadzi zinaphwasulidwa mu 1919, msonkhowu ulipobe mpaka pano ndipo umabweretsa ndalama zankhaninkhani ku boma. Momwemonso, mu 1936, ku chigawo cha Pennsylvania ku America kunaikidwa msonkho pa mowa kuti boma lipeze ndalama zomangiranso mzinda wa Jonhstown womwe unaonongeka ndi madzi osefukira. Mzindawu unamangidwanso mosakhalitsa, koma msonkhowo (womwe pano uli pa 18%) sunachotsedwe (Shannon 2017).

Misonkho ya masiku ano

Kukula. Masiku ano, ndondomeko za misonkho zomveka bwino kwambiri zikupezeka m'mayiko otukuka kwambiri pa

² muone tsatanetsatane wa mitundu ya misonkho yodabwitsa ya makedzana, werengani buku la Keck (2022).

zachuma. M'mayikowa, misonkho yomwe anthu amapereka inakwera kwambiri pa zaka 100 zapitazi.

Izi zili chonchi chifukwa chakuti ambiri mwa mayikowa ali ndi mapulogalamu ambiri othandiza anthu pa zinthu zokhudza moyo wa tsiku ndi tsiku, zaumoyo, nyumba, ndi maphunziro. Mapulogalamu amenewa akumafunikira ndalama zambiri chifukwa cha kuchuluka kwa zaka zomwe anthu akumayembekezereka kukhala ndi moyo, kotero kuti mapulogalamuwa akumakhala opindulira anthu ochulukirapo, omwe zofuna zawonso zimakhala zambiri. Izi zikutanthauzanso kuti mapulogalamuwa akumakhalapo kwa nthawi yaitali.

Choyenera kudziwa ndi chakuti misonkho ili ndi ntchito zambiri kupatula kukhala njira yomwe boma limapezera ndalama zoyendetsera ntchito zaboma. Zina mwa ntchitozi ndi monga kuchepetsa kusiyana kwa anthu pa zachuma, kutukula ntchito zamakampani, kugwirira ntchito zomangamanga, komanso kusintha kachitidwe ka zinthu ka anthu. Pofuna kupeza ndalama zochulukira zoyendetsera ntchito zonsezi, boma limazama kwambiri ndi kupeza njira zatsopano zopezera ndalamazi. Koma izi zitha kudzetsa mavuto osiyanasiyana omwe amapsinja anthu opereka misonkho.

Misonkho yochepa koma ikuluikulu. Mayiko ambiri amapeza gawo lalikulu la ndalama zawo kuchokera ku misonkho yochepa, koma yomwe imakhala ikuluikulu. Nthawi zambiri, misonkhoyi imaikidwa pa ndalama zomwe anthu/makampani amapeza, zogulitsagulitsa, ndi ndalama zomwe munthu amadulidwa zothandizira pa ntchito za chisamaliro cha anthu m'dziko (mwachitsanzo, ku US ndi ku UK, misonkho itatuyi imakwana pafupifupi 60% ya ndalama zonse zomwe boma limatolera). Misonkho yomwe makampani amapereka, misonkho ya pa ndalama

zofesedwa, masheya, komanso katundu ndi imene imatsatira pa misonkho yobweretsa ndalama zambiri ku boma, pomwe mitundu ina ya misonkho imabweretsa ndalama zocheperako (werengani Keep 2023).

Mwayi womwe ulipo komanso malire ake. Choyenera kudziwa ndi chakuti kukula kwa chuma chadziko kumachulukitsa mwayi wotolera misonkho yochuluka. Kutukuka pa chuma kumachititsa kuti m'dziko mukhale zinthu zambiri komanso zosiyanasiyana zomwe boma litha kuikapo msonkho, monga makampani opanga zinthu, zomangamanga, ogwira ntchito zaukadaulo, ndi zina. Izi ndi zambiri pofanizira ndi ntchito zachuma zodalira kwambiri ulimi wokha. Chitukuko chimabweretsanso chuma chambiri m'dziko, komanso chimathandizira kuti anthu onse m'dziko azitha kupeza chuma mofananirako (OECD 2011). Chitukuko chimakuzanso magawo omwe boma litha kumatoleramo misonkho chifukwa anthu oti atha kulipira misonkho amakhala ochuluka.

Pofika m'ma 1980, bungwe la Internal Revenue Service linali bungwe lomwe limalemba ntchito anthu ambiri kuposa mabungwe ndi makampani ena onse ku USA, ndipo makomo ambiri m'dzikomo amataya gawo lalikulu la ndalama zawo popereka misonkho. Koma kenako anthu olipira misonkho ku USA ndi mayiko ena anayamba kuukira. Poona zimenezi, mayiko ambiri m'zaka za m'ma 1980 ndi 1990 anatsitsa mlingo wa misonkho yambiri. Komabe, atsogoleri angapo, monga Ronald Reagan ku USA, ndi Margaret Thatcher (1925-2013) ku UK, omwe anaikapo mtima potsitsa misonkho, anavutikabe kwambiri kuchepetsa ndalama zomwe zimafunika pa ntchito yoyendetsa boma.

Mitundu yatsopano ya misonkho. Mosataya nthawi, mayiko ambiri anapeza njira zamakono zothetsera vuto la kuchepa

kwa ndalama zoyendetsera boma pokhazikitsa misonkho pa ntchito zaluso lamakono ndi sayansi, komanso misonkho ina yosaonekera kwenikweni kwa anthu omwe amaipereka. Mayiko ambiri anayambanso kubwereka ndalama zoyendetsera ntchito zaboma, zomwe zimapereka chipsinjo chobweza ngongolezi ku mibadwo yamtsogolo.

Iyi inali mfundo yakale ndi kale (Due and Kay n.d). Makedzana, maboma a Venice ndi Genoa amabwereka ndalama ku mabanki okhazikitsidwa kumene. Mu 1692, dziko la Britain linagwiritsa ntchito msonkho woikidwa pa mowa ngati chikole chotengera ngongole ya £1 miliyoni. Nduna za chuma za ku France zimabwereka ndalama kuyambira m'zaka za m'ma 1600 kupita mtsogolo. Dziko la America limabwereka ndalama zothandizira pa nkondo yomenyera ufulu pamene amalimbana ndi atsamunda a ku Britain.

Ngongole ya dziko la Canada inayamba ndi chitaganya cha m'dzikolo mu 1867. Dziko la Japan linayamba kutenga ngongole zoyendetsera ntchito zachitukuko (*mabondi*) mu 1870. Ngakhale zinali chonchi, ngongole zomwe mayiko amatenga nthawi imeneyo zimakhala zocheza poyerekeza ndi mu nthawi ya nkondo. Kuchoka m'zaka za m'ma 2000, ngongole zaboma zinayamba kuchuluka potsatira kuchuluka kwa ndalama zomwe zimafunikira za chisamaliro cha anthu, za penshoni, ndi zogwirira ntchito zina zaboma, komanso chifukwa cha zotsatira za kusayenda bwino kwa zachuma ndi milili yomwe inagwa m'dziko. Izi zinachititsa kuti maboma akhale ndi vuto lalikulu loti apeze ndalama zambiri kudzera m'misonkho pofuna kuthetsa ena mwa mavuto awo azachuma. Mabomawa amayenera kuti akwaniritse kuchita izi popanda kusokoneza ntchito yokonzanso chuma.

2 MITUNDU YA MISONKHO

Msonkho wolipira mwachindunji

Misonkho imagawidwa m'magulu awiri: *yolipiridwa mwachindunji* ndi *yosalipiridwa mwachindunji*.

Msonkho wolipiridwa *mwachindunji* ndi umene munthu kapena bungwe (monga kampani) limapereka mwachindunji kwa otolera msonkho. Zina mwa zitsanzo zake ndi misonkho yoikidwa pa ndalama zopeza pantchito kapena pabizinesi, pa phindu lomwe munthu amapeza akagulitsa masheya kapena katundu monga nyumba kapena malo, komanso misonkho yoikidwa pa chuma chosiiridwa. Udindo wopereka misonkho iyi sungaperekedwe kwa ena: woyenera kupereka misonkhoyi ndi amene amapereka.

Misonkho ya mlingo wofanana komanso misonkho yomwe mlingo wake umakwera potengera kuchuluka kwa ndalama zomwe munthu akupeza. Nthawi zambiri, misonkho yachindunji imapangidwa kuti izigwirizana ndi kapezedwe ka wolipira msonkhowo. Mwachitsanzo, amene amapeza ndalama zambiri amalipira *msonkho wokwererapo* kuposa omwe amapeza ndalama zocheperako.

Izi zimakhala momwemu ngakhale pa msonkho wopereka pa mlingo wofanana umene aliyense (kapena aliyense amene amapeza ndalama zoposera mlingo woyambira kulipira msonkho) amalipira *mlingo* wofanana (kutanthauza kuti anthu kapena makampani onse amalipira mlingo wa msonkho wofanana pa ndalama iliyonse yoonjezera pa

mlingo woyambirawu). Mwachitsanzo, omwe amapeza ndalama zochepa komanso omwe amapeza ndalama zambiri akhoza kumalipira 10% pa ndalama iliyonse yoonjezera yomwe akupeza. Koma ngakhale *mlingo* wamsonkhowu umakhala wofanana pakati magulu awiriwa, opeza ndalama zambiri amapereka *ndalama zambiri* zamisonkho chifukwa chakuti 10% ya ndalama zomwe amapeza imakhala *yochuluka* kuposa 10% ya ndalama za omwe amapeza zocheperako.

Mayiko ambiri amaika *misonkho yomwe mlingo wake umakwera potengera kuchuluka kwa ndalama zomwe munthu akupeza*. Izi zikutanthauza kuti pamene anthu akupeza ndalama zambiri, m'pamenenso *mlingo* wa msonkho womwe amapereka umakwera pa ndalama zoonjezera zomwe iwo amapeza. Choncho, munthu amene amapeza ndalama zochepa akhoza kulipiritsidwa 10% pa ndalama iliyonse ya pamwamba pa mlingo woyambira kulipira msonkho; munthu amene amapeza ndalama zapakatikati akhoza kulipiritsidwa 20%; ndipo wopeza ndalama zambiri akhoza kulipiritsidwa 30% pa ndalama iliyonse yoonjezera. Pa ndondomeko ya *misonkho yomwe mlingo wake umakwera potengera kuchuluka kwa ndalama zomwe munthu akupeza* monga iyi, omwe amapeza ndalama zambiri amaperekanso msonkho wochulukirapo. Mwachitsanzo, m'mayiko a UK ndi US, 1% ya olipira misonkho omwe amapeza ndalama zambiri amapereka ndalama zopitirira gawo limodzi mwa magawo atatu (33%) a ndalama zomwe boma limatolera (Delestre et al. 2022; York 2023).

Kukhazikitsa ndondomeko za misonkho potengera kapezedwe ka olipira misonkhoyo ndi imodzi mwa mfundo zikuluzikulu zomwe mayiko ambiri amatsatira. Koma otsutsana ndi ndondomeko zimenezi amati izi zimachepetsa chidwi cholimbikira ntchito pakati pa anthu

omwe amapeza ndalama zambiri, zomwe zimabwezeretsa m'mbuyo ntchito zachuma komanso chitukuko, komanso zimalimbikitsa mchitidwe wozemba misonkho.

Misonkho yotengera ndalama zomwe munthu amapeza ndi njira yabwino kwambiri yomwe inakhazikitsidwa pofuna kuti omwe ali ndi kuthekera kochuluka azilipira msonkho wokwererapo m'malo mopsinja anthu onse ndi misonkho yokwera.

Mtsogoleri wa dziko la ku USA, a Franklin D. Roosevelt (1882-1945)

Misonkho ina yachindunji, monga *msonkho wamakampani*, ikhoza kuikidwa pa phindu lomwe makampani amapeza. *Misonkho yoikidwa pa katundu* ikhoza kuikidwa pa mtengo wogulitsira (kapena mtengo wobwereketsera) malo kapena nyumba. *Misonkho yoikidwa pa chuma chosiiridwa* imaperekedwa (ndi omwe asiiridwa chumacho) pa chuma chomwe munthu yemwe anamwalira anasiira ena. Ndipo pakhozanso kukhala *misonkho yoikidwa pa mphatso zomwe anthu amapatsana*, yomwe imaikidwa pa chuma chomwe chaperekedwa kwa munthu wina pa nthawi yomwe mwini chumayo akadali moyo.

Misonkho yachindunji ya mlingo wofanana. Misonkho ina yachindunji *siitengera* kuti anthu ali ndi kuthekera kotani kolipira. Mwachitsanzo, *zitupa za magalimoto* zitha kuikidwa msonkho pa mlingo wofanana, kapena potengera kukula kwa galimotoyo, m'malo motengera chuma kapena ndalama zomwe mwini galimotoyo amapeza. Chitsanzo china chosangalatsa ndi *msonkho wa munthu aliyense*, womwe aliyense amapereka mofanana. Ngakhale kuti msonkho wotere ndi womveka potengera zinthu zina zomwe anthu

amagwiritsa ntchito kapena kupindula nazo mofanana (monga ntchito yochotsa zinyalala), anthu ambiri akhala asakugwirizana nayo misonkho yamtunduwu (monga kuukira kwa anthu wamba komwe kunabuka ku England mu 1381) chifukwa cha kukula kwa chipsinjo chomwe msonkhowu umaika pakati pa anthu opeza ndalama zochepa.

Misonkho yosalipiridwa mwachindunji

Misonkho *yosalipiridwa mwachindunji* ndi yomwe munthu kapena bungwe/kampani samapereka yekha mwachindunji ku boma. Misonkhoyi imaperekedwa kuboma ndi munthu kapena bungwe/kampani imodzi, koma enieni opereka ndalamayi amakhala anthu kapena mabungwe/makampani ena, omwe nthawi zambiri amalipira kudzera mu mitengo yokwera ya zinthu. Zitsanzo za misonkho yotere ndi *misonkho yoikidwa pa mitundu ina ya katundu yosankhidwa pa zifukwa zina* monga mafuta, mowa, ndi fodya; komanso *misonkho yoikidwa pa katundu wolowa m'dziko* kuchokera ku mayiko akunja. Misonkhoyi imaphatikizidwa ku mtengo wa zinthuzi. Misonkho yonseyi imaperekedwa kuboma ndi opanga katundu, amalonda, ndi ogulitsa malonda katunduyo asanafike n'komwe kwa ogula. Koma olipira misonkhoyi enieni amakhala ogulawo, kwathunthu kapena gawo chabe, kudzera mu mitengo ya zinthu zomwe agula. Momwemonso, *msonkho woikidwa pa zinthu zogulitsa* umatoleredwa ndi kuperekedwa ndi wogulitsa katunduyo akagulitsidwa, koma olipira weniweni amakhala ogulawo.

(Ngakhale kuti nthawi zina olemba ntchito amadula ogwira ntchito awo ndalama zothandizira pa ntchito za chisamaliro cha anthu m'dziko, komanso msonkho woikidwa pa malipiro, iyi imakhalabe misonkho *yachindunji* popeza ndi misonkho yomwe wogwira ntchito aliyense payekhapayekha amayenera kulipira, chabe kuti

olemba anthu ntchito ndi amene amapatsidwa udindo wotolera ndi kupereka misonkhoyi kuboma kuti boma lisavutike kutolera misonkhoyi.)

Mitundu ya misonkho yosaperekedwa mwachindunji. *Misonkho yoikidwa pa zinthu zogwiritsa ntchito* ndi misonkho yosaperekedwa mwachindunji yomwe imaikidwa pa zinthu zogula zomwe anthu amagwiritsa ntchito, kapena msonkho woikidwa pa katundu, umene umaikidwa pa ndime iliyonse yopanga katunduyo (*value added tax – VAT*). *Misonkho ya zogulitsagulitsa* ndi chitsanzo china. Misonkhoyi itha kuikidwa pa mlingo wofanana pa mtengo wa katundu aliyense yemwe munthu wagula. Koma nthawi zina, katundu ‘wamanyado’ (monga zakudya zophikaphika za m’ malo odyera) zimaikidwa msonkho pa mlingo wokwererapo kuposa katundu ‘wofunikira’ (monga zakudya zosaphika zogulidwa m’ sitolo zikuluzikulu).

Misonkho yoikidwa pa zogulitsagulitsa imakhala misonkho yomwe kawirikawiri *mlingo wake umatengera mtengo wa katunduyo*. Izi zikutanthauza kuti msonkhowu umaikidwa pa gawo lina lake la *mtengo* wa katundu ndi ntchito zosiyanasiyana, osati mtengo wonsewo. Pamene mtengo wa katundu ukukwera, msonkhowu nawo umachuluka. Mtundu wina wa msonkho woikidwa pa zinthu zomwe anthu amagwiritsa ntchito ndi *msonkho womwe umaikidwa pa mitundu ina ya katundu yosankhidwa pa zifukwa zina*. Koma iyi ndi misonkho yomwe imaikidwa pa zinthu *mwachindunji*, kutanthauza kuti imaikidwa pa *mlingo uliwonse* wa katundu ndi ntchito zina zake, osati pa mtengo wake. Mwachitsanzo, msonkho woikidwa pa botolo la vinyo ukuyenera kukhala womwewo posatengera kuti vinyo wake ndi wamtengo wapatali kapena wotsika mtengo.

Zolinga zake. Misonkho yosaperekedwa mwachindunji ili ndi zolinga zambiri kupatula kukhala njira yomwe boma limapezera ndalama. *Misonkho yoikidwa pa mitundu ina ya katundu*, mwachitsanzo, ikhoza kugwiritsidwa ntchito pokweza mitengo ya zinthu zomwe zimatengedwa monga zopereka chiopsezo kwa munthu wogwiritsa ntchitoyo (monga mowa, fodya, ndi njuga) kapena kwa anthu ena kapena chilengedwe (mwachitsanzo, mafuta oyaka). Misonkhoyi ikhoza kuthandizira kuchepetsa chidwi cha anthu chogwiritsa ntchito zinthuzi.

Kuchuluka kwake. Misonkho yosaperekedwa mwachindunji ndi gawo lalikulu la ndalama za misonkho zomwe mayiko ambiri amatolera. M'mayiko omwe ali mamembala a bungwe la Organisation for Economic Co-operation and Development (OECD), misonkhoyi imakwana pafupifupi gawo limodzi mwa magawo atatu a ndalama zomwe mayikowa amapeza kuchokera ku misonkho (OECD 2022). Gawoli lakhala likukwera, ndipo mbali ina ndi chifukwa chakuti akatswiri azachuma masiku ano amaona kuti misonkho yoikidwa pa zinthu zogula imabweretsa mavuto ocheperako azachuma poyerekeza ndi misonkho ya pa ndalama zomwe munthu amapeza, kapena misonkho ya mabungwe ndi makampani.

Kukhudza kwambiri osauka. Komabe, anthu osagwirizana ndi misonkho yamtunduwu amati misonkho yosaperekedwa mwachindunji ndi misonkho yomwe imakhudza kwambiri anthu ovutika. *Misonkho* monga *yoikidwa pa mitundu ina yake ya katundu* imakhala kuti ndi gawo lalikulu la mtengo wa zinthu zotsika mtengo (zomwe zimagulidwa kwambiri ndi mabanja osauka) kusiyana ndi mtengo wa zinthu zokwera mtengo (zomwe zimagulidwa

ndi anthu olemera). *Misonkho yoikidwa pa katundu wochokera mayiko akunja* nayonso imakweza mtengo wa katundu wochokera kunja, ndipo mtengowu umakwera kwa kasitomala wina aliyense posatengera kapezedwe kake. Zinthu zina zomwe zimaikidwa mtundu wamsonkhowu ndi monga chakudya ndi zovala. Popeza zinthuzi zimatenga kale gawo lalikulu la ndalama za m'mabanja osauka, msonkho woonjezerawo umapweteka kwambiri anthu ovutika.

Misonkho ya pa zinthu zogulitsa ndi ntchito zosiyanasiyana imakwezanso mitengo ya chakudya, zovala, mafuta, nyumba, mayendedwe, ndi zinthu zina zofunikira, zomwe zimakhudza kwambiri mabanja osauka. Ichi ndi chifukwa chake misonkho yambiri ya ogula imaikidwa pa milingo yosiyanasiyana (monga pa 'zinthu zofunikira kwambiri' kapena 'zinthu zamanyado') pofuna kuchepetsa mavuto omwe amadza pakati pa anthu osauka kwambiri chifukwa cha misonkho. Koma izi zimaonjezera chipwirikiti pa ndondomeko za misonkho, zomwe zimachititsa kuti ndondomekozi zizikhala zovuta kumvetsa komanso kugwiritsa ntchito. Mwachitsanzo, ku UK, msonkho wa VAT sumaikidwa pa zovala za ana, ndipo izi zimatengera kukula kwa zovalazo. Izi zikutanthauza kuti n'kotheke kuti munthu wamkulu wovala zovala zazing'ono atha kugula zovala zopanda msonkho, pamene mabanja a ana aakulu matupi ayenera kulipira msonkho pogula zovala za anawo. Ndipo boma la UK linanyozekako pamene zokudya zina monga zitumbuwa zozizira zogulidwa m'sitolo (zoikidwa m'gulu la zinthu 'zofunika') zinalibe msonkho, koma zotentha zogulidwa ku malo ogulitsa zakudya zophikaphika (zoikidwa m'gulu la zinthu 'zamanjado') zinaikidwa msonkho (Quinn 2012).

Kubisika. Anthu ena amadandaulanso kuti misonkho yosalipiridwa mwachindunji ndi yovuta kuti omwe

amayipereka ayione. Mwachitsanzo, munthu akamagula galimoto kuchokera kunja, nthawi zambiri amakhala asakudziwa kuchuluka kwa misonkho yomwe yaperekedwa (msonkho wolipira pa katundu wochokera kunja komanso msonkho womwe umaikidwa pa mitundu ina ya katundu). Komanso, sitolo zambiri sizimasonyeza msonkho wa zinthu zogulitsa pa katundu aliyense payepayekha pa malisiti omwe amapereka pamene munthu akugula katundu. Msonkho womwe umasonyzedwa kawirikawiri umakhala pa mtengo wonse pambuyo pothatikiza mitengo ya zinthu zonse zomwe munthu wagula. Koma anthu ena amanena kuti mfundo imodzi yofunika kwambiri ya misonkho ndi yakuti misonkho iyenera kudziwika komanso kuonekera poyera kwa aliyense.

Kugwiritsidwa ntchito mwandale. Misonkho, yachindunji ndi yosaperekedwa mwachindunji yomwe, ikhoza kugwiritsidwa ntchito mokomera anthu/makampani ndi zinthu zina kuposa anthu/makampani kapena zinthu zina. Koma kawirikawiri misonkho yosaperekedwa mwachindunji ndi yomwe imakonda kugwiritsidwa ntchito munjira imeneyi chifukwa kusaonekera kwake kumabisa kukondera komwe kungakhalepo pa misonkhoyi.

Kotero, dziko lomwe likufuna kulimbikitsa kugwira ntchito litha kutsitsa misonkho pa zinthu zosiyanasiyana zomwe zimapangidwa m'mafakitale omwe amafunika anthu ogwira ntchito ochuluka (monga ulimi, malo odyera, ndi ntchito zina zosiyanasiyana). Pamene misonkhoyi ikutsitsidwa, dzikolo litha kukweza misonkho pa zinthu zina zomwe zimafuna ndalama zambiri monga magalimoto, ntchito zotumiza ndi kulandira mauthenga, komanso ntchito zamagetsi. Koma anthu osagwirizana ndi mfundoyi amati izi zimasokoneza kayendedwe ka chuma chifukwa

ndalama zambiri zimalowera m'magawo omwe si aphindu kwambiri kwa ogula. Vuto lalikulu ndi lakuti misonkho imatha kugwiritsidwa ntchito mwandale pothandiza otsatira chipani chomwe chili m'boma panthawiyo. Mwachitsanzo, boma lomwe lili ndi olitsatira ambiri m'madera akumidzi likhoza kuchepetsa misonkho ya mafakitale akumudzi kapena omwe amapanga katundu yemwe amagwiritsidwa ntchito kwambiri ndi anthu am'madera akumidzi. Izi zikhoza kukhala chonchi pofuna kusangalatsa anthu otsatira chipanicho popeza ndi omwe amachivotera.

Misonkho yolipira posinthana umwini wa zinthu

Msonkho wolipira posinthana umwini wa chinthu ndi womwe umaperekedwa posamutsa umwini wa katundu kuchoka kwa munthu kupita kwa munthu wina, kapena kuchoka ku bungwe kupita ku bungwe lina. Mwanjira ina, misonkho ya pa zinthu zogulitsagulitsa ndi mtundu wa msonkhowu chifukwa kugulitsa chinthu kulikonse ndi kusamutsa umwini wa katundu kuchokera kwa wogulitsa kupita kwa wogula. Koma nthawi zambiri, msonkhowu umatchulidwa pokamba zosinthana umwini wa katundu yemwe amakhala kuti analembedsedwa kuboma kapena motsogozedwa ndi malamulo oyenera, monga malo, nyumba/zomangamanga, kapena masheya. Zitsanzo ndi monga *misonkho yolipira pogula zinthu* monga malo kapena masheya, *misonkho yoikidwa pa chuma chosiiridwa* imene imaperekedwa posintha umwini wa katundu mwini wake akamwalira, kapena *misonkho yoikidwa pa mphatso* imene imaperekedwa pa katundu yemwe mwini wake wapereka kwa abwenzi kapena achibale ake. Kawirikawiri, mlingo wa msonkhowu umatengera mtengo ndi mtundu wa katunduyo.

Msonkhowu ndi wachindunji kapena wopanda chindunji?

Pakhala pali kusagwirizana pa mfundo yakuti misonkho yolipira posinthana umwini wa katundu iyenera kutengedwa ngati yachindunji kapena yosalipiridwa mwachindunji. Pa mlandu wa pakati pa *Knowlton ndi Moore* (1900), Khoti Lalikulu la ku United States linamva mlandu umene munthu wina wolipira msonkho anadandaula kuti msonkho woikidwa pa katundu kapena chuma cha munthu yemwe wamwalira unali msonkho wachindunji kwa anthu omwe asiiridwa chumacho, osati wosalipira mwachindunji. (Popeza msonkhowu umachuluka mtengo wa katundu kapena chumacho ukamakwera, kuuwerengetsera ngati msonkho umodzi pa mtengo wa chuma kapena katundu yense wamasiyeyo kungachititse msonkhowo kukhala wokulirapo kusiyana ndi kuuwerengetsera pa magawo ang'onoang'ono omwe wogawiridwa chuma aliyense wapatsidwa.) Khotilo linagamula kuti msonkhowu ndi mtundu wa msonkho wosalipira mwachindunji womwe umaikidwa pa dongosolo *losintha umwini* wa katunduyo, osati pa *katundu weniweniyo* .

Msonkho woikidwa posintha ndalama za mayiko ena.

Anthu ena amalimbikitsa kuti misonkho yolipira posinthana umwini wa katundu isamangokhala pa katundu wogwirika yekha ayi, komanso pa zinthu zokhudza ndalama – *msonkho wolipira pogwiritsa ntchito ndalama* . Katswiri wina wa zachuma wa ku Britain, John Maynard Keynes (1883-1946), amaganiza kuti msonkho wamtunduwu ungachepetse mavuto monga kukwera mitengo kwa zinthu komwe kumabwera chifukwa cha mphekesera za phindu loyembekezera kupeza mtsogolo (monga momwe zinalili m'ma 1920 ku US) pakuti

msonkhowu ukhoza kuchititsa kuti kugula ndi kugulitsa katundu kukhale kokwera mtengo. Keynes ankati izi zingachepetse mchitidwe wogula ndi kugulitsa zinthu zochulukana ndi chikhulupiriro chofuna kupeza phindu mu kanthawi kochepa, pamene zinthu zogula ndi zogulitsa zomwe phindu lake limadzaoneka pakadutsa nthawi yaitali sizimakhudzidwa (Burman et al. 2016).

Mu 1972, katswiri wina wa zachuma wa ku America (yemwe anapatakonso mphoto ya *Nobel*), James Tobin (1918-2002), anapereka lingaliro lakuti pakhale msonkho wonga uwu (womwe tsopano umadziwika kuti *Msonkho wa Tobin*) woti uziperekedwa pamene anthu akusintha ndalama za mayiko ena pofuna kuteteza ndondomeko ya mu 1944 yotchedwa Bretton Woods. Ndondomekoyi inaika mlingo wokhazikika wosinthira ndalama zamayiko osiyanasiyana pofuna kuteteza ndalama zochepa mphamvu kwambiri kukakhala mphekesera za kugwa mphamvu kwa ndalamazo.³ Pakadali pano, cholinga chimechi si chofunikiranso potengera kuti masiku ano, mlingo wosinthira ndalama zakunja umasinthasintha wokha potengera momwe chuma cha mayiko osiyanasiyana chikuyendera. Posachedwapa, m'chaka cha 2011, bungwe la European Union (EU) linayamba kulimbikitsa msonkho wopereka pogwiritsa ntchito ndalama (monga kugula kapena kugulitsa masheya) m'mayiko onse omwe ali pansu pa bungweli ngati njira yopezera ndalama zoyendetsera bungwe la European Commission ndi kuchepetsa mchitidwe wodalira ndalama zosonkhetsa ku mayiko am'bungweli.⁴

Maganizo otsutsa. Mtundu uliwonse wamsonkho wopereka

³ Patadutsa zaka zingapo, lingaliro la Tobin lidasindikizidwa m'buku la Tobin (1978).

⁴ Kuti muone momwe malingaliro a bungwe la EU wa anazukutidwira ndi akadaulo osiyanasiyana, werengani Worstall (2011).

posinthana umwini wa zinthu umadzudzulidwa ndi anthu osiyanasiyana. Mwachitsanzo, ena amadandaula kuti *msonkho woikidwa pa chuma chosiiridwa* umawapeza anthu mu nthawi yolakwika kwambiri – pamene ataya mnezawo wapamtima kapena wachibale. Iwo amaona kuti izi zimasemphana ndi chibadwa chaumunthu pomwe munthu amafuna kupereka chisamaliro ndi zofunikira zonse pa banja lake. Iwo amatinso anthu ambiri amasaka njira zosiyanasiyana pofuna kupewa msonkhowu, monga kupeza anthu kapena mabungwe othandiza pa kayendetsedwe ka chuma, kapena kusintha chuma chawo kukhala mu zinthu zokhala ndi msonkho wochepa, koma zomwe zili zosapindulitsa kwambiri. Anthuwa amanena kuti anthu atakhala ndi kuthekera kofesa kapena kuchitira bizinesi ndalama zawo momasuka, m'malo mokakamizika kupanga ziganizo potengera misonkho yomwe akulipiritsidwa, izi zingawapindulire iwo komanso kupindulira chuma chadziko m'njira zambiri (werengani Bracewell-Milnes 1995b).

Anthu ena amatinso misonkho *ya malo komanso yoperekedwa posinthana umwini wa katundu* imachititsa kuti kusamukira nyumba ina chikhale chinthu chofuna ndalama zambiri. Choncho, anthu achikulire amene abale awo ena achoka panyumba amapitirizabe kukhala m'nyumba zomwe zili zazikulu kwambiri kwa iwo, m'malo mosamukira ku nyumba yocheperako kuti m'nyumba yaikuluyo mulowe banja lalikulu. Kukanika kusamuka kotereku kumachititsanso anthu ena kukhala m'nyumba zomwe zili kutali ndi komwe amagwira ntchito, zomwe zimaonjezera nthawi ndi ndalama zomwe amagwiritsa ntchito poyenda, komanso kuonongeka kwa chilengedwe. Chinthu china ndi chakuti msonkhowu umalimbikitsa mchitidwe wozemba misonkho. Mwachitsanzo, ogulitsa katundu amatha kutsitsa dala mtengo wogulitsira katundu monga nyumba ndi cholinga choti alipire msonkho wotsika, kenako amatha kuika mitengo yokwera kwambiri pa zinthu

zopanda misonkho, monga katundu wam’nyumbamo, zokongoletsera panyumbapo, ndi zinthu zina zopanda msonkho.⁵

Anthu ena amatinso okhazikitsa misonkho yotere samaganizira kufunikira kwa anthu ogula ndi kugulitsa katundu kapena masheya ndi cholinga chodzagulitsa pa mitengo yokwera patsogolo. Kawirikawiri, anthu omwe amagula ndi kugulitsa katundu munjira yotere amadziwa za momwe zinthu zikuyendera m’misika. Iwo amadziwanso ngati mitengo ya zinthu ili yokwera kapena yotsika kwambiri pamsika. Kotero, kugula ndi kugulitsa zinthu kwawo kumathandizira kuti mitengo ya zinthu izisintha mwamsanga kuti igwirizane ndi momwe zinthu zikuyenera kukhalira panthawiyi, zomwe zimapititsa patsogolo malonda pa misika. Izi zimatukulanso chuma chadziko. Ngakhale msonkho woikidwa pa malonda aliwonse utakhala wochepera chotani, ukaikidwa pa malonda ochuluka kwambiri omwe amachitika tsiku ndi tsiku, msonkhowu umathabe kusokoneza ntchito zamalonda ndi zachuma.

Kusankha ntchito yomwe ndalama za msonkho zitagwire

Msonkho wogwiritsidwa ntchito pa zinthu zoikika ndi pamene ndalama zotolera pa mtundu wina wake wa msonkho zimagwiritsidwira ntchito yokhayo yoikika kapena yosankhidwa, m’malo moziika ku thumba la ndalama zogwiritsira ntchito zosiyanasiyana. Zina mwa *ndalama zolipirira ziphaso* zomwe zatchulidwa kale zikhoza kukhala zitsanzo za msonkhowu. Chitsanzo cha misonkho ya makedzana ndi *msonkho wa sitima*, umene unkalipiritsidwa pa madoko a ku England m’zaka za m’ma 1600, ndipo

⁵ Pa zoonongeka chifukwa cha misonkho ya katundu, onani Southwood (2017).

ndalama zake zinkagwira ntchito zoyendetsera ntchito za asilikali apamadzi a ku Britain. Zitsanzo zamakono ndi monga msonkho wothandizira pa ntchito ya chisamaliro cha anthu m'dziko, womwe umagwiritsidwa ntchito pa zinthu monga kulipirira anthu opuma pantchito komanso chithandizo cha zaumoyo; misonkho ya galimoto ndi mafuta imene imapita ku ntchito zokonza misewu; komanso misonkho ya pa mabwalo a ndege yomwe imagwiritsidwa ntchito yokonzera mabwalowa.

Kasankhidwe ka ntchito za misonkho yamtunduwu kakhoza kukhala kokhwima kapena kofewerako. Kasankhidweka kakakhala *kokhwima* ndi pamene ndalama za msonkho zimapita ku ntchito imodzi *yokhayo* yomwe inasankhidwa, kapena kuti ntchitoyo imayendetsedwa ndi ndalama zokhazo zochokera ku msonkho umodzi *wokha* basi. Zimenezi ndi zoyenera pa ntchito monga zachisamaliro cha anthu monga zaumoyo kapena za opuma pantchito, pomwe wopindula kwambiri amakhala yemwe amalipira msonkhowo. Kasankhidwe kakakhala *kofewerako* ndi pamene ndalama zina za msonkhowo zimatha kuthandizira pa ntchito zina kupatula yosankhidwayo, kapena pamene ntchito yosankhidwayo imatha kuyendetsedwa ndi ndalama zobwera munjira zina kupatula kudzera mu msonkhowu. Zimenezi zingakhale zoyenera pa zinthu kapena ntchito zopindulira anthu ambiri kupatula olipira msonkho woyendetsera ntchitoyo, monga zokhudza maphunziro.

Maganizo otsutsa. Misonkho ya mtunduwu ili ndi ubwino wachidziwikire. Anthu akadziwa kuti ndalama za misonkho yomwe akulipira zigwiritsidwira ntchito yosankhidwayo, osati pa zinthu zina, misonkhoyi ikhoza kukhala yachikoka kwambiri kwa anthu ambiri kusiyana ndi misonkho ya yomwe ntchito yake siimasonyzedwa mwachindunji.

Koma kodi anthu angatsimikize bwanji kuti misonkhoyo igwiritsidwira ntchito yokhayo yosankhidwayo? Mwachitsanzo, msonkho wothandizira pa ntchito zachisamaliro cha anthu ukhoza kupezeka kuti sukugwiritsidwa ntchito za chisamaliro cha anthu zokha. Choncho, msonkhowu ukhoza osasiyana kwenikweni ndi msonkho woikidwa pa ndalama zomwe munthu amapeza pa ntchito kapena pabizinesi. Misonkho yonseyi ikhoza kupezeka kuti ikulowa m'thumba la ndalama zaboma zogwiritsira ntchito zosiyanasiyana. Komabe, zingakhale zofunikira kwa andale kuti aziti misonkhoyi ndi yosiyana chifukwa izi zimachititsa kuti msonkho woikidwa pa ndalama zomwe munthu amapeza uzioneka wocheperako. Palinso funso lokhudza chimene anthu amapindula ndi msonkho wogwiritsidwa ntchito pa zinthu zoikika kapena zosankhidwa. Kodi umagwiritsidwa ntchito *pa zinthu zambiri* (kumbali ya maphunziro, ntchito monga za m'sukulu za mmeram'poyamba, m'sukulu zapulayimale ndi sekondale, m'makoleji, ndi m'sukulu za kwacha?) kapena *pa zinthu zochepa* (mwachitsanzo, pa ntchito za m'sukulu za pulayimale ndi sekondale zokha basi)?

Titha kumayembekezera kuti anthu azisankha misonkho yomwe kasankhidwe ka ntchito zake kali *kokhwimirapo komanso yomwe ili yogwiritsidwa ntchito pa zinthu zochepa* chifukwa ndalama zake zimagwiritsidwa ntchito pa *zinthu zokhazo* zomwe zinasankhidwa kale. Komabe, sikuti nthawi zonse zimakhala zoonekeratu kuti zikhala motero.

Mfundo ina yotsutsana ndi msonkhowu ndi yakuti ndalama zimene boma limagwiritsa ntchito pa ntchito iliyonse ziyenera kutengera *kufunika kwa ntchitoyo*, osati kuchuluka kwa ndalama zimene zingapezeke zogwirira ntchitoyi. Kuonjezera apo, misonkho yambiri imabweretsa ndalama zochuluka pamene ntchito zamalonda zikukula

komanso pomwe ndalama zomwe anthu akupeza zikuchuluka, koma mu nyengo ya mavuto azachuma komanso kuchuluka kwa ulova ndi pomwe ntchito zaboma monga zachisamaliro cha anthu zimafunikira kwambiri.

Komanso, nthawi zina ndalama zotolera kudzera ku misonkho sizimagwirizana ndi zinthu zimene zikufunika, kapena ndalama zimene boma limagwiritsa ntchito. Mwachitsanzo, misonkho yokhudzana ndi magalimoto ikhoza kubweretsa ndalama zochuluka kwambiri kuposa zimene zimagwiritsidwa ntchito pokonza misewu, kapena kuposa zomwe zingalingane ndi kuonongeka kwa chilengedwe komwe kukuchitika chifukwa cha magalimotowo (werengani Ebbs 2014). Komanso, sitingayembekezere kuti misonkho yoikidwa pa fodya izigwiritsidwa ntchito pothana ndi mavuto kapena matenda okhudzana ndi kusuta fodya okha basi. Nthawi zambiri, misonkhoyi imabweretsa ndalama zoposa zimene zimafunikira pa ntchito zogwiritsa ntchito misonkhoyi. Ngakhale kuti andale ambiri akhoza kumati misonkho yambiri imakhala yogwiritsira ntchito pa zinthu zoikika, chidwi chawo chenicheni chimakhala poonetsetsa kuti ndalama zotoleredwazo zizigwiritsidwa ntchito momasuka, pa zinthu zomwe akufuna, osati pa ntchito imodzi yokha basi ayi.

3 ZOLINGA NDI MAVUTO A MISONKHO

Cholinga chachikulu chotolera misonkho ndi kupeza ndalama zothandizira pa ntchito zaboma, monga zachitetezo, zamakhoti, zamisewu, zamaphunziro, zachisamaliro cha anthu, ndi zaumoyo. Koma misonkho imagwiritsidwanso ntchito pa zinthu zina. Mwachitsanzo, boma likhoza kukhazikitsa ndondomeko zobwezeretsera chuma m'chimake pokweza misonkho panthawi yomwe chuma chakwera kwambiri, komanso kutsitsa misonkho pamene chuma chikulowa pansi. Nthawi zina, boma likhozanso kugwiritsa ntchito misonkho pofuna kuchepetsa kusiyana pa chuma pakati pa anthu pokweza misonkho ya anthu olemera ndi kutsitsa ya anthu ochepekedwa. Nthawi zina, misonkho itha kugwiritidwa ntchito pofuna kuchepetsa zilakolako za anthu pa zinthu zoononga moyo monga mowa, fodya, ndi mafuta oononga chilengedwe poika misonkho pa zinthuzi.

Komabe, nthawi zina, mayiko amagwiritsa ntchito misonkho pa zolinga zosakhala zabwino kwenikweni. Mwachitsanzo, misonkho itha kutsitsidwa kapena kuchotsedwa pa kagulu kena kake ka anthu (monga omwe ali ndi katundu monga malo kapena nyumba zikuluzikulu) mopindulira chipani cholamula ndi ochitsatira ake. Kapenanso, misonkhoyi ikhoza kugwiritsidwa ntchito pofuna kupindulira anthu opanga katundu am'dziko momwemo poika misonkho pa katundu wotsika mtengo

wochokera kunja kwa dziko. Nthawi zina, misonkho itha kuikidwa chifukwa cha nsanje chabe pa magulu ena omwe akuchita bwino, kapena pa mitundu ina ya anthu kapena zipembedzo zomwe zimaponderezedwa chifukwa chongodana chabe ndi anthuwo.

N'chifukwa chani boma limaika misonkho?

Ntchito yaikulu ya boma lililonse ndi kukhazikitsa mtendere ndi chitetezo m'dziko, ndipo maboma amafuna kupeza ndalama zokwaniritsira udindowu kuchokera ku misonkho. Boma limafuna kuteteza nzika zake ku ziopsezo zochokera kunja kwa dziko komanso ku umbanda wochitika m'dziko momwemo ndi cholinga choti anthu akwanitse kukhala moyo wabwino komanso waufulu (mwachitsanzo, werengani buku la *Leviathan* lolembedwa ndi Thomas Hobbes, 1651). Zimenezi zikutanthauza kulimbana ndi chiopsezo chamtundu uliwonse chochokera ku mayiko ena, ndi kuteteza nzika ku mchitidwe uliwonse woopseza, wachinyengo, kapena wankhanza kuchokera kwa nzika zinzawo. Imeneyi si ntchito yaing'ono chifukwa imafunikira kukhazikitsa maofesi ndi nthambi zaboma zamphamvu.

Mwachitsanzo, ngati dziko likufuna mtendere ndi chitetezo, limayenera kuti likhale gulu la asilikali ankhondo, apolisi, magulu ena achitetezo, ndi makhoti komanso magulu ena othandizira pa nkhani zachilungamo. Pakuyenera kukhala asilikali amene atha kuchitapo kanthu modalirika dziko likachitiridwa upandu. Pakuyeneranso kukhala apolisi othandizira kupewa umbanda, komanso kufufuza ndi kuzenga milandu ya zaupandu zikachitika. Pakuyeneranso kukhala ndondomeko ya makhoti ndi zilango za ophwanya malamulo.

Kuonjezera pamenepo, pakuyeneranso kukhala malamulo ndi ndondomeko zoonetsetsa kuti maofesi ndi

nthambi zaboma zonsezi zikugwira ntchito zawo mokomera nzika zonse komanso mopanda katangale. Payeneranso kuti pakhale nthambi, monga nyumba ya malamulo, yoti ingalongosole momveka bwino zinthu zimene zikuyenera kutengedwa kukhala zaupandu kapena zamtopola; momwe asilikali, apolisi ndi mabwalo amilandu ayenera kugwirira ntchito; ndi zilango zimene zikuyenera kuperekedwa kwa opalamula milandu. Ndipo pafunikiranso kukhala anthu ogwira ntchito zaboma kuti ayendetse ntchito za nthambi zonsezi. Zonsezi zimafunikira ndalama kuti boma likwaniritse udindo wake wofunikirawu.

Vuto lofuna kupindula popanda kukhetsa thukuta. Anthu ambiri amadziwa bwino lomwe za phindu lokhala ndi chitetezo m'dziko, koma funso ndi lakuti, kodi munthu wina aliyense ndi wokonzeka kutambasula dzanja mwakufuna kwake ndi kuthandizapo pa ntchito yofunikirayi? Ngati anthu ena angakwanitse kulipira kuti dziko kapena dera likhale ndi chitetezo chokwanira, anthu ena osalipirawo akhoza kumatetezeka nawo ngakhale kuti iwo sanalipireko kalikonse. Zinthu zikamayenda motere, kukhoza kukhala kovuta kwambiri kuti *aliyense* asonkhe gawo lake la ndalama zomwe zikufunikirazo chifukwa amadziwa kuti atha kupindula nawo ngakhale sanakhetsepo thukuta pakuti ena akukwaniritsa kale zimenezo.

Njira yabwino yothetsera vutoli ndi kukakamiza aliyense kuti azilipira gawo lake pa zinthu zimenezi, ndi kuopseza kuti yemwe satero alandira chilango. Munjira ina, nzika iliyonse iyenera kulipiritsidwa msonkho.

Koma imeneyi si njira yomwe anthu onse amasangalala nayo kwenikweni. Kugwiritsa ntchito mphamvu pa nzika ndi chinthu chimene boma limafunitsitsa litachepetsa. Komanso, anthu ena sangagwirizane nazo potengera zikhulupiro kapena mfundo zawo zomwe sizimalola kuti ndalama zawo

zizigwiritsidwa ntchito pa zinthu zina monga kugulira zokongoletsera, kapena chifukwa samagwirizana ndi malamulo amene amawaona kuti ndi opanda chilungamo, kapenanso chifukwa samagwirizana ndi zotsekera anthu m'ndende. Komabe, pali mgwirizano waukulu wakuti kutolera misonkho, makamaka pa zifukwa zachitetezochi, ndi koyenera.

Kodi ndi ntchito ziti zofunikira misonkho?

Pali kusagwirizana pa mfundo ya zinthu kapena ntchito zaboma zomwe zili zofunikira kwambiri, zomwe si kotheka kupeza ndalama zoziyendetsera kuchokera kwina kupatula ku misonkho.

Palibe malire ooneka bwinobwino. Ngakhale naye Adam Smith, yemwe ankatsutsana ndi ndondomeko yokhala ndi maofesi komanso nthambi zamirimimira zoyendetsera boma, ankakhulupirira kuti boma limakhala ndi udindo oonetsetsa kuti m'dziko muli chitukuko cha zomangamanga chokwanira monga misewu, milatho, ndi madoko. Iye ankakhulupirira kuti zimenezi ndi zofunikira kwambiri pa ntchito za malonda, zomwe zimabweretsa chuma kwa anthu m'dziko, ngakhale kuti sizingabweretse phindu kwa wopereka zitukuko. Smith ankaganizanso kuti boma limakhala ndi udindo woonetsetsa kuti m'dziko mukupezeka sukulu komanso maphunziro a anthu akuluakulu. Iye amakhulupirira izi potengera kuti maphunziro ndi chinthu chofunikira kwambiri pa chikhalidwe ndi umoyo wabwino wam'malingaliro wa anthu ogwira ntchito pamodzi ndi mabanja awo (Butler 2007).

Koma zikuoneka ngati zimenezi zilibe malire olozeka bwinobwino. Mwachitsanzo, ngati tikuti boma lili ndi udindo wobweretsa chitukuko cha *zomangamanga*,

tikhoza kuphatikizaponso kuti boma lizipereka mayendedwe (monga sitima zapamtunda kapena mabasi) komanso zinthu zofunikira zina monga magetsi ndi zofalitsa mauthenga. *Maphunziro* akhozanso kupyola a m’sukulu za pulayimale ndi sekondale pophatikizapo zinthu monga kutsekula makoleji, kukhazikitsa sukulu za kwacha, komanso maphunziro a ntchito zaluso. *Ntchito zaumoyo* zitha kugwiritsidwa ntchito pofotokoza zifukwa zomwe boma likuyenerera kulemba ntchito madotolo, kumanga zipatala, komanso kukhazikitsa makalabu olimbikitsa umoyo wabwino. Ena atha kunena kuti zinthu zonsezi zikhoza kuthandizira kuti chuma cha dziko chiziyenda bwino. Koma ena otsutsana ndi mfundoyi amafunsa kuti, kodi *zonsezi* ziyenera kuperekedwa ndi boma, kudzera ku misonkho?

Katundu wopindulira aliyense. M’dziko lililonse, boma limayesetsa kupereka zinthu zothandizira kufewetsa moyo wa anthu, monga malo osungirako nyama ndi zachilengedwe zina, nsanja zowala zotsogolera ndi kuchenjeza sitima zapamadzi, ndi nyali zam’misewu. Zinthuzi zimatengedwa monga ‘katundu wopindulira aliyense’ chifukwa ndi zovuta kuletsa munthu wina wake kuti asazigwiritse ntchito, ndipo anthu ambiri akhoza kupindula nazo kapena kuzigwiritsa ntchito pakamodzi. Pamenepa, mfundo yaikulu ndi yakuti popanda misonkho, zinthu zimenezi sizingakhalepo chifukwa anthu ambiri akhoza kufuna kuti azizigwiritsa ntchito mwaulere podalira kuti ena alipira. Palibenso wochita malonda yemwe angafune kuzimanga kapena kuzikhazikitsa pakuti sizingamubweretsere phindu la ndalama.

Koma m’ndandanda wa zinthu zomwe zimatchedwa ‘katundu wopindulira aliyense’ umawoneka kuti ndi wokokomeza chabe. Kawirikawiri, zinthu zimenezi zikhoza

kuyendetsedwa pogwiritsa ntchito ndalama zobwera munjira zina, popanda kugwiritsa ntchito misonkho. Mwachitsanzo, nsanja zotsogolera ndi kuchenjeza sitima zapamadzi – zomwe kwa nthawi yaitali zakhala zikutamandidwa monga chitsanzo chabwino kwambiri cha katundu wa aliyense chifukwa nyali zochenjeza zimafikira sitima iliyonse yomwe ikudutsa, ndi yomwe siinalipire yomwe – zinayamba kupangidwa pomwe anthu olondolera sitima ankayatsa moto waukulu ngati njira yodzitsatsira pofuna kuti sitima ziziwaonera patali. Koma kwa nthawi yaitali, ndalama zoyendetsera nsanjazi zimatoleredwa ku sitima zomwe zimayima pa madoko ozungulira (Geloso 2019).

Nawo malo osungirako nyama ndi zachilengedwe zina atha kumayendetsedwa pogwiritsa ntchito ndalama zochokera ku migodi, ndalama zomwe anthu amalipira ku maloko akaimika magalimoto, za malo ogona, komanso kudzera mu zakudya, zakumwa, maluwa, ndi zina zambiri zogulitsidwa ku malowo.⁶ Sitolo zikuluzikulu zimakhalianso ndi zinthu zogwiritsa ntchito aliyense monga magetsi ounikira, makina otenthetsera pamalo, chitetezo, malo opumirapo, ndi zimbudzi. Sitoloji sizimalipiritsa chilichonse mwa zinthuzi pachokhapachokha; zonsezo zimaphatikizidwa ku ndalama zomwe ochita malonda pamalopo amalipira. Kuonjezera apo, magulu a anthu ogwira ntchito mongodzipereka amasalira malo ochezera, magombe, ndi malo ena, kotero kuti malowa akhoza kukhala osamalika ngakhale popanda ndalama zamisonkho. Komanso, masiku ano luso lamakono lamakompyuta limathandizira kuzindikira ndi kulipiritsa anthu omwe akugwiritsa ntchito zinthu zomwe zimayenera kukhala zolipira (monga kanema

⁶ Kutu muone njira zamakono zobweretsera ndalama zopezera kapena kuyendetsera zinthu zogwiritsa ntchito ndi kupindulira aliyense, werengani Taylor (1992)

ndi misewu yodzadza kwambiri). Choncho, izi zimachepetsa chiwerengero cha anthu omwe amapindula popanda kulipira kalikonse.

Pomaliza, ngakhale kuti misonkho imatengedwa monga njira yachidziwikire yopezera ndalama zothandizira kupeza zinthu ndi kuyendetsa ntchito zosiyanasiyana, ndipo kuti nthawi zambiri sikungakhale kotheka kuipewa, pali njira zina zambiri zomwe zikhoza kugwiritsidwa ntchito m'malo mwa misonkho, koma kawirikawiri timalephera kuziganizira chabe.

Misonkho yothandizira pa zinthu zopindulira aliyense komanso zobweretsa phindu lokhazikika

Monga Adam Smith ananenera, anthu ambiri sangakhale ndi chidwi chopereka ndalama zobweretsera chitukuko cha zinthu zooneka kapena zogwirika (mwachitsanzo, zomangamanga monga zokhudza njira zolumikizirana, mayendedwe, kapena nyumba), kapena zothandizira pa chitukuko cha anthu (mwachitsanzo maphunziro, maluso, ndi zina) – ngakhale kuti kulowetsa ndalama pa zinthu zoterezi kutha kupindulira dera kapena dziko lonse. N'chifukwa chake zimaoneka kuti ndi kofunikira kwambiri kuti boma lizikhala patsogolo pokhazikitsa zitukuko zotere.

Ngakhale zili choncho, zitukuko kapena ntchito zoyendetsedwa ndi boma zili ndi mavuto ake. Anthu ena amati boma likamayendetsa zitukuko zimenezi, ntchito zamalonda zimafooka pakati pa anthu wamba ndi makampani omwe si aboma chifukwa boma limatenga gawo lalikululu la ndalama ku mabanki zokhazikitsira ndi kuyendetsera ntchitozi. Iwo amatinso ntchito zoyendetsedwa ndi andale komanso ogwira ntchito m'boma sizipindula kwambiri kusiyana ndi zomwe zimayendetsedwa ndi ochita malonda kapena makampani

omwe si aboma, omwe chidwi chawo chachikulu chimakhala kupanga phindu.

Kugwiritsa ntchito ndalama pa zinthu zobweretsa phindu lokhazikika, kapena kutulutsa chabe ndalama? Vuto lina lomwe limakhalapo ndi kuchuluka kwa matanthauzo a 'zinthu zopindulira aliyense komanso zobweretsa phindu lokhazikika.' Akatswiri azachuma amati *kulowetsa ndalama pa zinthu zobweretsa phindu lokhazikika (kapena kuti 'kufesa')* ndi pamene tikugwiritsira ntchito chuma kapena ndalama pogula kapena kupanga zinthu zothandizira kupanga katundu wina kapena kuchita zinthu mofulumira, mwapamwamba, kapena motsika mtengo kuposa kale; kapenanso zinthu zimene zidzabweretse phindu la ndalama pamwamba pa ndalama zomwe tinalowetsazo. Choncho, pamene opanga katundu akutulutsa ndalama ndi kugula makina opangira zinthu zochuluka, kapena pamene anthu akupita ku sukulu kuti apeze maphunziro owayenerereza kupeza ntchito za malipiro ochulukirapo, kapena kugula masheya kuti azidzapeza ndalama akadzapuma pantchito, zimenezi ndiye zitsanzo za kugwiritsa ntchito ndalama pa zinthu zobweretsa phindu lokhazikika.

Zitsanzo zina kumbali ya boma ndi kugwiritsa ntchito ndalama pomanga msewu waukulu watsopano kapena doko, zomwe zingapititse patsogolo mayendedwe kapena ntchito za mtengatenga; kapena kuika makina pa bwalo landege ounikira mwachangu ziphaso zoyendera; kapenanso kumanga zipinda zatsopano zophuzirira phunziro la sayansi pa sukulu.

Kugwiritsa ntchito ndalama pa zinthu zongotulutsa chabe ndalama ndi kugwiritsa ntchito chuma pokwaniritsa zokhumba *zalero*, mosaganizira kwenikweni za zokhumba *zamtsoyolo*. Ndipo chilungamo chake ndi chakuti gawo

lalikulu la ndalama zomwe limatulutsa boma m'mayiko olemera limapita ku zinthu za 'tsiku ndi tsiku' zongokwaniritsa zokhumba zalero, monga chisamaliro cha anthu, ndalama zapenshoni, zaumoyo, nyumba, zamtengatenga, ndi kuchotsa zinyalala. Pamene zina mwa izi zikhoza kukhala ndi phindu *lina* patsogolo, cholinga chachikulu cha zonsezi ndi kutipindulira ife lero. Andale akhoza kumazitchula zinthuzi kuti ndi 'zobweretsa phindu lokhazikika mtsogolo' kuti zioneke ngati ndi zoyenera kuzichita pogwiritsira ntchito ndalama za misonkho, koma kuzitchula motero sikumazichititsa zinthuzi kukhaladi zoyenera kulipiritsira misonkho.

Kayendetsedwe ka zachuma

Akatswiri ambiri azachuma amanenetsa kuti misonkho komanso kagwiritsidwe ntchito ka ndalama ka boma zili ndi kuthekera kotukula chuma cha dziko pobweretsa mwayi wantchito ndi kukhazikika kwa mitengo ya zinthu, komanso kupewa kugwa ndi kukwera kwadzidzidzi kwa chuma. Iwo amanena kuti chuma chikafooka, maboma ayenera kumagwiritsa ntchito ndalama zambiri kapena kuchepetsa misonkho kuti akonze chumacho, ndipo pakakhala vuto la kukwera mitengo kwa katundu kapena kugwa mphamvu kwa ndalama, maboma ayenera kugwiritsa ntchito ndalama zochepe kapena kukweza misonkho kuti athane ndi vutoli. Njirayi, yomwe *imaongolera mlingo wa kufunika ndi kapezekedwe ka ndalama ndi zinthu zofunikira pa zachuma*, yagwira ntchito yotamandika pa chuma cha mayiko ambiri kuchokera pa nthawi ya Nkhondo Yadziko Lonse Yachiwiri.

Komabe, pali anthu ena omwe sagwirizana ndi njirayi. Akatswiri ena monga Milton Friedman (1912–2006), omwe amakhulupirira kuti kukhazikika kwa zachuma kamatengera mlingo wa ndalama zomwe zikupezeka m'dziko panthawi

imeneyo, amanena kuti zinthu zina monga kuchuluka kwa ndalama zomwe banki yayikulu yapanga zimachititsa kuti zotsatira za kusintha kwa misonkho zisaonekere kwenikweni (Butler 2011). Ena, monga James Buchanan (1919–2013) – omwe amakhulupirira kuti ziganizo zaboma ziyenera kukhala zokomera anthu m’dziko osati atsogoleri kapena andale – amaona kuti ziganizo zaboma nthawi zambiri zimapangidwa mosaganiza bwino. Mwachitsanzo, andale samaona vuto kuchulutsa ndalama zaboma zogwiritsa ntchito pamene chuma chisali bwino, chonsecho amanyinyirika kuti achepetse ndalamazi chuma chikamayenda bwino, ndipo ambiri amasankha kuchepetsa misonkho kusiyana ndi kuyikweza ngakhale pamene zikufunika kutero (werengani Butler 2012a). Koteru, njira yoyendetsa chuma *poongolera mlingo wa kufunika ndi kapezekedwe ka ndalama ndi zinthu zofunikira pa zachuma* imavuta kuigwiritsa ntchito chifukwa cha zochita za andale. Akadaulo ena, monga F. A. Hayek (1899–1992) – omwe amatsatira mfundo za zachuma zomwe zinayambira ku Austria, zomwe zimalimbikitsa kuti njira yabwino yotukulira chuma chadziko ndi kupereka ufulu kwa amalonda ndi mabanki – amakhulupirira kuti mchitidwe wa andale umaonetsera poyera chifukwa chomwe kunakhalira mavuto a kukwera kwambiri kwa zinthu, kusowa kwa ntchito, kuchuluka kwa ntchito zaboma, komanso kuchuluka kwa ngongole (werengani Butler 2012b).

Kugawanso chuma

Cholinga china cha misonkho ndi *kulimbikitsa kusasiyana pakati pa anthu pankhani ya chuma*, poika ndondomeko zoonetsetsa kuti misonkho yambiri ikulipiridwa ndi amene

ali ndi kuthekera kochulukirapo kolipira.⁷ Kulipiritsa msonkho wambiri anthu omwe ndi ochita bwino kusiyana ndi ena kumaoneka kuti ndi njira yabwino chifukwa ndalama yoonjezera imaoneka yochepa kwa amene ali nazo zambiri poyerekeza ndi amene amavutika kupeza ngakhale chakudya (chitsanzo cha mfundo yoti ‘zinthu zochepa zoonjezera sizimaoneka zofunika kwambiri kwa munthu amene ali ndi zambiri kale’). Choncho, opeza ndalama zambiri sangamve chipsinjo chachikulu akamapereka msonkho. Pa chifukwa ichi, mayiko ambiri amagwiritsa ntchito ndondomeko za misonkho zomwe mlingo wa msonkho womwe munthu akupereka umakwera pamene ndalama zomwe amapeza zikuchulukanso. Ndongomekozi zikutanthauza kuti anthu omwe amapeza ndalama zambiri amalipira misonkho yokwera kusiyana ndi anthu omwe amapeza ndalama zochepa.

Zotsamwitsa. Koma pali mavuto osiyanasiyana okhudza kugwiritsa ntchito misonkho munjira iyi (Butler 2022). Poyamba, kafukufuku oonetsa kusiyana pa chuma pakati pa anthu, yemwe amathandizira pokonza ndondomeko zolimbikitsa kusiyana pa zachuma, akhoza kukhala wosocheretsa. Mwachitsanzo, kuunika momwe zinthu zilili m’dera kapena m’dziko kukhoza kusonyeza kusiyana kwakukulu pa kapezedwe ka chuma pakadali pano, koma izi zikhoza kukhala choncho chifukwa chakuti anthu akuluakulu, omwe kawirikawiri amakhala akudziwa zambiri komanso amakhala ndi ukadaulo ndi maluso ochulukirapo kuposa achinyamata, amapeza ndalama zochuluka panthawiyo kusiyana ndi achichepere. Koma zitha kutheka

⁷ Kuti mudziwe tsatanetsatane wa izi, werengani Butler (2021: 63–77).

kuti tikaphatikiza ndalama zonse zomwe aliyense anapeza panthawi yomwe ankapeza ndalama m'moyo mwake, palibe kusiyana kwenikweni. Chachiwiri ndi chakuti anthu ena monga osewera mpira wamiyendo komanso akatswiri oyimba akhoza kukhala kuti amapeza ndalama zochuluka, koma zaka zawo zogwira ntchito zikhoza kukhala zochepa. Tikaona pa moyo wawo wonse, iwo akhoza kukhala kuti amapeza ndalama zambiri kusiyana ndi ena. Chachitatu, anthu ena amapeza ndalama zochuluka pamene ntchito zomwe amagwira ndi zowaika pa chiopsezo komanso zosangalatsa, pamene ena amapeza ndalama zochepa koma ntchito zawo zimakhala zosavuta komanso zosangalatsa. Choncho, nkhani ya kusiyana kapena kusasiyana pa chuma imakhudza zinthu zambiri osati ndalama zokha. Komanso, pali kufanana kwambiri pakati pa anthu kuposa momwe zimaonekera, chifukwa zinthu zambiri zaboma – monga malo opumulira ndi kuchezero, misewu, sukulu, chitetezo, ndi zina zambiri – zimakhala zofikira wina aliyese.

Palinso nkhwana zokhudza ndale, umunthu, komanso moyo wa tsiku ndi tsiku pa nkhani yogwiritsa ntchito misonkho mu njira yokomera kwambiri magulu ena a anthu ena kusiyana ndi ena. Izi zimapereka mwayi woti ndale komanso nsanje zilowerere pa nkhani za misonkho: misonkho yaikulu imaikidwa pa magulu a anthu omwe akuchita bwino chifukwa chakuti ena sakusangalala ndi kuchita bwino kwawo. Chipani cholamula nacho chikhoza kuika misonkho yambiri pa anthu ochemerera chipani chotsutsa boma. Ndipo magulu ena a anthu amphamvu kwambiri akhoza kunyengerera boma kuti liwachotsere kapena kuwachepetsera misonkho ina, zomwe sizingachitike kwa ena.

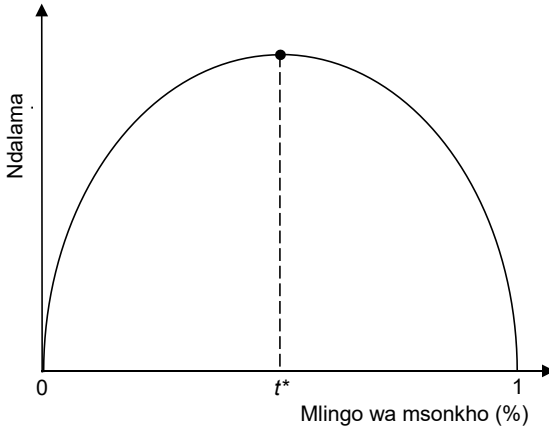
Ndondomeko ya misonkho yomwe mlingo wa msonkho

umakula pamene ndalama zomwe munthu amapeza zikuchuluka imachititsanso kuti anthu azilipira misonkho yosiyana, zomwe zikutsutsana ndi mfundo yakuti anthu onse ndi ofanana pamaso pa malamulo. Pakhalekhale, ndondomeko ya misonkho yotereyi imabweretsa chipwirikiti chifukwa anthu omwe amapereka misonkho yambiri amayamba kumenyerera kuti boma liwachepetsere kapena kuwachotsera misonkho ina. (Zinthu monga izi ndi chifukwa chimodzi chomwe chinachititsa mayiko ambiri kusiya ndondomeko imeneyi ndi kuyamba kugwiritsa ntchito ndondomeko yakuti aliyese azipereka misonkho pa mlingo wofanana.)⁸

Kulakwitsa, kapena nsanje chabe? Nthawi zambiri, anthu amaganiza kuti kuika milingo ikuluikulu ya misonkho kumabweretsa ndalama zambiri ku boma. Koma m’chaka cha 1974, katswiri wa zachuma wa ku America, Arthur Laffer (1940–), anapanga ndondomeko yake yomwe anaijambula pa chithunzi chodziwika bwino chotchedwa ‘Laffer Curve’, chomwe chimaonetsa kuti ndalama zomwe boma limatolera zimachuluka kufika pa mlingo wina wake, kenako zimayamba kutsika. Pali zifukwa zambiri zomwe zimachititsa izi. Anthu akamalipiritsidwa misonkho ikuluikulu, iwo akhoza kuganiza zomagwira ntchito pang’ono ndi kumakhala ndi nthawi yambiri yopuma ndi kusangalala, kapena kupuma pantchito mwamsanga, kapena kusamutsira ntchito zawo zamalonda kunja kwa dziko, kapenanso kulemba ntchito akatswiri owerengetsera chuma apamwamba kuti apeze njira zozembera misonkhoyo.

⁸ Pofuna kudziwa zambiri za ndondomeko yoti aliyense azilipira mlingo wofanana wa msonkho, werengani ‘Flat tax’, TaxEDU, Tax Foundation, pa tsamba la (<https://taxfoundation.org/taxedu/glossary/flat-tax/>).

Chithunzi 1 Ndongomeko ya Laffer



Nthawi zambiri, zimapezeka kuti mlingo wa msonkho, makamaka mlingo wamsonkho wa pa ndalama zochuluka, umaikidwa moyandikana kwambiri (ndipo nthawi zambiri umadutsanso) ndi mlingo wa misonkho yomwe ungachititse boma kutolera misonkho yochuluka, tikatengera ndondomeko ya Laffer. Anthu omwe amapeza ndalama zambiri amayamba kupereka gawo la ndalama za misonkho *lotsikirapo* kusiyanana ndi gawo lomwe amapereka poyamba, pomwe *kutsitsa* kwa mlingo wa msonkho wokwera, monga tinakambira M'mutu 1, kumachititsa kuti iwo azipereka gawo *lalikulu* la ndalama za misonkho. Ndiye n'chifukwa chiyani opanga malamulo anaika milingo ya misonkho yokwera, koma akudziwa kuti cholinga chenicheni cha misonkho ndi kuonetsetsa kuti ndalama zomwe boma limapeza kudzera ku misonkho zikhale zochuluka koma popanda kupsinja anthu?

Pali mayankho angapo pa funsoli. Mwina anthu opanga malamulo amalephera kumvetsetsa kwathunthu ganizo la Laffer. Kapena, mwina amangoona kuchuluka kwa ndalama zamisonkho zomwe zimabwera ku boma misonkho ikangokwezedwa kumene, osati kuchepa kwa ndalama zamisonkho zomwe boma limatolera, komwe kumachitika pang'onopang'ono anthu akayamba kusintha machitidwe awo azinthu chifukwa cha kukwera kwa misonkhoko. N'kuthekanso kuti iwo amaganiza kuti kuzikhala kovuta kuti anthu azembe misonkhoyo, zomwe zili zosiyana ndi momwe zinthu zimakhallira. Mwinanso iwo amamvetsetsa ganizo la Laffer, koma amaona ngati kuti mlingo wa msonkho wobweretsa ndalama zochuluka kwambiri ndi wokwera kusiyana ndi womwe Laffer amanena. Kapenanso mwina iwo amangofuna kuchitira nsanje anthu amene amapeza ndalama zambiri. Mu njira iliyonse, ndi zoonekeratu kuti si nthawi zonse pomwe misonkho imaikidwa molingalira bwino komanso mogwiritsa ntchito umboni omwe ulipo.

Kuthana ndi zinthu zobweretsa mavuto

Cholinga china cha misonkho chikhoza kukhala kufuna kuthana ndi *zinthu zobweretsa mavuto* monga zotsatira za kuonongeka kwa madzi ndi mpweya pa chilengedwe, kapena kuchedwa kwa anthu komanso mkwiyo womwe umabwera chifukwa cha kuchulukana m'misewu, kapena mavuto azaumoyo obwera chifukwa chogwiritsa ntchito mopyola muyezo zinthu monga mowa, fodya, komanso shuga. Kuika misonkho pa zinthu zimenezi kukhoza kuchititsa kuti omwe amabweretsa mavutowa azilipira chifukwa cha mavuto omwe amadzetsa pakati pa anthu. Misonkhoyi imatchedwa Misonkho ya *Pigovian*, kutengera dzina la katswiri wa zachuma wa ku Britain, Arthur Pigou

(1877-1959), ndipo imaikidwa pofuna kulimbikitsa kusamalira chilengedwe. Misonkhoyi ikhoza kutoleredwa munjira zosiyanasiyana, monga misonkho yokhudzana ndi kuchulukana kwa m'misewu, misonkho ya pa mafuta, misonkho ya pa utsi woipa wochokera ku mafakitale ndi magalimoto, misonkho ya pa mowa ndi fodya, komanso misonkho ya pa shuga.

Misonkho ya *Pigovian* ndi njira yabwino kwambiri yothanirana ndi zinthu zobweretsa mavuto kusiyana ndi njira zina zambiri zomwe boma litha kugwiritsa ntchito pofuna kuthana ndi mavutowa. Mwachitsanzo, njira yogwiritsa ntchito *mabwalo amilandu*, monga kutengera anthu omwe akuononga chilengedwe kubwalo la milandu, ndi zochedwetsa komanso zimafuna ndalama zochuluka, ndipo nthawi zambiri zimachitika pambuyo, zinthu zitaonongeka kale. *Kuika ndondomeko zoyenera kutsatira* nako nthawi zambiri ndi kovuta. Mwachitsanzo, kuletseratu kutulutsa utsi woononga kumakhala kulakwira makampani omwe alibiretu njira ina yogwirira ntchito zawo, kapena omwe amaononga chilengedwe mocheperako. *Kuika mlingo* pa kukula kwa kuonongeka kwa chilengedwe sikumalimbikitsa omwe ntchito zawo zimaononga chilengedwe mocheperako n'kale kuti apitirize kuchepetsa mchitidwe woonongawo. Koma kuika msonkho pa kutulutsa utsi woipa kwa mtundu uliwonse kumachititsa fakitale iliyonse kuchita zotheka kuti ichepetse mlingo wa utsi womwe imatulutsa.

Akatswiri azachuma amaona kuti misonkho ya *Pigovian* ndi yabwino pa zifukwa zinanso ziwiri. Choyamba, monga taonera kale, ngati pakhazikitsidwa ndondomeko zabwino, misonkho yamtunduwu imachulukitsa ndalama zomwe anthu kapena abizinesi amalipira pa mavuto omwe amadzetsa (monga mavuto a kuonongeka kwa mpweya) molingana ndi zotsatira za mavutowa pa anthu (monga

kuyambitsa nthenda ya m'mapapo). Chachiwiri, ngati anthu omwe akuononga chilengedwe atamalipiritsidwa kamba ka zomwe aononga, izi zimachititsa anthuwa kusiya khalidwe loipali, zomwe zingapititse patsogolo miyoyo ya anthu komanso kukonza chilengedwe. Maboma nawo akhoza kumapeza ndalama zambiri kuchokera ku misonkhoyi.

Ngakhale zili chonchi, misonkho ya *Pigovian* imakumana ndi mavuto ambiri m'magawo osiyanasiyana. Katswiri pa zachuma wa ku Britain wotchedwa Ronald H. Class (1910 - 2013) ananena kuti vuto lalikulu pa zinthu monga kuonongeka kwa chilengedwe ndi *ndalama zolowa pa madongosolo oyendetsera nkhani zokhudza kuononga chilengedwe* – makamaka kuti pakhale mgwirizano woyenera pakati pa oononga chilengedwe ndi omwe akukhudziwa ndi vutolo – ndipo misonkhoyo payokha siimakhala njira yokwanira yothanirana ndi vutoli (Coase 1960). Kuonjezera pamenepo, malingana ndi katswiri wina wazachuma, Ludwig von Mises (1881-1973) (Butler 2010a), palinso mavuto okhudzana kudziwa ndi kuwerengetsera mlingo wa kuonongeka kwa chilengedwe. Mwachitsanzo, ndi zovuta kwambiri kudziwa kukula kwa mavuto omwe angakhalepo pakati pa anthu, kotero ndi zovutanso kudziwa mlingo woyenera wa misonkho yomwe uyenera kuikidwa. Ziyerekezo zosiyanasiyana za momwe mpweya woipa umaonongera chilengedwe zimapereka chithunzithunzi chosiyananso. Kuika mlingo wolakwika wa msonkho wa *Pigovian* kukhoza kubweretsa mavuto ambiri kusiyana ndi zabwino zomwe zingabwere.

Kayendetsedwe ka zamalonda

Misonkho imagwiranso ntchito pa ndondomeko ndi malamulo okhuza malonda. Kawirikawiri, mayiko ambiri amaika *misonkho pa katundu wolowa m'dziko* – pofuna

kuteteza amalonda am'dziko ku amalonda anzawo a mayiko ena. Nthawi zina, mayiko amachita izi kuti akhale odzidalira, kapena pofuna kupereka mpata woti mabizinesi ongoyamba kumene athe kukula kaye pa malonda asanafike popikisana ndi makampani ena akunja. Iwo amakhala akukhulupirira kuti anthu a mayiko ena amabweretsera dala katundu wotsika mtengo (ngati akutaya chabe), mwina ndi cholinga chofuna kupondereza nzika zochita malonda omwewo, kwina ku akulimbitsa mphamvu za katundu wawo pamsikapo. Nthawi zina, mayiko akhozanso kusafuna kugula katundu kuchokera ku mayiko amene sagwirizana ndi mfundo zawo kumbali ya kalembedwe ka antchito, zachilengedwe, ngakhalenso kapangidwe ka chakudya. Penanso akhoza kumadandaula kuti iwo ndi amene akuononga ndalama zochulukira pogula katundu kuchokera ku mayiko ena, kusiyana ndi momwe mayiko enawo akugulira kuchoka kwa iwo.

Mfundo yoteteza mabizinesi oyamba kumene inali chida champhamvu chotsogolera ndondomeko za malonda m'zaka za m'ma 1960 ndi m'ma 1970. Mayiko osauka anakweza ndalama zomwe zinkaperekedwa pa katundu woitanitsidwa kunjwa, ndipo anakhazikitsa makampani awo opanga zinthu monga zitsulo, magalimoto, zipangizo zapakhomo, zida zoyendera mphamvu ya magetsi, komanso ndege. Koma zotsatira zake zinali zokhumudwitsa. Kawirikawiri, makampani otetezedwawa sankafikira pa momwe amapangira katundu makampani amkhalakale ena, ndipo katundu wawo ankakhala wokwera mtengo komanso wosakhala bwino kwenikweni.

Palinso kuipa kwina koika misonkho pa katundu wolowa m'dziko kuchokera kunjwa. Ziletso zomwe dziko limaika zimapsinjanso nzika zake zomwe chifukwa katundu yemwe anthuwo akufuna (kuphatikizaponso yemwe makampani opanga zinthu amafunika kuti agwiritse ntchito popanga

zinthu zawo) amakhala wokwera mtengo kwambiri, kapena sapezeka n'komwe. Katundu wangati yemweyo wopangidwa m'dziko momwemo atha kukhala wosowa, ndipo pena akapezeka, samakhala wabwino kwenikweni. Kuonjezera pamene, pofuna kulimbikitsabe kuletsa kuitanitsa kwa katundu kuchokera kunja, mafakitale ena amakhoza kukakamiza boma kuti liike ziletsozo, ndipo izi zimachepetsa mpikisano pa malonda ena. Kuika misonkho pa katundu wolowa m'dziko kumafunikiranso ndondomeko zambiri kuti zonse ziziyenda bwino, zomwe zimafunikira nthawi komanso ndalama zochuluka kuti zitheke. Pa zifukwa zonsezi, akatswiri pa nkhani zachuma amagwirizana kuti misonkho komanso ziletso zina pankhani ya zamalonda ndi zinthu zomwe zimapindulira kagulu kochepe ka anthu, kotero ndi zolakwika (Butler 2021: 63 - 77).

Chifukwa chimene anthu amasiyanirana maganizo pankhani ya msonkho

Pali kusiyana maganizo kwakukulu pankhani ya misonkho, makamaka pa mlingo weniweni wa misonkho, komanso zinthu zomwe zikuyenera kuikidwa msonkho. Gawo lalikulu la kusiyanaku limabwera chifukwa cha kusiyana zikhulupiriro zomwe anthu ali nazo pa momwe boma labwino liyenera kukhalira.

Kwa anthu ena, boma ndi chinthu chachifundo kwambiri, chomwe kwakukulu cholinga chake ndi kukwaniritsa zofuna za nzika zake. Iwo amaona kuti pakakhala ndondomeko yabwino, komanso ikaikidwa pa mlingo wabwino, misonkho ndi chinthu chabwino kwambiri chifukwa ndi njira yofunikira yomwe boma limagwiritsa ntchito pofuna kupeza ndalama zoyendetsera ntchito zopindulira anthu ake, komanso kuti misonkho ili ndi

ubwino wina wambiri monga kuthandiza kuthana ndi vuto la kusiyana pakati pa anthu komanso kukonzera vuto la kusakhazikika kwa chuma. Choncho, iwo amanenetsa kuti boma lizipatsidwa ufulu wonse pa nkhani za misonkho, monga mphamvu yoika mlingo woyenera wa misonkho komanso njira zoyenera zotolerera misonkhoyo; mwachitsanzo, zinthu zoyenera kuikidwa misonkho yokwererapo kusiyana ndi zina.

Komabe, anthu ena amaona izi mosiyana. Iwo amaona kuti boma silimaimira zofuna za anthu, silimachita zinthu moyenera, komanso lilibe kuthekera kokwaniritsa (mogwiritsa ntchito ndalama zochepa) zinthu zomwe anthu amafuna. Enanso amaliona boma ngati gulu la anthu ochepa andale odziyeneraza okha ngati anthu anzeru, koma ali akatangale komanso alesi, onamizira kugwira ntchito mopindulira anthu koma chonsecho akuchita zozdikondweretsa okha. Anthuwa amati ndondomeko zokhudza misonkho zimakhala zopanda masomphenya, zopangidwa mosaganiza bwino, zosabweretsa phindu lenileni, komanso zomwe zili ndi kuthekera koononga chuma komanso moyo wa anthu.

Choncho, ndi zosadabwitsa kuti kagulu ka anthuwa kamayesetsa kuika malire pa momwe boma likuyenera kumatolerera misonkho yake, ngakhalenso kuchuluka kwa misonkho yomwe nzika zikuyenera kumalipira. Kuti tione ngati zomwe akukambazo zili zoonza, ndi kofunika kuona enieni amene amasenza chipsinjo cholipira misonkho, komanso zotsatira za misonkho (zomwe kawirikawiri zimakhala zosayembekezereka) pa nkhani zachuma komanso umoyo wa anthu.

4 ZOTSATIRA ZA MISONKHO KOMANSO WOSENZA UDINDO WOLIPIRA MSONKHO

Zotsatira za misonkho ndi momwe msonkhowo umakhudzira munthu amene akulipira msonkhowo (mwachitsanzo, ngati anthu amachepetsa maulendo apandege chifukwa cha msonkho womwe waikidwa pa mtengo wokwerera ndege). Izi ndi zosiyana ndi *wosenza udindo wolipira msonkho*, yemwe ndi munthu weniweni amene amapereka ndalama ya msonkho (mwachitsanzo, anthu ogula zinthu m'sitolo omwe amapereka msonkho wa zinthu zogulitsa umene umatoleredwa ndi ogulitsa katundu, pakuti wogulitsayo amaonjezera msonkhowo ku mtengo wa zinthu zimene anthu amagula).

Zotsatira za misonkho

Tiyeni tione chotsatira choyamba. Misonkho ina imakonedwa ndi cholinga chosintha machitidwe a zinthu a omwe akulipiritsidwa misonkhoyo. Monga tanenera kale, msonkho woikidwa pa mowa, fodya kapena utsi woipa wotulutsidwa ndi galimoto umaikidwa ndi cholinga choti anthu achepetse kumwa mowa, kusuta, kapena kuononga mpweya pochititsa zinthu zimenezi kukhala zokwera mtengo.

Chinthu chikaikidwa msonkho, chimakhala chokwera mtengo kuti chipangidwe kapena kugwiritsidwa ntchito.

Kotero chinthucho chimapangidwa kapena kugwiritsidwa ntchito mocheperako. Mwachitsanzo, msonkho woikidwa pa zinthu zina zopangira mafuta a galimoto (monga *lidi*) unakhazikitsidwa pofuna kuchepetsa kuonongeka kwa mpweya kuchokera ku mpweya woipa wamagalimoto. Msonkhowu umakweza mtengo wa mafuta okhala ndi lidi, zimene zimachititsa anthu ogwiritsa ntchito galimoto kuyamba kukonda mafuta okhala ndi lidi wochepa kapena opanda lidi. Izi zimachititsanso owenga ndi kugulitsa mafuta kuchepetsa kapena kusiya kupanga mafuta okhala ndi lidi. Pakuti misonkho ngati imeneyi imakakamiza aliyense kuti achepetse mchitidwe wogwiritsa ntchito kapena kupanga zinthu zoononga chilengedwe zomwe zili ndi msonkho, iyi itha kukhala njira yabwino kwambiri yosinthira makhalidwe a anthu. Mwachitsanzo, msonkho womwe unaididwa pa zinthu zoononga mtambo wa ozoni ku USA mu ulamuliro wa a George H.W. Bush (1924-2018) unachepetsa kagwiritsidwe ntchito ka zinthuzi ndi 38% (Hanson and Sandalow 2006).

Tiyenera kudziwa kuti kawirikawiri, zotsatira za misonkho sizimakhala zomwe zimayembekezereka kapena zimene anthu amafuna. Msonkho ukhoza kuikidwa ndi cholinga chobweretsa ndalama kuboma basi, koma msonkhowo ukhozanso kubweretsa mavuto kwa anthu komanso azachuma, zomwe sizinali m'gulu la zolinga zokhazikitsira msonkhowo. Mwachitsanzo, kuika misonkho yokwera pa katundu wochokera mayiko ena kumachititsa kuti kulowetsa zinthu mozembetsa m'dziko kukhale kopereka phindu, zomwe zimachititsa boma kutaya nthawi komanso ndalama zochulukira pa ntchito yothana ndi mchitidwewu pofuna kuteteza ndalama zomwe limatolera pa msonkho wamtunduwu. Misonkho yoikidwa pa fodya ndi mowa imachititsa magulu osavomerezeka kuti ayambe kupanga ndi kugulitsa mitundu ya zinthuzi imene ili

voletsedwa, zomwe zitha kukhala zoika miyoyo ya anthu pa chiopsezo chochuluka poyerekeza ndi katundu weniweniyo. Izi zimachititsanso ogula kuti azifuna kugula zinthuzi kwa zigawenga, zomwe zimakhala zokonzeka kugwiritsa ntchito nkhanza ndi zipolowe pofuna kuteteza malonda awo oletsedwawo.

Misonkho ilinso ndi zotsatira zosayembekezereka ngakhale pa malonda ovomerezeka, ndipo nthawi zina zimakhala zosakhala bwino. Mwachitsanzo, vuto la msonkho woikidwa pa zinthu zomwe anthu amakonda kugula si ndalama zokha zomwe anthuwa amapereka pogula chinthucho; vuto lina ndi chisangalalo chomwe amasemphana nacho polephera kugula zinthu zoonjezera pakanakhala kuti msonkhowo palibe, koma tsopano amakanika kugula zinthuzo chifukwa cha kukwera mtengo.

Kulinganiza ntchito ndi moyo

Koma misonkho siimaikidwa pofuna kukonza zinthu ‘zoipa’ zokhazokha ayi, monga kuonongeka kwa chilengedwe, zimene timafuna zitachepetsedwa. Misonkho imaikidwanso pa zinthu ‘zabwino’, monga pa ntchito ndi mabizinesi, zimene, mwachisoni, zimapezeka zayambanso kuchepa. Tatiyeni tiunike zotsatira ziwiri za misonkho ndi momwe zimasinthira zisankho za anthu kumbali yogwira ntchito ndi kupuma.

Kusintha zochita. Kuika msonkho watsopano pa ndalama zomwe munthu amapeza, kapena kuukweza msonkhowu, kumasintha kaganizidwe ka anthu pa nkhanzi ya ntchito ndi kupuma kapena chisangalalo. Msonkhowo umachepetsa ndalama zomwe anthu amatsala nazo, koma pa ntchito yomweyo yomwe akhala akulandirapo zambiri msonkhowo palibe kapena uli wotsika. Izi zimachititsa ntchito kukhala

yopanda chikoka kwa iwo, ndipo kupuma ndi manyado kumasanduka kopatsa chikoka. Kotero (chomwe chimatchedwa *kusintho zochita*), anthu akhoza kusankha kugwira ntchito yochepea kuti azikhala ndi nthawi yambiri yopuma ndi yamanyado. Iwo atha kuyamba kugwira ntchito nthawi yochepea kapena kwa maola ochepea, kapena kuyamba kugwira ntchito zamaganyu chabe, kapenanso kusiya kugwira ntchito kumene. Ngati angapitirize kugwira ntchito, iwo sangakhake ndi chidwi chachikulu chogwira ntchito molimbikira kuposa momwe akuyembekezereka kugwirira. Kotero, ntchito siimagwirika kwambiri, phindu la mabizinesi limayamba kuchepa, ndipo chuma sichimakula.

Komanso, chifukwa choti msonkhowo umachepetsa malipiro a anthu, anthuwo amayeneranso kuchepetsa kagulidwe kawo ka zinthu. Ndipo chifukwa cha kuchepa kwa zinthu zomwe anthu amafuna kugula, mabizinesi amayamba kupanga ndi kugulitsa zinthu zochepea. Ogwira ntchito nawonso amasunga ndalama zochepea chifukwa ndalama zogwiritsa ntchito patsiku zimachuluka, choncho samatsala ndi ndalama zokwanira kusungako. Koma kusunga ndalama ndi kofunikira chifukwa kumapezetsa mpamba wochitira bizinesi ndi zitukuko zina. Anthu akamasunga ndalama zochepea ku banki, mabankiwa amakhala ndi ndalama zochepea zomwe angabweretse amabizinesi omwe angafune kugulira zipangizo ndi kuchitira zinthu zobweretsa phindu. Zonsezi zimachepetsanso katundu yemwe dziko limapanga, zomwe zimachepetsa chitukuko.

Zotsatira pa kapezedwe ka ndalama. Nthawi zina, misonkho ikhoza kuchititsa anthu kuti apange ziganizo zosemphana ndi zomwe tafotokozazi, zomwe zimakhudza *kapezedwe kawo ka ndalama*. Chifukwa choti msonkho woikidwa pa ndalama zomwe anthu amapeza umachepetsa

malipiro omwe anthu amatsala nawo, anthu ena (makamaka osaukitsitsa) amaganiza zogwira ntchito *mochuluka* kuti akwaniritse kubwezeretsa ndalama imene ikulowa ku msonkho.

Kufalikira kwa zotsatira. Sichimakhala chapafupi nthawi zonse kulosera ngati kusintha zochita kapena kapezedwe ka ndalama yomwe munthu amapeza zingakhale zazikulu, ngakhale kuti kusintha zochita kumachulukira. Msonkho ukaikidwa pa chinthu, anthu ambiri amayamba kuchisala chinthucho. Zotsatirazi zimatengera mtundu wa msonkho ndi zomwe anthu amayamba kuchita chifukwa cha msonkhowo. Koma zotsatirazi zikhoza kukhala zofalikira. Monga tanenera kale, misonkho ya pa ndalama zomwe munthu amapeza kuntchito komanso pa bizinesi ikhoza kukhudza kuchuluka kwa ntchito yomwe anthu angagwire, momwe angamalimbikirire pa ntchitopo, ndalama zomwe iwo angamasunge, ndalama zomwe iwo akufesa, zinthu zomwe zingamapangidwe, komanso momwe ndi komwe zinthu zikupangidwira. Izi zikhozanso kukhudza kuchuluka kwa ndalama zimene boma lingakhale nazo zogwiritsa ntchito, ndi kulingana kwa ndalama zomwe anthu olemera ndi osauka akupeza m'dziko, ndi zina zambiri.

Kodi zotsatirazi ndi zazikulu bwanji? Akatswiri a zachuma ndi anthu andale samagwirizana pa zokhudza momwe anthu amasinthira zochita zawo potengera misonkho yomwe yakhazikitsidwa. Ena amanena kuti anthu amapitiriza miyoyo yawo popanda kusintha kalikonse chifukwa cha kukwera kapena kutsika kwa misonkho. Ena amati anthu amasinthadi potengera kusintha komwe kwachitika pa misonkho, ndi kutinso kusintha kochepe chabe pa ndondomeko za misonkho kukhoza kubweretsa kusintha kwakukulu kosayembezerika pa zochita za anthu.

Potsatira zokambirana ndi mtsutso wokhudza ndondomeko ya Laffer, oyendetsa ntchito za misonkho akhala akusintha pang'onopang'ono maganizo awo. M'zaka makumimakumi zapitazo, oyendetsa ntchito za misonkho sankalingalira za kusintha kwa machitidwe a zinthu a anthu pokonza ndondomeko zawo. Iwo ankaganiza kuti kukwera kwa msonkho wa pa ndalama zomwe munthu amapeza, mwachitsanzo, kungachulukitse ndalama zomwe boma limatolera. Koma tsopano, iwo anazindikira kuti anthu amasinthadi zochita potengera kukwera kapena kutsika kwa milingo ya misonkho – kumbali ya kukwera kwa msonkho wa pa ndalama zomwe munthu amapeza, anthu atha kupuma pantchito mwachangu kapena kuyamba kugwira ntchito yochepa ndi kukhala ndi nthawi yopuma yambiri – ndipo izi zikhozanso kukhudza kakulidwe ka chuma. Chiyerekezo cha zotsatira za misonkho chotere tsopano ndi gawo lokhazikika lomwe maboma amayang'ana pokonza dongosolo la chuma chaboma m'mayiko otukuka monga ku USA, ku UK ndi mayiko ena.⁹

Zotsatira zina

Kusiyana kwa ndalama zomwe anthu amapeza. Zotsatira zotere sizimakhala zochita kukonzedwa kapena zofuna nthawi zonse. Mwachitsanzo, ndondomeko ya misonkho yomwe mlingo wake umakwera potengera kuchuluka kwa ndalama zomwe anthu akupeza ndi njira yadala yofuna kufananitsa ndalama zimene anthu amatsala nazo, ndipo ndalama za misonkhozo zitha kugwiritsidwa ntchito pa zinthu ndi ntchito zaboma zosiyanasiyana (mwachitsanzo, nyumba, zaumoyo, ndi maphunziro) kuti anthu osauka

⁹ Kuti mupeze zokhudza mtsutsowu, werengani Feldstein (2008). Werenganinso Weber et al. (2014).

apeze nawo thandizo, zomwe zingathandize kuchepetsa kusiyana pakati pa anthu. Koma misonkho ina (makamaka ya pa chakudya, mafuta a galimoto, mowa, ndi fodya) ndi yopsinja anthu ovutika. Misonkhoyi imabweretsa mavuto aakulu pa mabanja osauka, pakuti ndalama zogulira zinthuzi, tikaphatikizapo msonkho, zimatenga gawo lalikulu la ndalama zogwiritsa ntchito pakhomo pawo, kuposa momwe zimakhallira m'makomo ochita bwino. Koteru, izi zimachititsa kuti kusiyana pa chuma kuchuluke.

Zitha kukhala zovuta kuti boma lilinganize zolinga zake zonse zosiyanasiyana. Tikufuna kugwiritsa ntchito njira zolimbikitsira anthu pa zinthu zabwino monga ntchito zobweretsa phindu, chonsecho ndi zosavuta kuika msonkho pa ntchito mu njira yothandizira kulinganiza ndalama zimene anthu amatsala nazo. Tikufuna kuchepetsa zinthu 'zoipa' monga mowa, fodya ndi kuononga chilengedwe, koma ndi zovuta kuika msonkho pa zinthuzi popanda kupsinja anthu osauka kuposa ena onse. Monga ilili misonkho ina yonse, tikuyenera kufunsa ngati mavuto omwe amadza ndi misonkhoyi ali ochepa poyerekeza ndi ubwino umene imabweretsa.

Kusanjikana kwa mavuto. Msonkho ukhoza kukhalanso ndi zotsatira zina zokhumudwitsa, pomwe vuto limodzi limabweretsa linzake. Mwachitsanzo, misonkho itha kuchititsa anthu osauka kwambiri m'mayiko osaukitsitsa kuchepetsa kagulidwe ka zinthu zofunikira pamoyo wawo, monga chakudya chopatsa chathanzi, zomwe zingachititse kuti iwo asamagwire ntchito moyenera ndi kuthandizira kutukula chuma. Momwemonso, ngati misonkho ikuchititsa anthu kuchepetsa kagwiridwe ka ntchito, kusunga ndalama, ndi kuchita mabizinesi, phindu lomwe anthuwa amapanga limachepa, ndipo zotsatira zake zimapsinja kwambiri osauka pakuti iwowa ndi omwe amadalira kwambiri zinthu zotsika

mtengo komanso kupezeka kwa mwayi wantchito wochuluka.

Mavuto ena oonjezera

Ndalama ndi nthawi zotaika potsatira ndondomeko. Vuto lina kwa opereka misonkho, kuonjezera pa ndalama zenizeni zomwe amalipira za misonkhoyo, ndi zinthu zina zomwe amataya (osati ndalama zokha, komanso nthawi ndi mphamvu zawo) kuti akwanitse kutsatira ndondomeko za misonkho. Izi ndi monga nthawi ndi ndalama zomwe anthu ndi mabungwe amagwiritsa ntchito pophunzira zamisonkho ndi kulemba pa mafomu olipirira misonkho, kulemba ndi kusunga zikalata zoyenera zokhudza misonkho, komanso kuwerengetsera chuma chawo. Chinthu china choonjezera ndi ndalama zogwiritsa ntchito popeza thandizo ndi upangiri pa zinthu zokhudza misonkho, monga ndalama zolipira owerengesera chuma ndi maloya.

Zinthu zimenezi zimakhala zovuta kwambiri pa mabizinesi aang’ono komanso anthu odzilemba okha ntchito popeza zimatenga gawo lalikulu la nthawi, mphamvu, ndi ndalama zawo. Abizinesi onse amayenera kutsatira malamulo osiyanasiyana okhudza misonkho ya ndalama zomwe akupeza, malipiro, mpamba, ndi zogulitsagulitsa, koma makampani aakulu atha kukwanitsa kukhazikitsa nthambi yoona zotsatira malamulo, yokhala ndi akatswiri oona za misonkho. Koma pa bizinesi yang’ono, kutsatira malamulo kumatsamira pa mwini bizinesiyo, amene nthawi zina sangakhale katswiri pankhani yowerengetsera chuma ndi misonkho. Izi zikutanthauza kuti misonkho ya pabizinesi imakomera mabizinesi aakulu komanso okhazikika kusiyana ndi mabizinesi aang’ono komanso oyamba kumene. Choncho, msonkho wa pabizinesi ukhoza kubwezeretsa m’mbuyo

mpikisano pa malonda komanso kuchepetsa kuthekera koyambitsa mabizinesi atsopano.¹⁰

Kutaika kwa phindu. Misonkho imathandiza boma kupeza ndalama zimene limagwiritsa ntchito pa ntchito zake, pa zomangamanga, pa opuma pantchito ndi chisamaliro cha anthu, komanso zokwaniritsira zolinga zina zimene zafotokozedwa M'mutu 3. Koma boma likamaonjezera misonkho yatsopano, kapena likamakweza misonkho yomwe ilipo kale, zotsatira zake zitha kukhala zobwezeretsa zinthu m'mbuyo, ndi kuchititsa kuti dziko *litaye ndalama kapena mwayi*, m'malo mopeza phindu.

Izi zinafotokozedwa ndi katswiri wa zachuma wa ku Britain, Alfred Marshall (1842–1924) (Marshall 1890). Pokweza misonkho ya zinthu zina, boma limayembekezera kutolera ndalama zochulukira – ndipo nthawi zina lithadi kutero kumene. Koma misonkhoyo imachulutsanso ndalama zomwe opanga katundu amagwiritsa ntchito, zomwe zimawachititsa kuti akweze mitengo ya zinthu zawo. Izi zimachititsa anthu ogula kuyamba kugula mochepa, ndipo opanga zinthuzi amagulitsanso zochepera. Kufunika kwa zinthu ndi kupezeka kwake kumalowa pansu kuposa momwe aliyense akanafunira. Kusiyanana kwa kuchulukira kwa ndalama zamisonkho zomwe boma limapeza lisanaike kapena kukweza msonkho, ndi zomwe limayamba kupeza pambuyo poika kapena kukweza msonkho, kumadziwika kuti *kutaika kwa kwa phindu* kobwera chifukwa cha msonkho. Munjira ina, phinduli limakhala kuti lakanika kubwera chifukwa malonda alephereka chifukwa cha msonkhowo: amalonda sapanga phindu, ndipo boma nalo silitolera ndalama ya msonkho. Ili limakhala vuto la dziko

¹⁰ Pa zotsatira za msonkho pa mabizinesi atsopano, werengani Butler (2020a: 107–11).

lonse, ndipo silikhudza phindu la chuma lokha ayi. Limakhalanso vuto losemphana ndi zabwino zomwe anthu akanakhala nazo kachipanda misonkho, komanso chimwemwe chomwe akanakhala nacho chifukwa chogula zinthu zochulukira zakumtima kwawo.

Kutaika kwa phindu kumeneku kutha kukhalapo kwa nthawi yaitali. Pochepetsa phindu lomwe amapeza amalonda osiyanasiyana, misonkhoyi imachepetsa chidwi chawo choyamba kapena kupitiriza mabizinesi, komanso chidwi chogwira ntchito, zomwe zimalowetsa pansu chuma ndi chitukuko. Zimenezi zimalimbikitsanso opanga zinthu ndi amalonda kuyesa kuzemba misonkho, kapena kulowetsa mabizinesi awo mu zinthu zina zomwe zili ndi misonkho wochepe, koma zomwe nthawi zambiri zimakhala za phindu lochepe.

Kotero, ngakhale kuti misonkho watsopano umapezetsa boma ndalama zambiri zoyendetsera ntchito zosiyanasiyana, patha kukhalabe mavuto aakulu m'dziko lonse, zomwe zikhoza kupitirira mpaka mtsogolo. Ndiponso, popeza ndalama zotolera ku misonkho zitha *kuchepa* chifukwa cha kufooka kwa malonda, izi zimachititsa kuti phindu lonse lotaika likhale kochulukirapo.

Kutaika kwa phindu kosayembekezereka. Mwandondomeko yake, misonkho ikuyenera kupangidwa kuti izipereka phindu lambiri popanda kudzetsa mavuto ochulukira. Koma chifukwa chakuti zotsatira za misonkho yosiyanasiyana zimasefukira m'chuma chonse chadziko ndi kukhazikika kwa zakazaka, kuchepa konse komwe kumakhalapo pa kapangidwe ka katundu ndi zinthu zina kukhoza kukhala kovuta kukuunika.

Monga tafotokozera m'mwambamu, misonkho ya pa ndalama zomwe anthu amalandira ingachititse anthu kusankha kuonjezera nthawi yopuma osati yogwira ntchito,

zomwe zikhoza kuchepetsa phindu pa ntchito ndi kulowetsa pansu kukula kwa chuma. Misonkho yoikidwa pa katundu kapena masheya itha kuchititsa anthu kusintha ndalama zawo, malo, ndi zipangizo kuchoka ku zinthu zobweretsa phindu (koma zodulidwa msonkho) ndi kukhala zinthu zobweretsa phindu lochepa (koma zosadulidwa msonkho). Misonkho yoikidwa pa nyumba zochititsa lendi itha kuchititsanso eni nyumba kusiya malondawa, zomwe zingachititse nyumba za lendi kuyamba kusowa komanso kudula kwambiri. Izi zitha kuchititsa kuti anthu aziyenda mtunda wautali popita ku ntchito kuchoka komwe iwo akukhala, kapena kupeza ntchito zobweretsa phindu lochepa m'dera lomwe iwo akukhala. Msonkho woikidwa pa malonda ukhoza kuchepetsa chikhumbokhumbo cha anthu chotsegula mabizinesi atsopano. Misonkho yotereyi ithaso kuchulukitsa chiopsezo chomwe chimakhalapo poyamba ndi kukulitsa bizinesi, zomwe zimachepetsa mwayi wantchito, maluso, ndi chitukuko m'dziko. (Butler 2020a: 107–11).

Tikaona kusiyanasiyana kwa zotsatirazi, komanso kuvuta kozipima, sizingakhale zodabwitsa kwambiri kupeza kuti misonkho yambiri imadzetsa kutaika kwa phindu ku dziko.

Kupewa ndi kuthawa msonkho. Chitsanzo chapadera cha kutaika kwa phindu chifukwa cha msonkho ndi nthawi, mphamvu, ndi nzeru zimene anthu amagwiritsa ntchito pa *kupewa* kapena *kuthawa* misonkho.

Kupewa msonkho ndi pamene anthu amagwiritsa ntchito malamulo a misonkho, kapena kuperewera kwa ndondomeko za misonkho, pochepetsa (*mosaphwanyama malamulo*) msonkho umene akuyenera kupereka – mwachitsanzo, posintha chuma chawo kukhala zinthu zokhala ndi msonkho wochepe. Kukula kwa phindu lotaikali

kumaonekera pa kuchuluka kwa akatswiri ndi abizinesi othandiza anthu kupewa msonkho – maloya, okonza dongosolo la misonkho, ndi ena otero.

Mbiri yopatsa chidwi ya kupewa misonkho ku England

Dziko la England lili ndi mbiri yaitali yokhudza kupewa msonkho. M’chaka cha 1660, kunali msonkho wa malo oyatsapo moto m’nyumba. Ganizoli linali lakuti anthu amene amakhala m’nyumba zikuluzikulu, amene ali ndi malo oyatsapo moto ochuluka, apatsidwe msonkho wochulukirapo kuposa amene amakhala m’nyumba zazing’ono. Koma anthu anapewa msonkhowu pomanga njerwa mozungulira malo awo oyatsapo moto. Kotero, chidwi cha otolera msonkho chidapita ku machumuni, amene anali osavuta kuwawerengera panja pa nyumba.

M’chaka cha 1696, kunakhazikitsidwa msonkho wa mawindo, womwe umatengeranso kukula kwa nyumba. M’chaka cha 1797, Nduna Yaikulu, Willima Pitt (1759-1806), yomwe inali ndi chidwi chofuna kuti msonkho wambiri uzipita kwa omwe angathe kuupereka, inakweza msonkhowu kwambiri, koma izi zinachititsa kuti anthu amange njerwa m’kawindo awo kuti apewe msonkhowo. Izi zinadzetsa mavuto azaumoyo pakati pa anthu, zomwe zinachititsa kuti msonkhowo uchotsedwe m’chaka cha 1851. Chinthu china chamanyado, chomwe ndi mapepala opachika pa khoma (okongoletsera m’nyumba) osindikizidwa zithunzi, chinayamba kudulidwa msonkho kuyambira m’chaka cha 1712. Koma omanga nyumba anapeza njira zopewera msonkhowu poika mapepala osindikiza kanthu ndi kujambulapo okha pa mapepalawo pogwiritsa ntchito utoto. Komanso, m’zaka za m’ma 1700, pamene njerwa zinali ndi msonkho, omanga nyumba

anangoyamba kugwiritsa ntchito njerwa zazikulu, zomwe zinachititsa boma kuika msonkho waukulu pa njerwa zazikuluzo. Msonkhowu udakhalabe kufikira m'chaka cha 1850.

Pofuna kupewa msonkho wa m'chaka cha 1784 womwe unaidwa pa zipewa, opanga zipewazi anayamba kuzitchula zipewazi mayina ena. Chifukwa cha izi, m'chaka cha 1804, boma linasintha msonkhowu kuti uyambe kuikidwa pa chinthu chilichonse chovala kumutu, koma kenako msonkhowo unathetsedwa m'chaka cha 1811.

Kumbali ya *kuthawa msonkho*, apa ndi pamene anthu, *mophwanya lamulo*, amabisa kapena amachepetsa ndalama zomwe amatchula poyera, kapena kuchepetsa zinthu zomwe ziyenera kudulidwa msonkho, ndi cholinga chofuna kupereka msonkho wochepea kuposa umene akuyenera kupereka. Iwo atha kungonama polemba pa mafomu a misonkho. Kapenanso, anthu ogulitsa zinthu komanso akatswiri antchito zosiyanasiyana akhoza kupempha kuti alipiridwe pamanja, popanda kulemba malisiti kapena kutumiza ndalamazo ku banki. Pakadali pano, anthu amene amapanga malonda oletsedwa – monga (m'mayiko ena) ochita bizinesi yogulitsa matupi awo ndi ogulitsa mankhwala ozunguza ubongo, kapena amene amalowetsa mozemba katundu wa msonkho wokwera m'dziko, monga ndudu za fodya – amakonda kuthawitsa msonkho chifukwa sangathe kuulula ndalama zimene amapanga momasuka popanda kuulula mtundu wa malonda oletsedwa omwe iwo amachita (ngakhale kuti bungwe la misonkho ku USA la US Inland Revenue Service limalamula aliyense kuti akuyenera kutero basi).

Msonkho wa pa ndalama zomwe munthu amapeza wachititsa anthu ambiri a ku America kukhala onama kuposa osewera gofu.

Chifukwa choti zinthuzi sizimatchulidwa poyera kuboma, kumakhala kovuta kudziwa mlingo weniweni wa chuma *chobisidwachi* (kapena *chosaonekera*). Mongopenekera chabe, kukula kwa chuma chobisidwa m'mayiko onse ndi pafupifupi 30% ya chuma chodziwika – m'mayiko monga Bolivia ndi Zimbabwe chimaposa 60%, ngakhale ndi chochepera pa 10% m'mayiko amene ali ndi ndondomeko zotolera misonkho zabwino monga Austria, Switzerland ndi US (Schneider and Williams 2013; Shenfield 1968).

Komabe, chotsatira chodandaulitsa cha kupewa ndi kuthawa misonkho ndi chakuti pofuna kuchitapo kanthu, nthawi zambiri mayiko ambiri amakweza misonkho kwa anthu onse kuphatikizapo omwe sachita nawo mchitidwewu. Boma litha kuika malamulo okhwima kwambiri okhudza kupereka malipoti a chuma chofunikira kudulidwa misonkho – zomwe zimachititsa kuti ndondomeko za misonkho zikhale zazitali ndi zovuta kuti olipira misonkho azimvetsetse – kapena boma litha kuyambitsa ntchito yoyendera ndi kuunika modzidzimutsa chuma cha anthu, komanso kuika zilango zokhwima kwa omwe sakuulula chuma chawo chonse, ngakhale atakhala kuti analakwitsa mwakusadziwa polemba zinthuzo.

Kutsiriza. Misonkho itha kukhala ndi zotsatira zazikulu ndi zosayembekezereka pachuma *ndi* kakkhalidwe ka anthu. Akatswiri azachuma amavomerezana kuti ndondomeko ya misonkho yabwino ndi imene imachepetsa mchitidwe wodzetsa mavuto kwa anthu kapena chilengedwe, imene imalimbikitsa anthu kupitirizabe kugwira ntchito, yomwe imalimbikitsa kusunga ndalama ndi kuchita malonda, komanso imene imalimbikitsa kuchita bwino kwa ntchito, popanda chisokonezo chachikulu pa chuma chadziko komanso popanda kulowetsa boma mu ngongole

zamgonagona. Koma nthawi zambiri, izi si zomwe zimachitika.

Udindo wolipira msonkho: Kodi weniweni amene amalipira ndi ndani?

Nthawi zambiri, munthu kapena bungwe limene limapereka ndalama zamsonkho ku boma samakhala munthu weniweni wolipira ndalama yamsonkhowo. Mwachitsanzo, eni sitolo amene amalipiritsidwa msonkho wochuluka wotoleredwa pa zogulitsa zawo akhoza kusamutsira udindo wolipira msonkhowo kwa makasitomala awo pokweza mitengo ya zinthu zawo, m'malo molipira okha. Ngati angakwanitse kuchita izi, zikutanthauza kuti munthu weniweni *akulipira* msonkhowo ndi kasitomala, ngakhale kuti *umatoleredwa* ndi wogulitsayo. Munthu weniweni yemwe chipsinjo cha msonkho chimamugwera (monga eni sitolo kapena makasitomala) ndi yemwe tikhoza kumutcha *wosenza udindo wopereka* msonkho. Momwe wotolera msonkho (monga mwini sitolo) angasamutsire udindo wolipira msonkho kwa ena (monga makasitomala) zimatengera zomwe zikuchitika pa malonda (monga zotsatira za misonkho zokhudza kapezedwe ka ndalama kapena kusintha zochita kwa anthu monga tafotokozera kale), mlingo wa mpikisano ndi amalonda ena, ndi mtengo womwe anthu amaona kapena kuika pa katundu ndi ntchito zosiyanasiyana.

Chitsanzo

Tingoyereka kuti boma laika msonkho wa K10 pa mabuku. Sitolo ya mabuku itha kuonjezera mtengo ndi K10 pa buku lililonse limene ikugulitsa, kusiyana ndi kulipira msonkhowo yokha. Mtengo wokwera ndi K10 uja utha kulepheretsa makasitomala ena kugula mabuku ochuluka ku sitoloyo.

M'malo mwake, iwo akhoza kuganiza zomawerenga mabukuwo pa intaneti, kapena kubwereka mabuku ku nyumba zosunga ndi kubwereketsa mabuku, kapena kuwerenga mamagazini, kapena kupita kukagula ku sitolo zotsika mtengo, kusiyana ndi kulipira mtengo wokwerawo. Kotero, sitolo ya mabukuyo itha kuvutika kusamutsira msonkho wa K10 wonsewo kwa makasitomala.

Komabe, ngati makasitomala amakonda mabuku kuposa mamagazini, samakonda kuwerenga pa intaneti, kapena sangathe kupeza nyumba ya mabuku m'dera lawo kapena ogulitsa mabuku ena apafupi, ndiye kuti sitolo ya mabukuyo itha kukwanitsa kupereka udindo wopereka gawo lalikulu la msonkhowo kwa makasitomala pokweza mitengo yamabukuwo. Chimodzimodzinso, ngati sitolo ya mabukuyo siikufuna kugulitsa mabuku ake pamtengo wotsika – mwina chifukwa choti pali mpikisano waukulu pa malonda amabuku komanso kuti phindu lake ndi lochepa ndi kale – ndiye kuti iyetsa kupereka udindo wolipira gawo lalikulu la msonkhowo kwa makasitomala. Koma ngati sitoloyi ili yokhutira kulola mitengo yotsikirapo – mwina chifukwa choti kulibenso sitolo ina yamabuku m'deralo, komanso kuti mitengo yake ndi yokwera kale – ndiye kuti sitoloyi isenza yokha udindo wolipira msonkhowo.

Kupeza munthu weniweni wolipira gawo lina lake la msonkho kumatengera zochitika pamsika, kuvomereza kwa makasitomala kuti azilipira mitengo yokwera, komanso kuvomereza kwa ogulitsa kuti azipeza ndalama zocheperako.

Zomwe maboma angaphunzirepo. Zinthu zomwe mayiko angaphunzirepo kwambiri pamene akufuna kuonjezera ndalama zimene amatolera kudzera ku misonkho yoikidwa pa zinthu ndi ntchito zina ndi zoti pamene makasitomala

ambiri amakhala ndi chikhumbokhumbo chogula chinthu, ngakhale pamtengo wokwera, ndi pamene angalipire msonkho wambiri. Mwachitsanzo, anthu osuta fodya nthawi zambiri amavutika kuti asiye kusuta, kotero amalipirabe mitengo yokwera ya fodya. Izi zikutanthauza kuti ogulitsa malonda akhoza kupereka udindo wonse wolipira msonkhowo kwa anthuwa.

Ichi ndi chifukwa chake *misonkho yoikidwa pa mitundu ina ya katundu* kawirikawiri imaikidwa pa zinthu monga fodya, mowa, ndi mafuta a galimoto chifukwa chikhumbokhumbo cha ogula pa zinthuzi sichimatsika, ndipo makasitomala amakhala kuti sangachitire mwina koma kugulabe zinthuzi pa mitengo yokwera. Kawirikawiri, misonkho yotereyi siimaikidwa pa katundu monga mamagazini, makalapeti, kapena zosewerera magemu chifukwa chikhumbokhumbo cha makasitomala cha zinthu zimenezi chimasinthasinthwa. Izi zimakhala chonchi chifukwa katunduyu si wofunikira kwambiri, ndipo anthu atha kupeza mosavuta zinthu zina zolowa m'malo mwa zimenezi.

Udindo wolipira mitundu yosiyanasiyana yamisonkho

Mitundu yosiyanasiyana ya misonkho pa zinthu ndi ntchito zosiyanasiyana imakhala ndi zotsatira zosiyana pa udindo wolipira misonkhoyo. Mwachitsanzo, *misonkho yoikidwa pa mitundu ina ya katundu yosankhidwa pa zifukwa zina* imaikidwa pa chinthu *chilichonse* chomwe chagulitsidwa, posatengera mtengo wake. Nthawi zambiri, *misonkho yoikidwa pa zogulitsagulitsa*, imakhala gawo la *mtengo* wa chinthucho. Choncho, anthu amalipira msonkho wochuluka pa katundu yemwe ali wokwera mtengo.

Misonkho yoikidwa pa mitundu ina ya katundu imabweretsa *mavuto pakati pa anthu osauka* chifukwa choti misonkhoyi siimalabadira kuthekera kwa anthu koilipira

(mwinanso chifukwa choti katundu yemwe amaikidwa msonkhowu, monga mafuta, amatenga gawo lalikulu la ndalama zogwiritsira ntchito m'makomo osauka). Misonkho ya pa zogulitsagulitsa imasiyaniranako chifukwa choti imapsinja kwambiri makomo amene atha kukwanitsa kugula zinthu za mtengo wokwera (Snowdon 2018a, b).

Kuzukuta kwa ubale wa pakati pa zotsatira za misonkho ndi udindo wolipira msonkho kumasonyeza zotsatira zina zosayembekezereka. Mwachitsanzo, misonkho ya pamalo antchito, monga ya chisamaliro cha anthu m'dziko, imatengedwa ngati kuti amene amailipira ndi olemba anthu ntchito. Koma misonkhoyi imakhudzanso ogwira ntchito chifukwa imachititsa kuti kulemba anthu ntchito kuti chikhale chinthu chofuna ndalama zambiri, zomwe mwinanso zimachititsa olemba ntchitowa kuchepetsa chiwerengero cha ogwira ntchito kapena kupereka malipiro ochepa. Misonkho ya makampani nayo imayenera kulipiridwa ndi eni makampani, koma kafukufuku wambiri amasonyeza kuti ogwira ntchito ndi omwe amalipira gawo lalikulu la misonkhoyi.¹¹ Chimodzi mwa chifukwa zodziwika ndi chakuti misonkhoyi imachititsa mabizinesi kapena makampani kukhala ndi ndalama zochepa zoyenera kulowetsanso mu bizinesiyo kuti ikule. Izi zimachititsa kuti ogwira ntchito pakampanipo azipanga phindu lochepa, choncho malipiro awo samakweranso.

Akatswiri oona zachuma samagwirizana mfundo imodzi pa zotsatira zoterezi. Koma ndi chanzeru kuti opanga malamulo azizukuta ndi kuunika mosamala maganizo oyambitsa misonkho yatsopano kapena kukweza misonkho yomwe ilipo kale.

¹¹ Pa momwe misonkho ya makampani imapsinjira ogwira ntchito ndi makasitomala, werengani Southwood (2014). Werenganinsu Zuluaga (2016).

5 MISONKHO NDI BOMA

Chitukuko chobweretsa phindu lokhazikika, chopangidwa ndi anthu komanso amabizinesi, ndi chofunikira kwambiri pa chuma chamtsogolo. Chitukuko chotere chimathandizanso kuti chuma chizikula komanso kuyenda bwino. Ngakhale zili chonchi, misonkho imasamutsa chuma kuchoka kwa anthu ndi amabizinesi ndi kuchipititsa kuboma, zimene zimachepetsa mwayi woti anthu ndi mabizinesiwa atukule ntchito zawo zamalonda kapena kuyambitsa mabizinesi atsopano. Komano misonkho imalipezetsa boma ndalama zambiri zomwe litha kuchitira chitukuko chokhazikika (ndi zogwiritsa ntchito pa zinthu zina) chomwe chimapinduliranso anthu onse, koma munjira yosiyana.

Chitukuko chokhazikika chopangidwa ndi boma komanso chopangidwa ndi anthu kapena makampani omwe si aboma

Akatswiri ena azachuma amaganiza kuti boma likhoza kupanga chitukuko chobweretsa phindu lokhazikika *chambiri* kuposa anthu wamba kapena makampani omwe si aboma chifukwa boma silimasunga chuma chake mu zinthu zongokhala. Iwo amatinso boma lingachite chitukukochi *mopindulitsa kwambiri* chifukwa lili ndi kuthekera kokhazikitsa ntchito zikuluzikulu za zomangamanga komanso ntchito zina zofunikira kwambiri kwa anthu kuposanso momwe makampani ndi anthu wamba

angachitire. Chitukuko chimenechi chithanso kupindulira ochita malonda ena onse. Anthu abizinesi atha kulowetsa ndalama zawo pa malonda popanga zinthu zamakono, koma ngati boma lingamange misewu yabwino ndi njanji za sitima zapamtunda zabwino, amalondawa akhoza kupititsa zinthu zambiri kumisika, ndipo akhoza kuchita izi mwachangu komanso mosavuta. Akatswiri ogwirizana ndi ganizoli amanena kuti mayiko ambiri omwe kuli misonkho yambiri/yokwera (monga Sweden) ndi otukuka kwambiri komanso olemera, pamene mayiko ambiri amene ali ndi misonkho yochepa/yotsika (monga Albania ndi Afghanistan) ndi osachita bwino.

Kutsutsa mfundoyi kuchokera ku mbali yobweretsa katundu pamsika. Anthu ena amatsutsana ndi maganizo amenewa. Poyamba, iwo amafotokoza kuti pali zifukwa zambiri zimene mayiko ena alili ndi chuma ndipo ena alili osauka. N’kutheka kuti dziko la Sweden likhoza kukhala ndi chuma chambiri kuposa panopa litatsitsa misonkho yake. Palinso kusiyana kumbali ya kukhulupirirana: Anthu ambiri a ku Sweden amakhala okonzeka kulipira misonkho yokwera kusiyana ndi anthu a ku Albania chifukwa anthu a ku Sweden amakhulupilira kuti boma lawo limagwiritsa bwino ntchito ndalama zamisonkho, pamene anthu a ku Albania samalikhulupilira boma lawo. Pamapeto pake, izi zitha kufotokoza chifukwa chimene, kupatula msonkho wokwera kwambiri, chuma chobisidwa cha ku Sweden ndi chocheperako.

Akatswiri ena amanena kuti kagwiritsidwe ntchito ka ndalama kaboma sikanafike poyenda bwino kwenikweni. Ndalama zambiri zimaonongeka pochitira ntchito zosangalatsa andale osati zobweretsa phindu lolozeka, ndipo nthawi zambiri ntchitozi zimachitika mochedwa komanso pogwiritsa ntchito ndalama zopyola zomwe

zinaikidwa mu dongosolo lachuma lomwe linakonzedwa. Zambiri zomwe andale amazitchula kuti ndi 'zobweretsa phindu lokhazikika' ndi zinthu zomwe zimakhala zongotulutsa ndalama panthawiyo popanda kuyembekezera phindu lolozeka mtsogolo. Kawirikawiri, chuma chaboma chimakhala chochepa kapena chosakwanira, koma maboma ambiri amamvera zofuna za ogwira ntchito m'boma pa nkhani ya zinthu monga malipiro. Izi zimachititsa kuti boma liimitse kaye ntchito zokonza ndi kumanga zinthu zina zatsopano, zomwe zimachititsa kuti katundu waboma (monga zomangamanga) akhale wokutha ndi wosasamalika. Choncho, ntchito zina zambiri zaboma zimalowanso pansi.

Pa zifukwa izi, akatswiri a zachuma omwe amatsatira *ndondomeko zolimbikitsa kupanga katundu wochuluka wopezeka pamsika* amalimbikitsa kuti misonkho izikhala yotsika ndi cholinga cholimbikitsa makampani omwe si aboma ndi anthu wamba kuti azitha kuchita malonda mopindulitsa. Iwo amakhulupirira kuti milingo yotsika ya misonkho itha kukweza chuma polimbikitsa anthu kugwira ntchito ndi kuchita malonda, pamene kutolera ndalama zochepe za misonkho kumachititsa boma kugwiritsa ntchito ndalama pa zinthu zobweretsa phindu lokhazikika ndi kugwiritsa ntchito ndalamazo mosamala. Zikatere, zotsatira zake ndi phindu lochuluka ndi kutukuka kwa chuma.¹²

Akatswiri azachuma omwe amatsatira ndondomekoyi amavomereza kuti zikhoza kutenga nthawi yaitali ndithu kuti anthu asinthe nthawi zogwirira ntchito ndi kukonza dongosolo lotsegula mabizinesi atsopano, kotero phindu la lomwe lingakhalepo chifukwa cha ndondomekoyi likhoza

¹² Kuti mudziwe za chuma zokhudza kubweretsa katundu pamsika mwachidule, werengani Gwartney (2003).

kutenga zaka ziwiri kapena zitatu kuti liyambe kuoneka. Akatswiriwa amati pakadali pano chuma cha boma chikhoza kukhala chochepa, koma kuchepa kwa chuma kwa kanthawi kochechepa ndi kwabwino chifukwa cha phindu lokhazikika limene limabwera patsogolo pake.

Misonkho ndi ndale

Monga taonera kale, misonkho ili ndi zolinga zambiri kupatula kupezetsa boma ndalama zoyendetsera ntchito zosiyanasiyana. Zina mwa zolinga za misonkho ndi kuchepetsa zinthu zobweretsa chiopsezo kapena zoononga, kubweretsa chitukuko cha zomangamanga, kuonetsetsa kuti pasamakhale kusiyana kwakukulu pakati pa anthu, kapena kulimbikitsa ntchito za malonda monga zokopa alendo. Akatswiri ambiri a zachuma ndi okhutira ndi izi, ndipo amaona kuti boma limachita bwino kusiyana ndi makampani komanso ochita malonda omwe si aboma kumbali yopanga zinthu zokomera nzika ndi zofuna za dziko.

Zokhudza zisankho ndi zofuna za anthu. Akatswiri ena azachuma samakhuluirira kwenikweni zimenezi. Iwo amaona kuti nthawi zonse, ndondomeko za misonkho zimapangidwa ndi andale, ndipo ndale za zipani zitha kutenga gawo lalikulu popanga ziganizo zokhudza ndondomeko za misonkho kuposa umboni wa zachuma womwe ulipo. Zikhoza kutheka kuti pamene zisankho za atsogoleri adziko zayandikira, chipani cholamulira chitha kufuna kuchulukitsa mwayi wake wopambananso potsitsa misonkho yoonekera kwambiri kwa anthu. Izi zikhoza kuchititsa kuti misonkho yosaonekera kwambiri ikwere, kapena boma litha kubwereka ndalama kuti likwirire maenje omwe alipo. Mwinanso pakhoza kukhala magulu ena omwe boma likhoza kufuna kuwatseka pakamwa powapumitsa

kulipira misonkho – ngakhale kuti izi zitha kubweretsa chipwirikiti ku ndondomeko ya misonkho. Mwinanso pamakhala mwayi wa andale kuti akondere owatsatira ndi kuzunza opikisana awo.¹³

Jean Baptiste Colbert (1619–83), Nduna Yaboma Yoyamba pansu pa ulamuliro wa Louis IV wa ku France (1638–1715), ananena kuti: ‘Luso lotolera msonkho lili ngati kusosola tsekwe ndi cholinga chomuchotsa nthenga zambiri, koma asalire kwambiri.’¹⁴ Akatswiri a zamisonkho omwe amatsutsana ndi ganizoli amanena kuti ndale monga izi sizingalimbikitse ndondomeko za misonkho zachilungamo, zopangidwa moganiza bwino, komanso zolimbikitsa kuchita zinthu mosabisa. Koma anthu andale amayesetsa kubisa chilungamo cha momwe ndondomeko zawo zamisonkho zikupsinjira anthu pofuna kuchepetsa kutsutsidwa. Kotero, mlingo wa msonkho wolipira pa ndalama zomwe munthu amapeza ukhoza kukhala kuti sukusinthidwa, koma ndalama yomwe ikuchotsedwa msonkhoyo ikhoza kukhala kuti ndi yochepa mphamvu chifukwa ndi kukwera kwa mitengo ya zinthu, kapena maalawansi ndi zinthu zina zopeputsa anthu ku misonkho zitha kuthetsedwa. Izi zikhoza kuchititsa kuti anthu ambiri azilipira msonkhowo. ‘Misonkho yobisika’ yotere siingakhale yachidziwikire, koma zotsatira zake ndi zenizeni.

Kugwiritsa ntchito misonkho molakwika. Ndongomeko za misonkho zitha kukhala zosavuta kuti andale azigwiritse

¹³ Kutu muone mfundo zambiri zokhudza ‘zisankho za anthu’ werengani Butler (2012a).

¹⁴ Mawu ofanana ndi awa amapezeka mu kalata yochokera kwa katswiri wa zachuma wa ku France, Anne Robert Jacques Turgot (1727–81), yopita kwa katswiri pa phunziro la kuganiza mozama, David Hume (1711–76): ‘*On cherche, comme on dit, à plumer la poule sans la faire crier...*’ (‘Timayesa, monga amanenera, kusosola nkhu ku popanda nkhu kuyo kulira.’)

ntchito mowakomera. Nthawi zina, nduna zaboma zitha kusintha malamulo a misonkho popanda kufunsa omwe ali ndi mphamvu zopanga ndi kusintha malamulo. Izi zimachititsa kuti kukhale kosavuta kugwiritsa ntchito misonkho pa zolinga za ndale m'malo mokomera anthu – kusanjika chipsinjo cha misonkho pa anthu ochepa amene sathandizidwa ndi andale, monga amabanki, ogula ndi kugulitsa zinthu, anthu ochokera mayiko ena, kapena 'anthu olemera'.

Kusintha ndondomeko zamisonkho pazifukwa zandale kutha kuchitidwa mosaonekera kugulu. Mwachitsanzo, chipani cholamula chimene chimalandira thandizo kuchokera kwa anthu akuluakulu omwe ali ndi chuma komanso nyumba (osati anthu achichepere omwe amakhala pa lendi) chitha kusintha ndondomeko za misonkho mokomera anthu omwe ali ndi nyumba zawo osati mitundu ina ya mabizinesi. Koma zimenezi zikhoza kumachititsa anthu kuononga ndalama zankhaninkhani pomanga nyumba zokhalamo m'malo mozilowetsa ku mabizinesi obweretsa phindu. Mapeto ake, izi zikhoza kuchepetsa chitukuko chimene chikanapindulira anthu achichepere komanso osauka.

Palibe boma limene lingayende popanda misonkho. Anthu amayenera kulipira misonkho ndithu; ndipo kutolera misonkho kwadongosolo kumafunikira kuika misonkho mosapsinja anthu.

Frederick the Great wa ku Prussia (1712-86)

Kusiyantsa madera osiyanasiyana a dziko lonse

Malingana ndi kafukufuku wa banki yaikulu ya World Bank ndi bungwe International Monetary Fund, milingo ya misonkho yopsinja anthu kwambiri imapezeka ku Ulaya. Izi

zimapimidwa polinganiza ndalama zomwe maboma amapeza kuchoka ku misonkho ndi chuma chonse chomwe mayiko amapeza pachaka (*Gross Domestic Product – GDP*). Misonkho imapitirira 30% ya chuma chonse chadziko ku UK, Spain, Poland, Portugal, Germany, Norway, Netherlands ndi Greece – ndipo imapitirira 40% ku Austria, Italy, Finland, Sweden, Belgium, Denmark ndi ku France (yochuluka kwambiri dziko lonse lapansi). Mayiko onsewa ali ndi ndondomeko za chisamaliro cha anthu zamphamvu komanso zogwiritsa ntchito ndalama zochuluka, ndipo anakonza ndondomeko za misonkho zamphamvu, zomwe zimathandiza kupeza ndalama zokwanira poika misonkho m'magawo osiyanasiyana.

Misonkho yotsikitsitsa imapezeka kwambiri ku mayiko a chigawo chapakati kum'mawa (Middle East) ndi ena amene amadalira kuwenga mafuta kuti apeze ndalama zaboma. Ku Iraq, Saudi Arabia, Nigeria, Oman, Qatar, Burma, Bahrain ndi United Arab Emirates, ndalama zotolera ku misonkho zimakhala zochepera 10% ya GDP.

Misonkho ina yotsikitsitsa ili ku mayiko akum'mwera kwa chipululu cha Sahara, kumene Guinea, Botswana, Niger, Zambia, Malawi, Ghana ndi Kenya ndi ena mwa mayiko omwe ali ndi misonkho yocheperako yomwe siimadutsa 20% ya chuma chadziko. Izi zitha kutanthauza kuti m'mayikowa muli *oyenera kulipira msonkho* ochepa kwambiri (chiwerengero cha anthu, zochitika, katundu, ndi ntchito zosiyanasiyana zomwe boma lingaikapo msonkho) ndipo chuma chawo chimadalira kwambiri ulimi.

Milingo yamisonkho ya pakati pa 20% ndi 30% ndi yofala m'mayiko a ku Asia-pacific monga Nepal, Mongolia, Brunei, Maldives, Tonga, Fiji ndi South Korea. Mayiko a ku America, monga Chile, El Salvador, Honduras, Nicaragua, Costa Rica, Guyana, Jamaica ndi US, amapezekanso

kwambiri m’gulu limeneli.¹⁵

Palibe ukadaulo omwe dziko limaphunzira ku dziko lina mwachangu kuposa wokolola ndalama m’matumba mwa anthu kudzera m’misonkho.

Katswiri wa zachuma wa ku Scotland, Adam Smith (1723-90)

Tsiku lomwe munthu amakhala wakwanitsa kupeza ndalama zokwanira kulipira misonkho ya chaka chonse (*Tax Freedom Day*). Bungwe la Tax Foundation, lomwe ndi la ku US, linapeza njira yoganizira za chipsinjo cha misonkho, pochifotokoza monga chiwerengero cha masiku amene olipira misonkho akuyenera kugwira ntchito kuti athe kulipira misonkho yawo – osati misonkho yolipira pa ndalama zomwe munthu amapeza yokha ayi, koma mitundu ina yonse ya misonkho kuphatikizaponso ya chisamaliro cha anthu, ya zogulitsagulitsa, yoikidwa pa mitundu ina ya katundu, ndi china chilichonse chomwe boma limatengapo msonkho. Pakupita pa nthawi, ganizoli linayamba kugwiritsidwanso ntchito ndi magulu ena m’mayiko ena.¹⁶

Kotero, ndalama zonse zomwe munthu wamba amapeza akagwira ntchito bwinobwino kuchokera pa 1 January kufikira kumayambiriro kwa March (ku South Africa); mu April (ku US ndi Canada); mu May (ku UK, Japan, Australia

¹⁵ Werengani ‘Ndalama za msonkho (%GDP)’, The World Bank Data. Werenganinso ziyerekezo za GDP za International Monetary Fund, Government Finance Statistics Yearbook, World Bank, ndi OECD. Werenganiso Rogers ndi Margues (2021) ndi OECD (2020).

¹⁶ Mwachitsanzo, Centre for Civil Society (India), Lithuanian Free Market Institute (Lithuania), Adam Smith Institute (UK), Liberální Institut (Czech Republic) ndi Austrian Economics Center (Austria).

ndi Ireland); mu June (ku Spain, Portugal, Netherlands ndi Sweden); ndi mu July (ku Germany, Italy, France ndi Austria) zimakhala zongokwanira kulipira misonkho yake ya pachaka. Akadutsa masiku amenewo ndi pamene ndalama zomwe amapeza zimakhala phindu lake (werengani Rogers ndi Margues 2021). Munjira ina, zili ngati kuti kuchokera kumayambiriro kwa chaka, munthu akamagwira ntchito amakhala kuti akungogwirira boma basi kuti alipatse ndalama zamisonkho, kufikira tsiku lomwe adzakhale kuti ndalama zomwe wakhala akulandira zalingana ndi msonkho wake wonse wapachaka. Kuchokera pamenepo, munthuyu amakhala monga mfulu ku misonkho.

Tsiku lomwe munthu amakwaniritsa kulipira gawo lake la ndalama zonse zomwe boma limagwiritsa ntchito pachaka (*Cost of Government Day*). Tikamakamba za tsiku lomwe munthu amakhala kuti wakwanitsa kupeza ndalama zokwanira kulipira misonkho ya chaka chonse, sitimawerengera zoti mayiko ena amakhala kale ndi milingo ya misonkho yotsika, ndi kuti amabwereka ndalama zogwiritsira ntchito pa zinthu zosiyanasiyana – zimene zimaonjezera chipsinjo pa mibadwo *yamtsogolo*. Choncho, bungwe la Tax Foundation linakhazikitsanso ‘tsiku lomwe munthu amakwaniritsa kulipira gawo lake la ndalama zonse zomwe boma limagwiritsa ntchito pachaka.’ Ndalamazi timaphatikiza zonse zomwe boma limagwiritsa ntchito, monga zamisonkho, zangongole, ndi zina. Chifukwa chakuti ndalamazi zimakhala zochulukirapo, m’mayiko ambiri olemera tsikuli limabwera mochedwerapo: mu July ku US, Canada, Germany, Netherlands, UK, Spain ndi Portugal, ndi mochedwa kwambiri monga mu August ku France ndi Sweden.

Mpikisano wamisonkho

Ndondomeko ya misonkho yopangidwa bwino siimafooketsa mabizinesi ndi chitukuko chobweretsa phindu lokhazikika. M'malo mwake, imalimbikitsa ntchito zamakampani am'dziko komanso ochokera kunja, zomwe zimatukula chuma. Ndondomekoyi ikuyenera kuthandiza dziko kutolera ndalama zoyendetsera ntchito zaboma popanda kusokoneza kwambiri ziganizo zofunikira zachuma. Ikuyeneranso kukhala *yosakondera mbali* – yosakondera zochitika zina (monga zokhudza zakudya kapena zinthu zogwiritsa ntchito) kuposa zina (monga zabizinesi). Ndondomekoyi ikuyenera kukhala yosavuta kuitsatira, yosavuta kuimvetsetsa, komanso yogwiritsika ntchito mosakondera (monga kusayendera zofuna za magulu ena).

Potengera mfundo izi, bungwe la Tax Foundation limatulutsa mndandanda wa mayiko wosonyeza mayiko omwe ali ndi ndondomeko za misonkho zopereka chikoka kwa opereka misonkho komanso kwa ochita malonda. M'ndandandawu umatchedwa *International Tax Competitiveness Index* (werengani Bunn and Hogreve 2022; Teather 2005).

Imodzi mwa ngodya zofunikira kwambiri poika mayikowa pa m'ndandandawu ndi *msonkho wa pa mpamba kapena chuma chopangira phindu la ndalama*. Tikati 'mpamba' sitikukamba za ndalama zokha; tikuphatikizaponso zinthu zina zofunikira (monga makina ndi zipangizo zina zogwirira ntchito) kuti amalonda apange katundu kapena kugwira ntchito zotulutsa phindu. Mpamba umatha kusamusidwa mosavuta, ndipo ngati m'dziko muli msonkho wokwera pa mpamba, amalonda (onse akunja ndi m'dziko momwemo) amatha kusamuka ndi kukachitira bizinesi yawo kwina. Anthu ogwira ntchito ndi gawo limodzi la bizinesi lomwe silimasunthasuntha poyerekeza ndi mpamba, koma pamene mayendedwe a anthu akupitirira kukhala otsika mtengo, ogwira ntchito

ambiri ayamba kuyenda ndi kukasaka ntchito ku madera ena. Chimodzimodzinso, misonkho yokwera pa anthu itha kuchititsa kuti anthu omwe ali ndi luso asamukire madera kapena mayiko ena, zomwe zimachepetsa chiwerengero cha anthu aluso m'madera ena. Bungweli limakhulupiriranso kuti pamene mayiko ambiri akuzindikira za izi, *mpikisano wa misonkho* pakati pawo, wathandiza kuchepetsa misonkho yoikidwa pa mpamba ndi pa ndalama zomwe anthu amapeza.

Kuunika momwe mayiko akuchitira. Bungwe la Tax Foundation limaunika mayiko potengera zinthu 40, kuphatikizapo msonkho wa makampani (imodzi mwa mfundo zofunikira kwambiri) ndi pa ndalama zomwe anthu amapeza, komanso kagwiritsidwe ntchito ka zinthu, katundu, ndi ndalama zomwe dziko ndi anthu ake limapeza ku mayiko ena. Bungweli linapeza kuti dziko la Estonia ndi lomwe lili ndi ndondomeko ya msonkho yotsogola kwambiri, makamaka chifukwa cha msonkho wa makampani womwe uli pa 20%, umene umaikidwa pa phindu lokha, koma phindulo likagawidwa. Ndongomekoyo imayamikiridwanso chifukwa cha mlingo wa 20% wa msonkho wa pa ndalama zomwe munthu amapeza (koma osati pa ndalama zopeza ngati phindu pa masheya). Mfundo zina zabwino m'ndondomekoyi ndi msonkho wa malo (wotengera mtengo wamalowo), komanso kupewa kuika msonkho kawiri pa chinthu chimodzi posaika msonkho pa phindu lomwe makampani amapeza kunjira kwa dzikolo.

Pambuyo pa Estonia pamabwera mayiko ang'onoang'ono monga Latvia, New Zealand, Switzerland, Czech Republic, Luxembourg, ndi Israel. M'gulu la mayiko am'mwambawa mulinso Australia, Sweden, Slovakia, Netherlands, ndi Germany. USA ndi UK ali chapakatikati

tikamatsika m'munsi mwa mndandandawu (Bunn and Hogreve 2022; Teather 2005).

Ndondomeko za boma lachitaganya

Ndi zotheke kukhala ndi ndondomeko za misonkho zopikisana ngakhale m'dziko lomwelo, potengera gawo la boma lomwe likumagwiritsa ntchito ndondomeko za misonkho zosiyanasiyana. Mayiko ena, monga UK, ali ndi ndondomeko imodzi yokha ya misonkho m'dziko lonse. Izi zikutanthauza kuti maboma am'zigawo ndi m'madera alibe mphamvu zoyambitsa kapena kuthetsa misonkho, kapena kusintha milingo ya misonkho imene inakhazikitsidwa kale. Mayiko ena (monga Switzerland komanso USA nthawi zina) ali ndi ndondomeko za misonkho zosiyanasiyana potengera chigawo kapena dera. Misonkho m'mayikowa imatoleredwa m'madera ndi m'zigawo.

Ndondomeko zotolera misonkho m'madera ndi m'zigawo zimathandiza pa dongosolo logawanikana m'zigawo lomwe akatswiri azachuma amalitcha 'Tiebout sorting' m'Chingerezi. Dzinali linatengedwa pa dzina la katswiri wa zachuma wa ku America, Charles M. Tiebout (1924-68). Ngati zigawo zina zingasankhe kupereka zinthu zaboma zambiri kuposa zigawo zina, zomwe zimadzaonekeranso pa kuchuluka kwa milingo ya msonkho yomwe maderawo amakhazikitsa, ndiye kuti anthu atha kusankha chigawo chomwe angakonde kukakhala, kugwirako ntchito, kapena kuchitako bizinesi. Anthu omwe ndi okonzeka kulipira msonkho waukulu pofuna kuti azipeza zinthu zambiri zaboma zopezekwa m'maderawo akhoza kukakhala m'zigawozo, pamene omwe akufuna misonkho yochepa komanso zinthu zaboma zochepa akhoza kusamukira ku zigawo zina.

(Chinthu chopatsa chidwi kwambiri cha izi ndi chakuti

ndondomekoyi imathandizira kuthetsa vuto lokonda kupindula popanda kukhetsa thukuta. Anthu amene sakufuna kulipira msonkho pa zinthu zomwe boma limapereka kwa nzika sakuyenera kukakamizidwa kutero. Iwo atha kungosamukira dera limene liri ndi misonkho yotsika.)

Koma pakhoza kukhala zotchinga zina ndi zina pa kusamuka kotereku. Mwachitsanzo, abale ena okhala nawo akhoza kukhala okhutitsidwa ndi ntchito zawo, nyumba zawo, komanso sukulu zomwe akuphunzirako, kotero sangafune kusamuka. M'mayiko monga Switzerland, chiyankhulo chitha kukhala chimodzi mwa zolepheretsazi. Koma pali chiwerengero chochuluka cha anthu amene amakwanitsa kusamuka pa zifukwa zokhudza misonkho ndi zinthu zaboma. Chitsanzo chabwino ndi kusamuka kwa anthu ochuluka kuchoka ku California kupita m'zigawo zomwe kuli misonkho yotsika, monga ku Texas ndi ku Florida (mwachitsanzo, werengani Ramaswamy 2023).

Malo ozemberako misonkho

Mayiko kapena madera ena amachita zotheka poonetsetsa kuti ndondomeko zawo zamisonkho zikhale zofewerako poyerekeza ndi za mayiko kapena madera ena. Awa ndi madera omwe misonkho yake imakhala yotsikirapo kapena yocheperako (tikhozanso kuti 'yopepukirako'), ndipo tikhoza kuwatchanso *malo ozemberako misonkho*.

Kusiyanitsa chithunzithunzi chomwe anthu amakhala nacho pa zinthu ndi choonadi chake. N'kutheka kuti ena tikamva mawu oti 'malo ozemberako misonkho', m'mutu mwathu mumabwera chithunzithunzi cha anthu ochita bwino kwambiri omwe amachita ukamberembere wotsukuluza ndalama zopeza mwachinyengo. N'kutheka

kuti timakhala ndi chithunzithunzi cha anthuwa akugwiritsa ntchito ndalama zawozi pochita manyado osiyanasiyana, monga kusangalala kunyanja akukwera mabwato awo apamwamba. Koma kodi pali njira ina yomwe tingawamvetsetsere mawuwa?

Madera amisonkho yochepa ndi malo omwe ali ndi kuthekera kokonza ndondomeko zawozawo za misonkho, ngakhale atakhala kuti maderawa ali pansu pa ulamuliro wa dziko lina, kuti misonkho yawo izikhala yochepa kapena yotsika kwambiri (monga misonkho yotolerredwa pa ndalama zomwe anthu amapeza akagwira ntchito kapena kuchita bizinesi, misonkho yamakampani, kapena pa phindu lobwera akagulitsa katundu kapena masheya). Izi zimachitika kuti azikopa anthu achuma kapena omwe amapeza ndalama zambiri kuti azikhala kumeneko, komanso kuti anthu ena ofuna kufesa ndalama zawo kudzera m'mabizinesi azikhala ndi chidwi chochitira mabizinesi awo kapena kusunga ndalama zawo kumeneko.

Mwachitsanzo, chilumba cha Jersey ndi dera lodzilamulira, koma limadalira dziko la UK pa zinthu zina monga zachitetezo kapena zokhudza maubale ndi mayiko ena. Ngakhale zili chonchi, ku Jersey, msonkho omwe unaikidwa pa zinthu zambiri zomwe anthu amagula, kugulitsa, kapena kugwiritsa ntchito (*Goods and Services tax*) ndi wa 5%, pomwe ku UK, msonkho wofanana ndi umenewu ndi wa 20%. Kuonjezera pamenepo, msonkho wokwera kwambiri ku Jersey womwe munthu amalipira payekha pa ndalama zomwe amapeza ndi wa 20%, ndipo msonkhowu ndi pafupifupi theka la msonkho wamtundu womwewu womwe munthu amalipira ku UK. Ku Jersey kulibenso misonkho ina yomwe iliko ku UK, monga yomwe imaikidwa pa phindu lomwe munthu amapeza akagulitsa masheya kapena katundu monga nyumba, kapena msonkho wa pa chuma chosiiridwa.

M'madera ena amisonkho yotsika, monga ku Bahamas, misonkho komanso malamulo amisonkho amakhala ofanana kwa anthu onse posatengera kuti amakhala kuderako kapena ndi mlendo. M'madera ena, malamulo ena amisonkho amagwira ntchito pa alendo okha. Izi zikutanthauza kuti ena mwa malo abwino othawirako misonkho ndi monga madera a Manhattan ndi London. Mwachitsanzo, ku UK kuli lamulo lomwe limalola anthu achuma ochokera mayiko ena, omwe si nzika za ku UK, kuti azilipira misonkho pa ndalama zokhazo zomwe amapezera ku UK. Izi zimawathandiza kuti azilipira misonkho yocheperako pamene akukhala ku UK, pakuti zambiri mwa ndalama zawo zimachokera kunja kwa dzikolo (Palan 2022). Nthawi zina, alendowa amatha kuchita zotheka kuti azikhala ku UK koma osalipira misonkho yakumeneko. Kuonjezera apo, makampani omwe amapangira katundu wawo ku US amapeputsidwa ku misonkho munjira zosiyanasiyana, monga kulipiritsidwa misonkho yotsikirako, kupatsidwa tchuthi cholipira misonkho, kulipira misonkho yotsikirako pogula makina opangira katundu, kuchotseredwa misonkho pa katundu wogulidwa ku mayiko ena, kupatsidwa thandizo la ndalama lochokera ku boma, kupatsidwa ngongole za chiongoladzanja chotsika, ndi njira zina (kuti mupeze zambiri, werengani PWC 2023 kapena Dadush 2013).

Zofooka za ndondomeko zochepetsa misonkho. Pali zofooka zingapo zomwe akatswiri ena amaonapo pa ndondomeko zochepetsa misonkho. Mwachitsanzo, bungwe la OECD likufuna kuthetsa ndondomeko zochepetsa misonkho m'mayiko omwe amachita izi, ndi cholinga choti mayiko onse azikhala ndi poyambira pofanana kumbali ya misonkho.

Ndondomeko zochepetsa misonkho zimadzudzulidwa pa zifukwa zingapo. Choyamba, ndondomekozi zimalimbikitsa

mchitidwe wothawa kulipira misonkho. Anthu ndi makampani amatha kusamutsira ndalama zomwe amapeza kapena phindu lawo kumadera omwe amagwiritsa ntchito ndondomekozi, kotero izi zimachepetsa ndalama zomwe mayiko awo amapeza kudzera ku misonkho. Chachiwiri, kawirikawiri ndondomeko zimenezi zimakhala zokomera anthu ndi makampani okhawa omwe amapeza chuma chambiri, omwe amakhala ndi kuthekera kosamutsira chuma chawo ku malo otsika misonkhowa. Zotsatira zake, ndalama zomwe mayiko awo akanapeza kudzera ku misonkho zikapita kumayiko ena, mayiko awo amakhala ndi ndalama zocheperako zogwiritsa ntchito pa mapulogalamu othandizira anthu m'dziko. Chachitatu, ena amati ndondomeko zocheperetsa misonkho sizimabweretsa poyera kachitidwe ka zinthu, kotero zimakolezera mchitidwe wotsukuluza ndalama zopeza mwachinyengo kapena mosavomerezeka ndi malamulo. Izi zimathandizira kuti anthu ndi mabungwe azibisa ndalama zopeza mwakatangale. Vuto lachinayi ndi lokhudza kusakhazikika kwa anthu komanso ndalama kapena chuma chawo. Kusamutsira ndalama ku mayiko a misonkho yotsika kukhoza kuchititsa kuti mayikowa azikhala ndi mwayi wotukula chuma chawo kuposa anzawo.

Kusabwera poyera pakachitidwe ka zinthu ndi vuto linanso, koma kuti titengere mfundo imeneyi, ndiye kuti mizinda ya Manhattan ndi London (mamembala a bungwe la OECD) bwezi atalandira zilango pakuti amalola anthu ochokera mayiko akunja kuchita bizinesi ndi kusunga ndalama m'mizindayo popanda kupereka malipoti a chuma chawocho kumayiko awo. Ambiri mwa mayiko kapena madera ogwiritsa ntchito ndondomeko za misonkho yotsika amati ali ndi malamulo ndi ndondomeko zokhwimirapo kuposa mizinda ya Manhattan ndi London. Izi zikuyenera kukhala choncho

kuti azitha kukopa anthu ndi makampani andalama zambiri powasonyeza kuti malamulo ndi ndondomeko zawo zamisonkho ndi zodalirika, komanso kuti asamaope kuti mayiko ena awadzudzula pa kayendetsedwe kawo ka misonkho. Mayiko amisonkho yochepawa amati vuto lotsukuluzana ndalama zopeza mosavomerezeka ndi lokulirapo ku mayiko amisonkho yochuluka kusiyana ndi amisonkho yocheperako, ndipo ndi lokula kwambiri m'mayiko ovutika omwe alibe malamulo amphamvu othandizira kuti anthu asamapeze chuma mwachinyengo.

Anthu omwe amalimbikitsa ndondomeko zamisonkho yotsika amati mayiko amisonkho yochuluka amangoopa chabe mpikisano, kuti anthu ndi makampani azifuna kuwathawa kuti akachitire bizinesi ndi kusunga ndalama ku mayiko amisonkho yotsika. Manthawa amachititsa kuti maboma azichita zotheke pogwiritsa ntchito ndalama moyenera: sangamasakaze ndalama ndi kuyembekezera kuti atenga zina kwa anthu kudzera ku misonkho, pakuti anthu akhoza kusamutsira ndalama zawo kumayiko ena. Ena amatinso kupezeka kwa mayiko amisonkho yotsika kumathandizira kuti maboma asamaike misonkho ingapo pa ndalama zomwezo zosungidwa, komanso kumachepetsa misonkho yoikidwa pa chuma chosiiridwa komanso phindu lopeza pogulitsa katundu kapena masheya. Iyi ndi ina mwa misonkho yomwe imabweretsa mavuto azachuma ambiri (Whyte 2019; Mitchell 2011)

Ubwino wina kumbali ya zachuma. Anthu olimbikitsa ndondomeko za misonkho yotsika amati ndondomekozi zimalimbikitsa anthu ndi mabungwe kuti azisunga ndalama komanso kuzifesa munjira zosiyanasiyana, pakuti amadziwa kuti ndalamazi sizithera ku misonkho. Ndongomekozi zimathandiziranso kuti anthu azigwiritsa ntchito mwanzeru

ndalama zawo. Mwachitsanzo, boma la Jersey limatenga udindo waukulu wosonkhanitsa ndalama zochitira mabizinesi akuluakulu pa misika yaikulu ya mayiko osiyanasiyana lonse.

Ndondomeko zamisonkho yotsika zimathandiziranso kutukula chuma chamayiko. Ichi ndi chimodzi mwa zifukwa zomwe zimachititsa kuti mayiko ogwiritsa ntchito ndondomekozi azikhala olemera ngakhale atakhala kuti alibe zachilengedwe zamtengo wapatali (monga mafuta ndi miyala yamtengo wapatali) zobweretsa chuma. Anthu olimbikitsa ndondomekozi amati zimathandizira kuti mayiko azitukuka pa zachuma chifukwa zimatsindika kufunika kwa ndondomeko zolimbikitsa kusunga ndalama komanso kuzichulukitsa kudzera m'mabizinesi.

Ubwino wa ndondomeko za misonkho yotsika kwa anthu.

Mfundo zina zokhudza ubwino wa misonkho yotsika ndi zokhudza anthu. Ndondomeko zamisonkho yotsika zimathandizira kuteteza anthu kuti asaberedwe kapena kuzunzidwa ku mayiko awo; asachitidwe chipongwe ndi mabanki osakhulupirika; asakhudzidwe ndi kukwera mitengo kopyola muyeso kwa zinthu; komanso asalandidwe chuma chawo. Chitsanzo chabwino ndi momwe dziko la Switzerland linathandizira kulandira ndi kusunga Ayuda a ku dziko la Germany, omwe ankazunzidwa ku dziko kwawo m'zaka za m'ma 1930.

Masiku ano, ndondomeko zamisonkho yotsika ndi zabwino kwa anthu a m'mayiko momwe muli maufulu ocheperako a anthu, monga ku Russia ndi China. Izi sizikutanthauza kuti anthu azigwiritsa ndondomekozi ntchito pobisa ndalama zopeza mwachinyengo, koma kuti azitha kuteteza ndalama zawo zopeza moyenera popewa kuti maboma awo akhoza kuwalanda. Anthu amati mayiko amisonkho yotsika akamalimbikitsa kuchita zinthu

mosabisa, izi zikhoza kuchititsa kuti maboma ena a anthu omwe amasamutsira ndalama zawo kumayiko amisonkho yotsika azilondoloza ndi kulanda ndalama za nzika zawo. Choncho, anthuwo sangakhalenso ndi kulikonse komwe angasunge ndalama zawo kuti zikhale zotetezeka. Mayiko amisonkho yotsika ndi abwinonso kwa anthu ndi mabungwe abizinesi, ndi ena ofuna kuyendetsa bwino kapena kusunga chuma chawo m'mayiko omwe muli movuta kuchitamo bizinesi kapena kusungiramo ndalama.

6 MISONKHO NDI KAYENDETSEDWE KA ZACHUMA

Kodi ndondomeko za misonkho zikhoza kuthandizira maboma kukwaniritsa zolinga zawo kumbali yolembe anthu ambiri ntchito, kukhazikika kwa mitengo ya zinthu, ndi kutukuka pa zachuma? N'kutheka kuti zili choncho, koma pali maganizo osiyanasiyana pa nkhani imeneyi.

Kuongolera mlingo wa kufunika ndi kapezekedwe ka ndalama ndi zinthu zofunikira pa zachuma

Njira yodziwika bwino pa mutu umenewu imachokera pa lingaliro la Keynes (1936), lakuti mlingo wa kufunika ndi kupezeka kwa ndalama ndi zinthu zina zofunikira pa zachuma ndi wofunikira pa momwe dziko lingachitire pa zachuma, ndi kuti ndondomeko za misonkho komanso kagwiritsidwe ntchito ka ndalama zaboma zimatenga gawo lalikulu poongolera mlingowu (Hansen 1953).

Ndondomeko za zachuma zokhudza misonkho ndi

kagwiritsidwe ntchito ka ndalama. Kumbali imeneyi, magawo akuluakulu a mlingowu ndi kagwiritsidwe ntchito ka ndalama ka ogula, kufesa ndalama, kagwiritsidwe ntchito ka ndalama zaboma, ndi kusiyana kapena kufanana pakati pa katundu wogulitsidwa ndi wogulidwa kunja kwa dziko. Zonsezi zimakhudzidwa ndi ndondomeko zamisonkho, choncho misonkho ndi kagwiritsidwe ntchito ka ndalama zaboma ndi zofunikira kwambiri pamene boma likuungolera mlingo wa kufunika, kapezekedwe, komanso kukhazikika kwa chuma.

Potengera lingaliro limeneli, pamene chuma chikulowa pansu, pamafunikira kuti boma likhazikitse ndondomeko zochepetsa misonkho ndi kuchulutsa ndalama zomwe limagwiritsa ntchito. Izi zimathandizira kuti anthu azikhala ndi ndalama zochulukirapo zogwiritsa ntchito. Anthu akakhala ndi ndalama zambiri amaonjezera kagulidwe kawo ka zinthu zosiyanasiyana, ndipo kuonjezereka kumeneku kumachititsa kuti kufunika kwa zinthuzo kuonjezerekenso. Anthu ofuna kugula zinthu akachuluka, makampani kapena abizinesi nawo amachulukitsa chiwerengero cha zinthu zomwe amapanga, ndipo amalembanso ntchito anthu oonjezera kuti akwaniritse kufikira mlingo wa zinthu wofunika pamsika. Zikatero, chiwerengero cha anthu osowa ntchito chimacheperako. Pamene makampani ndi mabizinesi akukanganirana kulemba anthu ogwira ntchito, izi zimakhoza kuchititsa kuti malipiro a ogwira ntchito akwere, zomwe zikutanthauza kuti anthu amayamba kupeza ndalama zochulukirapo. Zikatero, chuma cha dziko chimayambiranso kuyenda bwino.

Koma ngati abizinesi akupanga zinthu mopitirira muyeso, zomwe zingadzetse kugwiritsa ntchito ndalama mopyola muyeso komanso kukwera kwa mitengo ya zinthu, ndiye kuti boma liyenera kukhazikitsa ndondomeko zoonjezera misonkho ndi kuchepetsa ndalama zogwiritsa

ntchito. Izi zimachititsa kuti anthu akhale ndi ndalama zocheperako zogwiritsa ntchito, zomwe zimathandizira kuchepetsa kufunika kopanga katundu wochulukira. Zikatere, zinthu zimabwereranso m'chimake.

Kuperewera kwa ndalama za mu bajeti komanso ngongole

Anthu ena amafotokoza zofooka zingapo za ndondomeko zimenezi.

Vuto la kusabwezeretseka mchimake kwa zinthu. Funso limodzi lofunikira ndi lokuti boma lingachepetse bwanji misonkho ngati njira yotukulira chuma, pamene nthawi zambiri limakhala ndi ndalama zogwiritsa ntchito zosakwanira mu bajeti yake? Kawirikawiri, ndalama zomwe mayiko ambiri amatolera kudzera ku misonkho zimakhala zosakwanira kuyerekeza ndi zomwe boma limayenera kugwiritsa ntchito, ndipo boma limachita kubwereka ndalama zinazo. Akatswiri ena amati ndondomeko zochulukitsa ngongole zaboma ndi zoopsa kwambiri.

Kuonjezera pamenepo, kuchepetsa misonkho ndi kuonjezera ndalama zaboma zogwiritsa ntchito kumakondweretsa anthu: anthu amakhala ndi ndalama zambiri zogwiritsa ntchito, ndipo amalandira zinthu zabwino kuchokera kuboma. Koma ikafika nthawi yochulukitsa misonkho ndi kuchepetsa ndalama zaboma zogwiritsa ntchito, anthu samakondwera nazo. Izi zikusonyeza kuti andale amakonda kugwiritsa ntchito ndondomeko yocheperetsa misonkho ndi kuonjezera ndalama zogwiritsa ntchito (ngakhale kutakhala kuti sikunali kofunikira kwenikweni kutero panthawiyo) osati kuonjezera misonkho ndi kuchepetsa ndalama zogwiritsa ntchito (ngakhale kutakhala kuti kunali koyenera kutero).

Anthu akazolowera kupereka misonkho yochepa ndi kuchitiridwa zinthu zambiri ndi boma, kumakhala kovuta kusintha ndondomekozi ngakhale zikakhala kuti sikufunikiranso panthawiyo. Izi zimakhala ngati makina ongotheka kumasula koma osatheka kumanga pakafunika kutero, kapena mpopi wamadzi wosavuta kutsekula koma wosatheka kutseka tikamaliza kutunga madzi. Zotsatira zake ndi kukwera mitengo kwa zinthu kosalekeza komanso kuchuluka kwa ngongole zaboma. Ichi n'chifukwa chake pambuyo pa Nkhondo Yadziko Lonse Yachiwiri, pomwe ndondomekozi zinkagwiritsidwa ntchito kwambiri, panatenga zaka zochuluka kwambiri mayiko ambiri akumakhala mu ngongole zochuluka komanso akulimbana ndi vuto la kugwa mphamvu kwa ndalama.

Ngati dziko likugwiritsa ntchito misonkho ngati njira yotukulira chuma chake, zili ngati munthu yemwe ali mu ndowa ndipo akuyesera kudziyamula ndi chigwiriro cha ndowayo.

Nduna Yaikulu ya dziko la UK, Winston S. Churchill
(1874–1965)

Kutsekereza mabizinesi. Akatswiri ena amatinso chizolowezi chaboma chodalira ndalama zangongole kumatsekereza, munjira zambiri, anthu ndi makampani ofuna kuchita mabizinesi.

Choyamba, boma likamatenga kwambiri ngongole limachepetsa mwayi wa ndalama zomwe anthu ndi makampani akhoza kupeza kumabanki kuti alowetse ku bizinesi, komanso zimaonjezera chiongoladzanja choikidwa pa ngongole. Choncho, kumakhala kovuta kuti anthu ndi makampani abwereke ndalama ndi kuzilowetsa mu bizinesi zikuluzikulu.

Chachiwiri, boma likamagwiritsa ntchito ndalama zambiri

pa zinthu monga zaumoyo, maphunziro, kapena nyumba zokhalamo anthu, kumakhala kovuta kuti anthu ndi makampani ochita mabizinesi okhudza zinthu zomwezo azipeza phindu pakuti amakakamizika kutsitsa mitengo yawo ya zinthuzo kuti isasiyane kwambiri ndi yaboma.

Chachitatu, akatswiri ena amatinso ntchito zambiri zaboma sizimayendetsedwa bwino komanso sizimatulutsa phindu lochuluka kuyerekeza ndi zoyendetsedwa ndi anthu ndi makampani omwe si aboma. Kawirikawiri, boma limatenga nthawi yochulukirapo pokonza ndondomeko zoyendetsera ntchito zake komanso kuti liyambe kugwira ntchitoyo; limachedwa kutulutsa ndalama kapena limagwiritsa ntchito ndalama zoposa zomwe zinaikidwa mu bajeti; dongosolo la kagwiridwe ntchito kake limachititsa kuti ntchitoyo igwiridwe ndi anthu ochuluka mopyola muyeso komanso kuti igwiritse ntchito ndalama zochuluka; ndipo nthawi zina, ntchitozi zimakhala zopindulira andale osati umoyo wa anthu.

Zonsezi zimadzetsa mavuto kwa anthu komanso chuma chadziko.

Kukwera mitengo kwa zinthu poona phindu loyembekezera kupeza mtsogolo. Vuto lina ndi la kukwera mitengo kwa zinthu chifukwa cha phindu lochuluka lomwe anthu amayembekezera kupeza akadzagulitsa zinthuzo mtsogolo. Kuchepetsa misonkho ndi kuonjezera ndalama zaboma zogwiritsa ntchito kumachititsa kuti anthu ndi abizinesi azikhala ndi chikhulupiriro chopoyola muyeso chakuti kuchuluka kwa ndalama zomwe akugwiritsa ntchito komanso zomwe amalipiridwa pantchito sikudzatha. Mitengo ya zinthu zotulutsira phindu pa ndalama monga masheya, malo, ndi nyumba umakwera chifukwa anthu amakhala akuona phindu lochuluka lapatsogolo. Kukwera kwa mitengo kukayambika sikumabwereranso m'mbuyo.

Chitsanzo chabwino ndi zomwe zinachitika ku US m'zaka za m'ma 1920, komwe anthu ochuluka anakhamukira kukagula masheya omwe ankangokwerabe mitengo.

Monga momwe zinakhalira panthawi imeneyi ku US, komwe masheya anagwa mphamvu pakamodzi m'chaka cha 1929 (*Wall Street Crash of 1929*), kukwera kwa phindu pa katundu sikungakhale kwamuyaya. Pakapita nthawi, zinthu zimabwerera m'chimake ndipo mitengo yokwera kwambiri ija imadzaonekera kuti inali yoonjeza. Zikatero, anthu amayamba kugulitsa zinthu zawo mwaphuma kuti angobwezeretsa ndalama zomwe angakwanitse kubwezeretsa, ndipo ambiri amapezeka agulitsa motsika kusiyana ndi momwe anagulira. Zikatero, bizinesi kapena kufesa ndalama kumakhala kuti kwalephereka, ndipo katundu amatha kuyamba kusowa, komanso ntchito za anthu ochuluka zimatha.

Kufotokozerwa kwina

Akatswiri ena omwe amatsutsana ndi ndondomeko zoongolera mlingo wa kufunika ndi kapezekedwe ka ndalama amati kuchepetsa misonkho ndi kuonjezera ndalama zaboma zogwiritsa ntchito kukhoza kukuza chuma kwa kanthawi kochepera, koma pakadutsa nthawi, pamadzabuka mavuto azachuma aakulu kwambiri ovuta kuwathetsa kwake, monga kugwa kwa mphamvu ya ndalama.

Akatswiri ena omwe amakhulupirira ganizo lakuti kayendedwe ka chuma kamatengera mlingo wa ndalama zomwe zikupezeka m'dziko panthawi imeneyo, monga Milton Friedman (1912-2006), amati chida chachikulu chotukulira chuma chadziko mokhazikika komanso mopanganika si misonkho ayi, koma kapezekedwe ka ndalama (ndalama zonse zomwe zili m'dzikomo,

kuphatikizapo zomwe zili ndi anthu ndi m'mabanki momwe, komanso zinthu zomwe zikhoza kusandutsidwa ndalama mosavuta). Kapezekedwe ka ndalama m'dziko kamasiyana, chifukwa maboma osiyanasiyana akhoza kupanga ndalama zapepala ndi zachitsulo zochuluka mosiyanasiyana. Kunjezera apo, mabanki akuluakulu oyang'anira mabanki ena m'dziko amathanso kusintha ndondomeko zokhudza mlingo omwe mabanki angakhale ovomerezeka kubwereketsa kwa anthu komanso mlingo wa ndalama zomwe zikhoza kupezeka m'maakaunti awo akubanki.

Malingana ndi Friedman, ndondomeko yabwino kwambiri ndi yomwe ili yothandizira kuti ndalama zidzichuluka mokhazikika, mogwirizana ndi momwe katundu akupangidwira ndi kupezekera pamsika. Zikatero, mitengo ya zinthu imakhazikika. Koma ngati boma lingapange ndalama zochuluka kwambiri, komanso ngati mabanki oyang'anira mabanki ena angavomereze mabanki kuti azibwereketsa ndalama zochuluka kwambiri kwa makasitomala awo, anthu akhoza kumakhala ndi ndalama zambiri zogwiritsa ntchito (koma katundu wopangidwa ali ochepa), koteru mitengo ya zinthu ikhoza kukwera kwambiri. Izi zikhoza kuchititsa kuti mitengo ya zinthu ikwere kwambiri ndi kugwetsa mphamvu ya ndalama. Ngati boma lingapange ndalama zochepa kwambiri kuyerekeza ndi katundu yemwe akupangidwa, mitengo ya zinthu ikhoza kutsika kwambiri, ndipo chuma cha dziko chikhoza kutsikanso kwambiri.¹⁷

Akatswiri ena omwe amafotokoza zimenezi bwino ndi otsatira mfundo za zachuma zomwe zinayambira ku dziko la Austria, zomwe zimalimbikitsa kuti njira yabwino yotukulira chuma chadziko ndi kupereka ufulu kwa amabizinesi ndi mabanki, ndi kupewa kuti boma lizilowerera kwambiri

¹⁷ Kuti muone kuzukuta kwa mfundo za Milton Friedman, werengani Butler (2012b).

pankhani zamisika, ndalama ndi mabanki. M’modzi wa akatswiriwa ndi F. A. Hayek (1899–1992), yemwe anapatako mphoto yapamwamba ya Nobel. Akatswiriwa amati vuto lalikulu ndi lakuti mabanki akulukulu oyang’anira mabanki ena amaika chiongoladzanja chochepa pandalama kwanthawi yaitali kwambiri. Chiongoladzanja chochepa pangongole chimachititsa kuti abizinesi azibwereka ndalama ndi kuzilowetsa pa zinthu zina zotulutsa phindu, ndipo anthu amabwereka ndalama zogulira zokudya ndi zinthu zina zogwiritsa ntchito. Zikatero, makasitomala amayamba kufuna zinthu zambiri zapamwamba kapena zamanyado, choncho amabizinesi amayamba kupanga katundu wapamwamba kwambiri. Izi zimachititsa kuti ntchito yopanga katunduyu ikhale yolira zinthu zambiri.¹⁸

Vuto lilipo ndi lakuti chifukwa cha kuchepa kwa chiongoladzanja pa ngongolezi, anthu omwe amasunga ndalama zomwe zimabwereketsedwazi amapezanso phindu lochepa, choncho amayamba kusunga ndalama zochepa. Zimenezi zimadzetsa vuto ku mabanki: anthu ndi mabizinesi akufunikira ngongole, koma ndalama zosungitsidwa ku banki kuti ziperekedwe ku ngongole ndi zosakwanira. Zotsatira zake ndi zakuti mabanki amayamba kuchepetsa ngongole zomwe amapereka. Kenako, anthu ndi makampani amalephera kupitiriza kupanga katundu wapamwamba yemwe anayamba kupanga uja, ndipo amakhoza kusiya kumupanga kumene. Zotsatira zake zimakhala kutha kwa ntchito za anthu, kutsekedwa kwa mabizinesi, ndi zina.

Kukwera mitengo kwa zinthu: msonkho wam’kachibisira

¹⁸ Kuti mupeze zokhudza mfundo zomwe zimalimbikitsa kuti njira yabwino yotukulira chuma chadziko ndi kupereka ufulu kwa amabizinesi ndi mabanki, werengani Butler (2010b).

Akatswiri azachuma osiyanasiyana amafotokoza vuto la kukwera mitengo kwa zinthu mosiyanasiyana. Komabe, ambiri amagwirizana pa mfundo yokuti kukweraku kumachitika monga momwe imakhallira misonkho, chifukwa chuma chaboma chimakwera pamene ndalama ya anthu imakhala ikuchepa mphamvu.

Mwachitsanzo, ngati boma labwereka ndalama kuti lionjezere pa bajeti yake, limadziwa kuti ikamadzakwana nthawi yomaliza kubweza ngongolezi (mwachitsanzo, pakutha pa zaka 10), lidzakhala likubweza ndalama yomwe idzakhale kuti yagwa mphamvu chifukwa cha kukwera mitengo kwa zinthu. Bomali lidzabweza ndalama zofanana ndi zomwe linatenga, koma ndalamayi idzakhala kuti yagwa mphamvu. Choncho, anthu omwe analibwereka bomali ndalama adzapeza phindu lochepa kuyerekeza ndi lomwe akanayenera kupeza.

Atakhala kuti anthu osunga ndi kubwereketsa ndalama zawo azionera patali zimenezi, akhoza kuonetsetsa kuti chiongoladzanja chawo pa ndalama chisakhale chokhazikika, koma kuti chizisintha mogwirizana ndi momwe mphamvu ya ndalama ikusinthira panthawiyo. Komabe, anthu obwereketsa ndalama akhoza kudzidzimitsidwa chifukwa kawirikawiri kugwa mphamvu kwa ndalama kumabwera mwadzidzidzi, ndipo maboma amalonjeza kuti vutoli likonzedwa. (Kupanda kuwakakamiza, amapewanso kuvomera kuti chiongoladzanja cha obwereketsa chizisintha malingana ndi momwe ikusinthira mphamvu ya ndalama. Ndi mayiko ochepa kwambiri olemera amene amagwiritsa ntchito ndondomeko zokuti chiongoladzanja cha ngongole chizigwirizana ndi momwe ikuyendera mphamvu ya ndalama.)¹⁹

¹⁹ Mwachitsanzo, ku UK ndi 25%, malingana ndi zomwe analengeza a National Audit Office. Press release: managing government borrowing, 5 July 2023 (<https://>

Kutolera ndalama zambiri popanda kukweza misonkho.

Kukwera mitengo kwa zinthu kumachititsanso kuti boma lizitolera ndalama zambiri popanda kukweza misonkho. Pamene malipiro a ogwira ntchito akwezedwa chifukwa cha kukwera mitengo kwa zinthu, ndalama yodulidwa msonkho pa malipirowo imachulukanso. Choncho, ngakhale malipirowo amakhala kuti akwera, ndalama yeniyeni yomwe amatsala nayo sikuti imakhala kuti yakwera kwambiri chifukwa gawo lochulukirapo limabwereranso ku misonkho. Izi zimachitikanso pa misonkho ya ndalama zosungidwa ndi phindu lopezeka anthu akamagulitsa katundu. Mwachitsanzo, nyumba yogulidwa pa mtengo wa K500,000 ikhoza kugulitsidwa pa mtengo wa K750,000 ngati zinthu zakwera mtengo ndi K250,000 pa K500,000 iliyonse, koma wogulitsayo akhoza kulipiritsidwa msonkho pa “phindu” la K250,000 yapamwambayo. Koma kuti tiunike bwinobwino, mtengo weniweni wa nyumbayi sikuti ukhala kuti wakwera ayi; K250,000 yapamwambayi ikubwera ndi kugwa mphamvu kwa ndalama chifukwa cha kukwera mitengo kwa zinthu.

Choncho, kugwa mphamvu kwa ndalama kuli ngati msonkho wobisika womwe amalipira anthu ogwira ntchito, osunga ndalama, ndi abizinesi. Anthuwa amalipira ndalama zambiri kuboma chifukwa cha kugwa mphamvu kwa ndalama.

Zotsatira zina zazikulu. Kugwa mphamvu kwa ndalama kumakhala ndi zotsatira zina zoposa zomwe tatchulazi. Mwachitsanzo, mitengo ya zinthu ikakwera kwambiri, anthu ena amayamba kugula zinthu zotsika mtengo, koma zosakhala bwino. Izi zimalowetsa pansi mabizinesi ogulitsa zinthu zabwino kapena zapamwamba, ndipo zimatha

kuchititsa kuti ntchito za anthu ena zithe komanso kuti mabizinesiwa agwe kumene. Kukwera mitengo kwa zinthu kumabweretsanso mavuto kwa anthu omwe amapeza ndalama yokhazikika, monga omwe anapuma pa ntchito, kapena anthu omwe ntchito yawo ndi yogwira kwa nthawi yokhazikika (kontirakiki). Mabanja ovutika nawo amakhudzidwa kwambiri chifukwa ndalama yogwiritsa ntchito pa zinthu zapakhomo imakwera mochuluka. Kukwera mitengo kwa zinthu kukhoza kuchititsanso kuti anthu ambiri asiye kusunga ndalama ku banki ndi kumazisunga mu katundu yemwe angathandizire kuti mphamvu ya ndalamayo isatsike, monga zakudya, njerwa, ndi zina zomwe akhoza kusunga ndi kuzagwiritsa ntchito kapena kugulitsa mtsogolo. Izi zimangothandizira kuti mphamvu ya ndalama yawo isatsike, koma sizimathandizira kupititsa patsogolo chuma chawo.

Maganizo ena

Tikaunika maganizo onsewa, ena mwa iwo omwe amakhala otsutsana kapena osemphana, kodi ndi zotheka kukhala ndi ndondomeko yabwino kwambiri ya misonkho? Ndongomeko yomwe ingathandizire kuti chuma chikhazikike, kupititsa patsogolo umoyo wa anthu, ndi kuchepetsa kutayika kwa phindu la chuma komwe kumadza pamene misonkho ikulepheretsa malonda? Akatswiri ambiri amati izi ndi zosatheka.²⁰

Zokhudza chisamaliro cha anthu. Choyamba, akatswiri ena amafunsa kuti kodi tingakonze bwanji ndondomeko zopititsa

²⁰ Kumbali ya vuto lokonza ndondomeko zamisonkho zabwino kwambiri, werengani Mankiw et al. (2009).

patsogolo chisamaliro cha anthu pamene anthu amatanthauzira 'chisamaliro cha anthu' mosiyanasiyana? Kodi mawuwa amatanthauza kutukula umoyo wa anthu osauka okha, kapena umoyo wa aliyense? Kapena zikutanthauza kukhazikitsa njira zoti anthu apeze mtendere pa umoyo wa walero lokha, kapena kuika maziko oti adzakhale pabwino pamawa? Kodi pali magawo ena a chisamaliro cha anthu pambali pa chuma kapena ndalama zomwe amapeza, monga mwayi wopeza mabuku, maphunziro, chisamaliro chaumoyo, zinthu zachisangalalo, ndi zina? Ngati zili choncho, ndi ziti zomwe zili zofunikira kwambiri? Pakuti anthu amakhala ndi maganizo osiyanasiyana, kodi adindo okonza ndondomeko zamisonkho aike chidwi chambiri pa zinthu ziti?

Kusiyana kwa pakati pa opereka misonkho. Nthawi zina, kuchepetsa kutayika kwa phindu la chuma komwe kumadza pamene misonkho ikulepheretsa malonda kumakhala kovuta chifukwa anthu amakhala ndi maganizo osiyanasiyana okhudzana ndi kugwira ntchito komanso misonkho. Anthu akhoza kukhala ndi kuthekera kopereka misonkho, koma funso ndi lakuti, anthuwo amakhala kuti akufuna kupereka misonkhoyo? Kusapanganika kwa maganizo awo kumachititsa kuti kukhale kovuta kupenekera mlingo wa misonkho yotaika chifukwa cha kulephereka kwa malonda.

Komano, nthawi zina kumakhalanso kovuta kudziwa ngati anthu ali ndi kuthekera kopereka misonkho kapena ayi. Zikhoza kutheka kuti chuma chawo chili mu katundu kapena bizinesi zomwe phindu lake silingasandutsidwe ndalama mwamsanga kuti alipire misonkho. Makampani awo akhoza kukhala opanda phindu lililonse ngati akuyenera kuti achite kugulitsa zinthu zina ndi zina zikuluzikulu kuti akwanitse kulipira misonkho.

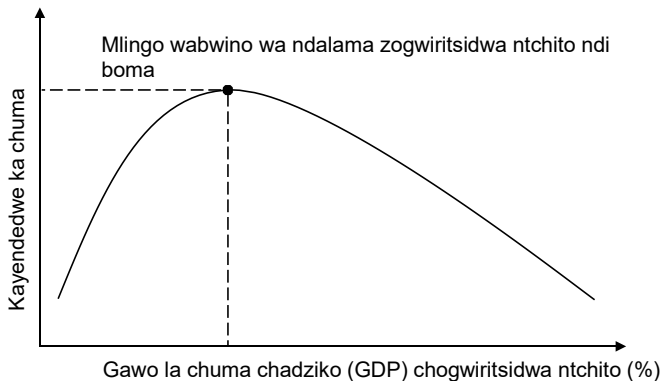
Tizingothokoza kuti boma limalephera kukwaniritsa maloto ake mokwanira, chifukwa kuti likwanitse kutero, tikhoza kukhala pa chipsinjo chachikulu.

Will Rogers (1879–1935)

Ndondomeko zolimbikitsa kupanga katundu wochuluka.

Pounikira mavuto onse atchulidwawa, akatswiri ena amati m'malo mopanikiza anthu ndi misonkho ngati njira yokhazikitsira chuma m'chimake, tikuyenera kuika ndondomeko zolimbikitsa kuti misonkho izikhala yotsika ndi kuti abizinesi azipanga katundu ochuluka, opezeka mokwanira pamsika. Tikuyeneranso kutsatira ndondomeko ya zachuma ya Arthur Laffer, ndi kupewa kuika misonkho yokwera kwambiri pa katundu wopezeka pamsika. Tikuyenera kutsitsa misonkho ngati imodzi mwa njira zolimbikitsira anthu kuti azipereka misonkho ndi kuchepetsa mavuto obwera chifukwa cha kuchuluka kwa misonkho.

Chithunzi 2 Ndondomeko ya Rahn



Ndondomeko ina yofanana ndi ndondomeko ya Laffer ndi ya Rahn, yomwe dzina lake linachokera pa dzina la katswiri wina wa zachuma, Richard Rahn (1942).

Pali ubale waukulu pakati pa kukula kwa chuma cha dziko ndi kagwiritsidwe ntchito ka ndalama zaboma. Pali zinthu zina zomwe zimafunikira kuti boma ligwiritsirepo ntchito ndalama, monga zomangamanga ndi ntchito zokhudza umoyo wa anthu m'dziko (monga zokhudza chitetezo ndi chilungamo). Koma pamene boma likugwiritsa ntchito ndalama zambiri zadziko, kukula kwa chuma chadziko kumachepa. Chifukwa chofunikira chomwe izi zimachitikira ndi chakuti misonkho ikachuluka, opanga katundu amachepetsa katundu wamakono yemwe amapanga. Kafukufuku akusonyeza kuti kukwera kwa misonkho kwa 1% pa phindu la anthu kapena makampani opeza ndalama zambiri kumachepetsa kapangidwe ka katundu wamakono ndi 4% kapena kuposera apo (Akcigit et al. 2016, 2019a,b).

Anthu ali ndi njala chifukwa adindo amadya zambiri kudzera ku misonkho.

Katswiri woganiza mozama wa ku China, Lao Tzu (b. 571 BC)

Mathero

Ngakhale akatswiri ena azachuma amakhulupirira kuti misonkho ndi yofunikira kwambiri pa kayendetsedwe ka zachuma, ena amati misonkho payokha si yankho lokwanira lotukulira chuma chadziko. Iwo amati m'malo mokonza zinthu, misonkho imaononganso kwambiri. Mwachitsanzo, imabwezeretsa mabizinesi m'mbuyo, zomwe zimadzetsa mavuto monga kuchepa kwa ntchito za anthu. Misonkho imachititsanso kuti boma lizidalira kwambiri ngongole, zomwe zimakulitsa vuto la kugwa kwa mphamvu ya ndalama ndi kuononga misika. Kuonjezera pamene, akatswiri samamvana chimodzi pa cholinga cha

ndondomeko za misonkho pa nkhani ya zachuma ndi chisamaliro cha anthu.

Ichi n'chifukwa chake pamabwera ndondomeko yokuti misonkho izikhala yochepa, yongokwanira kugwirira ntchito zofunikira zaboma ndi kupititsa patsogolo miyoyo ya anthu. Maboma ayeneranso kuonetsetsa kuti pamene akupeza njira zochulukitsira ndalama zotolera kudzera ku misonkho, azichita izi mosamala posafuna kuononga magawo ena ofunikira a umoyo wa anthu komanso chuma cha dziko.

7 MAGULU A MISONKHO: MISONKHO YOBWERETSA MAVUTO AMBIRI KOMANSO OCHEPERAKO KU CHUMA CHADZIKO

Maboma amakono amayenera kusonkhanitsa ndalama zambiri za misonkho zoti zithandizire pa ntchito zambiri zopindulira anthu ake. Chifukwa cha zimenezi, nthawi zambiri amadalira kwambiri misonkho ya ndalama zomwe anthu amapeza, ndalama zomwe anthu amadulidwa zothandizira pa ntchito za chisamaliro cha anthu m'dziko, misonkho ya pa malonda ogulitsidwa, ndi misonkho ya makampani. Palinso misonkho ina yomwe maboma amadalira, koma mocheperako. Misonkho yonseyi ili ndi mavuto ake, koma chifukwa choti boma limayenera kuigwiritsabe ntchito pofuna kutolera ndalama, ndi koyenera kuunika yomwe imadzetsa mavuto ochuluka kwambiri komanso yomwe mavuto ake ali ocheperako.²¹

Misonkho ya pa bizinesi ndi mpamba kapena chuma chopangira ndalama zina

Ngakhale misonkho ya makampani ndi pa chuma imabweretsa ndalama zambiri ku boma, ena amati misonkho imeneyi ndi imene ili yoononga zinthu kwambiri. Izi zili choncho chifukwa imachepetsa kuthekera kwa dziko kopanga chuma kapena zinthu zomwe zikhoza kugwiritsidwa ntchito pobweretsa chitukuko mtsogolo.

²¹ Kuti muone zambiri za kafukufuku wokhudza mavuto obwera chifukwa cha misonkho yosiyanasiyana, werengani Durante (2021).

Misonkho ya makampani. Zimaoneka ngati lingaliro labwinobwino tikamati makampani omwe amapeza phindu lalikulu kapena omwe amagulitsa zinthu zambiri ayenera kulipira msonkho pa phindu lawolo. Ena amatinso chifukwa makampani amapeza phindu lalikulu, makampaniwo ndi eni ake ayenera ‘kubweza kena kake’ kwa anthu.

Koma kuti tikaona bwinobwino, makampani amakhala kuti akupereka kale zambiri kwa anthu. Izi tikhoza kuziona mu zinthu zambiri zofunikira zomwe amapanga, zomwe anthu ambiri amagwiritsa ntchito. Komanso, kafukufuku wina amasonyeza kuti pafupifupi gawo limodzi mwa magawo asanu a msonkho wamakampani limachokera kwa ogwira ntchito, osati eni makampani (Nunns 2012). Izi zimachitika chifukwa misonkho imachititsa kuti makampani akhale ndi ndalama zochepa zogulira makina atsopano komanso kukhazikitsira njira zatsopano zopangira zinthu. Zotsatira zake, ogwira ntchito amapanga phindu kapena zinthu zocheperako kusiyana ndi zomwe akanakwanitsa kupanga akanakhala ndi zonse zowayenereza. Zikatero, malipiro awonso samakwera mwamsanga chifukwa malipiro amakwera pokhapokha ngati phindu pa bizinesi likuchuluka kwambiri.

Vuto lina ndi lokuti kuwerengera misonkho yomwe makampani akuyenera kulipira imakhala ntchito yapadera yokulirapo, yomwe pena imafunikiranso kulowetsapo ndalama zochulukirapo. Izi zili choncho chifukwa nthawi zina misonkhoyi siimakhazikitsidwa pa malonda kapena phindu lokhalo lomwe kampani yalengeza, koma imatha kuikidwanso pa njira zina zomwe zimakhazikitsidwa ndi boma. Izi zikhoza kukhala kuti zinakonzedwa ndi cholinga chochepetsa mchitidwe wa makampani ena wothawa misonkho, komano zimawakakamiza kukhazikitsa njira zina zowerengetsera misonkho. Komanso, kuchuluka kwa misonkho yomwe kampani iyenera kulipira kumatengera

momwe boma lakhazikitsira malamulo, mwachitsanzo, nthawi yomwe makampani angakhale nayo yochepetsa mitengo ya zida ndi makina awo m'mabuku mwawo.

Kawirikawiri, malamulo amenewa amakhala osakhazikika kapena kupanganika bwinobwino, koma amakhala ndi kuthekera kwakukulu koongolera momwe misonkho imakhudzira makampani. Mwachitsanzo, m'malo ena, malamulowa amatha kusokoneza momwe makampani amagwirira ntchito chifukwa amakhoza kukhala okomera ndalama zobwera kudzera mu ngongole osati zamasheya, kapena kukomera makampani olembetsedwa/oima paokha osati mabizinesi amabanja. Pakuti kawirikawiri ndondomeko zowerengetsera misonkho za dziko lililonse zimakhala zosiyana ndi za mayiko ena, makampani omwe akuchita bizinesi m'mayiko angapo amagwiritsa ntchito ndalama zochulukirapo powerengetsera misonkho yawo.

Maboma ambiri amadalira misonkho yamakampani kuti apeze gawo lalikulu la ndalama zawo, koma kafukufuku yemwe bungwe la OECD linachita m'chaka cha 2008 anasonyeza kuti misonkho imeneyi ndi yomwenso imabwezeretsa kwambiri m'mbuyo kakulidwe ka chuma cha dziko (ndipo misonkho ina ikuluikulu yotsatira pamenepo ndi misonkho yoikidwa pa ndalama zomwe anthu amapeza komanso pa katundu wogulidwa) (Johans-son et al. 2008). Komanso, momwe tanenera kale, chuma cha kampani ndi chosavuta kusamutsa. Choncho, misonkho yokwera kwambiri ikhoza kuchititsa makampani kusamutsira chuma chawo kumayiko amisonkho yotsika, ndipo pakutero, ndalama zomwe mayiko awo amapeza kudzera ku misonkho zikhoza kutsika, zomwe zikhoza kubwezeretsa m'mbuyo chuma chadziko (Goodspeed 2022).

Misonkho ya pa phindu la katundu wogulitsidwa ndi masheya. Pa zifukwa zangati zomwe tachulazi, nayo

misonkho yoikidwa pa phindu la katundu wogulitsidwa (monga nyumba, malo, ndi zina) komanso phindu lomwe makampani amapereka kwa eni masheya imabwezeretsa m'mbuyo chuma chadziko. Akatswiri omwe amagwiritsa ntchito kafukufuku ndi ndondomeko za bungwe Tax Foundation la ku US anapeza kuti kukweza kwambiri misonkho ya pa phindu la katundu wogulitsidwa ndi masheya kukhoza kuchepetsa chiwerengero cha chuma chonse chopangidwa m'dziko (GDP), choncho boma silingapeze phindu lililonse (McBride 2012).²²

Njira imodzi yomwe tingafotokozere zimenezi ndi yakuti mlingo wa ndalama kapena chuma chopangidwa m'dziko umatengera kusintha kwa phindu lomwe anthu omwe akufuna kusunga ndalama kapena chuma chawo akuyembekezera. Kukwera kochepe chabe kwa msonkho woikidwa pa phindu limeneli kukhoza kukhala ndi gawo lalikulu pamene anthu akupanga ziganizo zokhudza kugula zipangizo ndi kukhazikitsa makampani, kapena kungogwiritsa ntchito ndalamazo pogulira zinthu zogwiritsa ntchito tsiku ndi tsiku.

Ndalama kapena chuma chomwe anthu amalowetsa kuti apangire phindu la ndalama chimathandizira kupanga ndi kuchulutsa ndalama ndi chuma chamtsogolo. Kotero, misonkho yoikidwa pa chuma chimenechi imachepetsa phindu lomwe tikuyenera kupeza mtsogolo chifukwa timakhala tikuchepetsa ndalama zomwe zikuyenera kupanga chuma chamtsogolocho. Pamene tikuchepetsa ndalama zomwe timayenera kupeza mtsogolo, mibadwo yamtsogolo imakhala ndi chuma chocheperako choti

²² Kuti muone momwe bungwe la Tax Foundation limawerengetsera momwe phindu la pa katundu wogulitsidwa limakhudzira katundu wopangidwa m'dziko la US, pogwiritsa ntchito ndondomeko ya Tax Foundation General Equilibrium Model (2021), w e r e n g a n i Watson and York (2021).

idzafese. Zikitere ndiye kuti chuma chamtsogolo kwambiri chimakhala chikucheperacheperabe.

Kuonjezera pamenepo, misonkho imeneyi imasokoneza kwambiri ziganizo za anthu zokhudza kafesedwe ka ndalama. Anthu amakakamira njira zakale zofesera ndalama, zomwe pena sizimakhala zopindulitsa kwenikweni. Iwo amakanika kusintha kafesedweka chifukwa choopa misonkho. Kuonjezera apo (monga tafotokozera kale m'gawo lomwe tikukamba za kugwa mphamvu kwa ndalama), anthuwa akhoza kupezeka akudulidwa misonkho pa ndalama yapamwamba yomwe ikubwera chifukwa cha kugwa kwa mphamvu ya ndalama, komanso pa phindu lawo lenileni lomwe akupanga pamwamba pa ndalama yomwe anafesa. Kuchepa kwa phindu lomwe anthu akupeza pa ndalama zomwe afesa kumatanthauza kuti dziko nalo likupeza chuma chochepa (Bracewell-Milnes 1995a).

Ichi ndi chifukwa chake tikuyenera kutsitsa kapena kuchotseratu kumene misonkho yoikidwa pa phindu la katundu ndi masheya. Komano maboma amapeza ndalama zochuluka kudzera ku misonkho imeneyi, kotero amaopa kuti ikatsitsidwa kwambiri kuposa misonkho ya pa ntchito kapena bizinesi, anthu ena akhoza kumazemba misonkho posintha chuma chawo kuti chikhale mu katundu kapena masheya, m'malo mwa ndalama yopeza akagwira ntchito kapena pa bizinesi. Ngakhale anthu ena ochepa amazemba misonkho munjira imeneyi, makamaka omwe ali ndi chuma chambiri, akatswiri ena a zachuma (monga Bracewell-Milnes 1992) amati kuzemba misonkho kwamtundu umenewu ndi kosadandaulitsa kwenikweni. Enanso amati ndalama zopeza kudzera ku malipiro zimakhala zopanganika kusiyana ndi zopangidwa kudzera ku bizinesi, komwe pena anthu amatha kutaya m'malo mopeza ndalama. Kuikanso misonkho yofanana pa phindu lopeza pogulitsa katundu/masheya ndi malipiro apantchito kapena pabizinesi kukhoza

kubwezeretsa m'mbuyo anthu ofuna kuyesera kuchita mabizinesi atsopano.²³

Misonkho yoikidwa pa madongosolo ogulira, ogulitsira, kapena osamutsira katundu/ndalama. Misonkho yoikidwa pa madongosolo monga kusamutsa ndalama kapena katundu imabweretsanso mavuto ochuluka. Misonkho imeneyi siimabweretsa ndalama zambiri kuboma, koma imasokoneza kachitidwe ka zinthu pamsika, ndipo imasokonezanso dongosolo la momwe anthu amasungira ndi kufesera ndalama, komanso momwe amachitira malonda. Mavuto obwera chifukwa cha misonkhoyi akhoza kukhala aakulu kwambiri. Katswiri wina wazachuma za ku UK amati misonkho yoikidwa pa madongosolo ogulira, ogulitsira, osamutsira, kapena osinthira umwini wa katundu imabweretsa mavuto aakulu maulendo anayi kuposa misonkho ya pa ndalama zomwe anthu amalipiridwa pantchito kapena pabizinesi; komanso maulendo asanu ndi atatu kuposa mavuto obwera ndi misonkho yoikidwa pogula zinthu (Southwood 2017).

Momwe tanenera kale, bungwe la EU likufuna kukhazikitsa msonkho woikidwa pa madongosolo ogulira, ogulitsira, osamutsira, kapenanso osinthira umwini wa katundu (FTT) kuti lizipeza ndalama zogwiritsira ntchito ku ma ofesi ake akuluakulu. Msonkhowu ukumatchedwa 'Msonkho wa Robin Hood'²⁴ chifukwa lingaliro lake ndi lakuti ndalama zochuluka zizichoka kwa anthu abizinesi achuma komanso makampani, omwe sadzimva kupweteka

²³ Kuti mupeze zambiri zokhudza momwe misonkho imakhudzira mabizinesi, werengani Butler (2020a).

²⁴ Robin Hood ndi mtengambali wa munthano za ku England. Iyeyu anali ndi luso logwiritsa ntchito uta ndi mivi komanso mikondo. Kwa, anthu ambiri, Robin Hood anali munthu wodziwika ndi mbiri yophwanya malamulo. Mwachitsanzo, iye amabera anthu olemera kwambiri ndi kugawira chumacho anthu osauka.

kwenikweni kwa misonkhoyi, ndipo zikaterere ndalamazi zizigwiritsidwa ntchito pa anthu ovutika (European Commission 2013a,b).

Kupatula kuunika mofatsa ngati bungweli lingagwiritsedi ntchito ndalama zonsezi pothandizira anthu ovutika m'malo moyendetsera ntchito zina zomwe bungweli likhoza kuika patsogolo, tikuyeneranso kuunika bwinobwino anthu enieni omwe amapereka misonkho imeneyi. Inde misonkhoyi imaperekedwa ndi makampani akuluakulu, koma olipira enieni ndi makasitomala amakampaniwa. Mwachitsanzo, ena mwa iwo akhoza kukhala anthu wamba omwe amadulidwa ndalama zapenshoni, anthu ogula ndalama zamayiko ena, kapenanso makasitomala akubanki a tsiku ndi tsiku. Choncho, m'malo mobera olemera ndi kupereka kwa osauka, ndondomekoyi imavulaza kwambiri anthu wamba (Worstal 2011).

Misonkho yopereka anthu

Misonkho ya pa ndalama yopeza pantchito kapena pabizinesi. Pa mndandanda wa misonkho yomwe imabweretsa mavuto aakulu, misonkho wotsatira ndi woikidwa pa ndalama yomwe anthu amapeza pa ntchito kapena pabizinesi. Ngakhale zingaoneke ngati zachidziwikire kuti anthu olandira ndalama zambiri amakhalanso ndi kuthekera kopereka misonkho yochulukwa, anthu amenewa ndi omwense amakhala ndi kuthekera kopeza njira zina zopangira ndalama ndi kuzemba misonkho yochulukayi. Anthu otere amakhalanso ndi kuthekera kogwira ntchito pang'ono ndi kukhala ndi nthawi yopuma. Anthuwa amayendayendanso ndipo akhoza kusamuka kapena kusamutsira mabizinesi awo ku madera amisonkho yotsika. Akhozanso kupeza ndi kulipira akatswiri azachuma omwe angawathandizire kupeza njira zozembera misonkho.

Kuonjezera pamenepo, bungwe la Tax Foundation

linapeza kuti m'dziko la US, kukweza kwambiri msonkho wa pa ndalama yomwe anthu amapeza kukhoza kuchepetsa chiwerengero cha katundu opangidwa m'dzikomo, ndipo mlingo wa kuchepaku ukhoza kukhala maulendo atatu kuposa ndalama zomwe dzikoli limapeza (Vermeer 2022). Pali zinthu zingapo zomwe zinachitikako, zomwe zimatsimikiza zimenezi. Mwachitsanzo, maulendo angapo omwe misonkho imeneyi inatsitsidwa ku US ndi ku UK kwa anthu omwe amapeza ndalama zochulukirapo, anthu amenewa (monga taonera M'mutu 1) ndi omwe amapereka gawo lalikulu la ndalama zamisonkho (Grecu 2004).

Kafukufuku wa bungwe la OECD wa 2008 wokhudza misonkho ndi kakulidwe ka zachuma anasonyeza kuti ndondomeko zamisonkho zomwe zingathandizire kwambiri kuchulukitsa katundu wopangidwa m'dziko ndi zamisonkho yotsika, yomwe anthu akhoza ambiri kukwanitsa kulipira. Ndongomeko yomwe imaoneka yabwino kwambiri pa misonkho ndi yomwe imalimbikitsa kuti misonkho ikhale yotsika, koma pakhale zinthu zambiri zomwe zikhoza kubweretsa misonkhoyo. Misonkho ikakhala yotsika, anthu ambiri samakhala ndi maganizo ozemba kulipira. Choncho, misonkhoyi siimaononga kwenikweni chuma chadziko. Komanso, kuchotsa zopinga polipira misonkho ndi kuonetsetsa kuti aliyense akupereka misonkho yomwe amayenera kupereka zimathandizira kuonetsetsa kuti aliyense akulipira gawo lake la misonkho m'malo mopanikiza magulu ochepa ndi misonkho yokwera pomwe ena akuchotseredwa misonkho yomwe amayenera kupereka. Pamene tikuchita zimenezi, timakhalanso tikuchepetsa nthawi ndi ndalama zomwe anthu amagwiritsa ntchito powerengetsera misonkho yawo.

Pali umboni wina wosonyeza kuti maboma a mayiko ambiri, mwina chifukwa chakuti anthu olemera kwambiri tsopano akumatha kusamukira kumayiko ena mosavuta,

ayamba kuvomereza lingaliro limeneli. N'kutheka kuti izi zili choncho chifukwa kuyambira m'zaka za m'ma 1960, m'mayiko ambiri, misonkho yoikidwa pa ndalama zolipiridwa pa ntchito ndi pa bizinesi siikumakhala yokwera kwambiri kwa anthu opeza ndalama zambiri, kuyerekeza ndi momwe imakhalira kale. Masiku ano, ndi mayiko ochepa kwambiri omwe amaika msonkho wopitirira 50% pa ndalamazi (Ortiz-Espina ndi Roser 2016). Ena amakhulupirira kuti ndondomeko yabwino kwambiri ya misonkho ndi yokhazikitsa mlingo umodzi wamisonkho posatengera kuchuluka kwa ndalama zomwe opereka misonkho amapeza. Pa ndondomeko imeneyi sipakhala zochotsera misonkho yambiri kwa opeza zochuluka, koma nthawi zina msonkho wa anthu omwe amapeza ndalama zochepe kwambiri umachotsedweratu. Mayiko ena ayamba kale kugwiritsa ntchito ndondomeko imeneyi (*The Economist* 2005).

Misonkho yapantchito. Misonkho yapantchito ndi yomwe imatengedwa monga gawo lomwe ogwira ntchito amasonkha pa ndalama zoyendetsera ntchito zokhazikitsidwa zokhudza chisamaliro cha anthu, monga zokhudza anthu opuma pantchito, zothandizira anthu osagwira ntchito, ntchito zaumoyo, ndi zina. Misonkhoyi imatolerredwa ndi makampani kapena olemba anthu ntchito ndi kuperekedwa kuboma, koma enieni omwe amalipira misonkho imeneyi ndi ogwira ntchitowo. Zotsatira zake ndi zakuti makampani kapena olemba anthu ntchito amagwiritsa ntchito ndalama zambiri kuti alembe anthu ntchito. Pa zifukwa zimenezi, misonkho imeneyi imayenera kupewedwa chifukwa imaonjezera pa mavuto omwe alipo kale obwera chifukwa cha misonkho yochotsedwa pamalipiro apantchito ndi pabizinesi.

Misonkho yoikidwa pa chuma chosiiridwa. Pa misonkho ya pa chuma chosiiridwa, wosiiridwayo amakhala kuti palibe chomwe anachita kuti apeze chumacho. Akasiiridwa chumacho, iye sangaone vuto kwenikweni ngakhale gawo lina la chumacho litapita ku misonkho. Choncho, misonkho yamtunduwu ndi chitsanzo cha misonkho yomwe ingathandizire kutenga chuma kwa olemera ndi kugawira osauka.

Ngakhale zili choncho, anthu ena samagwirizana ndi misonkhoyi pa zifukwa zaumunthu ndi zachuma zomwe. Choyamba, misonkhoyi imasemphana ndi zolinga za anthu omwe amakonza dongosolo losiira ena chuma: makolo ambiri amakhala ndi chikhumbokhumbo chachikulu chosiira ana awo chuma akadzamwalira. Ichi n'chifukwa chake masiku ano kunabwera akatswiri kapena abizinesi ochuluka othandizira kuyendetsa madongosolo a chuma chosiiridwa (Bracewell-Milnes 2002).

Pali mavuto angapo omwe amabwera chifukwa cha misonkho imeneyi. Mwachitsanzo, ndalama zolipira akatswiri oyendetsa madongosolo achuma chosiiridwa zimadzetsa chipsinjo cha zachuma kwa eni chumawo. Kuonjezera pamenepo, misonkhoyi imachititsa kuti anthu azisunga chuma chawo mu zinthu zoti zikhoza kuwathandizira kuzemba misonkhoyi, kapena zomwe misonkho yake ikhoza kukhala yotsika, komano zinthu zimenezi zikhoza kukhala zoti sizingapange phindu lofanana ndi zinthu zina zomwe misonkho yake ili yokwera. M'mayiko ena, mwachitsanzo, sikumakhala misonkho pa minda yomwe munthu angasiire ana ake kapena anthu ena. Izi zimachititsa anthu ena achuma (maka omwe anapuma pantchito) kuti azigula minda ngati posungira ndalama zawo, ngakhale atakhala kuti sakuigwiritsa ntchito moyenera popangirapo phindu la ndalama. Monga momwe imakhalira misonkho ya pa phindu la pa katundu kapena masheya,

zotsatira zake ndi zokuti malo ogulidwawa samapanga phindu lokwanira, ndipo izi zimakhudzanso chuma chadziko.

Bungwe la Tax Foundation limawerengetsera kuti ku US, misonkho yoikidwa pa chuma chosiiridwa imatsitsa chiwerengero cha katundu yense wopangidwa m'dzikolo kuposa momwe imakwezera chumachi (Cole 2015). Ku UK, katswiri wazachuma, Bracewell-Milnes (1931–2012), atachita masamu ake, anapeza kuti kwa zaka zochulukira zomwe misonkho ya pa chuma chosiiridwa yakhala ikugwiritsidwa ntchito, misonkhoyi yakhala ikuchititsa kuti ndalama zomwe boma limatolera zizichepa m'malo mozichulukitsa (Bracewell-Milnes 1995b). Mavuto onsewa obwera chifukwa cha misonkho yoikidwa pa chuma chamasiye ndi umboni wosonyeza kuti misonkhoyi siimathandizira kuonjezera chuma chadziko, ndipo achititsa kuti mayiko ambiri achotse misonkho imeneyi (Cole 2015).

Misonkho yobweretsa mavuto ocheperako

Misonkho yolipira pogula zinthu. Ngakhale misonkho yoikidwa pogula zinthu imakhoza kubweretsa ndalama zochulukira ku dziko, akatswiri azachuma amati misonkhoyi imabweretsa mavuto ocheperako kuyerekeza ndi misonkho ina. Mwachitsanzo, misonkhoyi siimachititsa kuti anthu ayambe kudana ndi kugwira ntchito monga momwe imachitira misonkho ya pa malipiro kapena pantchito. Kuonjezera apo, misonkhoyi siimabweretsa mavuto aakulu komanso okhazikika pa kachulukidwe ka chuma kapena katundu wopangidwa m'dziko, monga momwe imachitira misonkho ya pa phindu lomwe munthu amapeza akagulitsa masheya kapena katundu monga nyumba. M'malo mwake, misonkho imeneyi imalimbikitsa anthu kuti azigwiritsa ntchito ndalama zocheperako ndi kusunga zambiri. Izi zimawathandizira kuti azikhala ndi ndalama zomwe akhoza kufesa kapena kuchulukitsa, zomwe zili zofunikira kwambiri

pa bizinesi.

Anthu ena otsutsana ndi ganizo la misonkho imeneyi amati misonkho imeneyi imabwezeretsa zinthu m'mbuyo. Iwo amati misonkhoyi imapweteka kwambiri anthu osauka chifukwa mabanja osauka amalephera kugula zinthu zokwera mitengo kutsatira kukwera kwa misonkhoyi. Mabanja ochita bwino samamva nawo chipsinjo chimenechi kwenikweni. Kuonjezera pamenepo, anthu ovutika amagwiritsa ntchito zambiri mwa ndalama zawo pogulira zinthu zogwiritsa ntchito pakhomo kusiyana ndi mabanja ochita bwino, ndipo kawirikawiri mabanja ovutikawa samatsala ndi ndalama zoti akhoza kusungako. Komanso, momwe taonera, misonkho yoikidwa pa zinthu zogula yomwe imaphatikizidwa ku mitengo ya zinthuzi imakhala kuti ndi gawo lalikulu la mtengo wa zinthu zotsika mtengo (kusiyana ndi zokwera mtengo), zomwe anthu ovutika amakwanitsa kugula. Pomaliza, ngati misonkho imeneyi ingachititse kuti anthu achepetse kagulidwe kawo ka zinthu, izi zikhoza kubwezeretsa m'mbuyo kapangidwe ka katundu komanso kakulidwe ka chuma.

Misonkho imeneyi ikhoza kubweretsa mavuto amtundu winanso. Misonkho ina, monga yoikidwa pa katundu kapena zinthu zomwe anthu amagula, yomwe imaphatikizidwa kumtengo wa chinthucho, ikhoza kukhala yophwekerako kuti ogulitsa awerengere. Koma misonkho ina ndi yovutirapo kuwerengetsera. Izi zimachititsa kuti abizinesi agwiritse ntchito akatswiri owathandizira kuwerengetsera misonkho. Ichi chimakhala chipsinjo kwa mabizinesi ang'onoang'ono omwe alibe akatswiri awoawo ochita izi, kotero amayenera kuti alipire akatswiri apadera. Koma tikaona bwinobwino, mabizinesi ang'onoang'onowa ndi omwe amatenga gawo lalikulu kwambiri pa zamalonda ndi kulemba anthu ntchito, choncho chipsinjo chawo chimafalikira ku chuma chadziko lonse.

Msonkho wa malo. Katswiri wa zachuma wa ku America, Henry George (1839–1897) amalimbikitsa lingaliro lokuti boma liika msonkho umodzi wokha pa malo. Tikati malo tikutanthauza nthaka yokha, osati zomangidwa pa nthakayo ayi. Iye anati nthaka imapezeka mokhazikika, ndipo siimachita kupangidwa ndi mphamvu zamunthu. Choncho, msonkho umenewu sungalepheretse kuti zinthu zizipangidwa, kapena kubwezeretsa kukula kwa chuma. M'malo mwake, msonkhowu ukhoza kulimbikitsa kuti anthu azigwiritsa ntchito bwino malo, ndipo ungakhalenso gwero la boma lokhazikika komanso lopanganika lopezera ndalama.

Komabe, kutsatira ndondomeko imeneyi kukhoza kukhala kovuta pa zifukwa za ndale. Eni malo akhoza kuukana mtundu umenewu wa msonkho komanso mlingo wa msonkho wokhazikitsidwa pa malo osiyanasiyana malingana ndi momwe malowo alili. Msonkho umenewu ukhozanso kubweretsa kusintha kochuluka pa ndondomeko zina zachuma, makamaka pa kagwiritsidwe ntchito ka malo, zomwe zikhoza kubweretsa mavuto pa zinthu zomangamanga zomwe zilipo kale, kapena pa ntchito zaboma zopindulira anthu. Kawirikawiri, andale amafuna kukhazikitsa misonkho ingapo yiosiyanasiyana m'malo mwa umodzi chabe, pakuti akatere kuchuluka kwenikweni kwa misonkho sikumaonekera patali. Izi zimathandiziranso kuti misonkhoyi ikhale yokomera magulu ena a anthu kapena zinthu zina.

Kuchulukitsa anthu ndi zinthu zobweretsa misonkho. Cholinga cha maboma ambiri chimakhala kuchulukitsa ndalama zomwe amatolera pochulukitsa anthu opereka misonkho kapena zinthu zobweretsa misonkho, m'malo mokweza mlingo wa misonkhoyo. Izi zikhoza kukhala zabwino munjira zina. Mwachitsanzo, ngati boma likutolera

misonkho kwa anthu ochuluka (m'malo moleka ena kuti asamapereke misonkho ina) komanso kufewetsa ndondomeko ndi malamulo okhudza misonkho pa ndalama zofesedwa (monga pa ndalama za opuma pantchito), izi zikhoza kuthandizira kuti anthu asamanyinyirike kapena kuzemba kupereka misonkho. Zimenezi zikhozanso kuchepetsa ndalama zomwe anthu opereka misonkho amagwiritsa ntchito powerengetsera ndi kupereka misonkho, komanso zomwe boma limagwiritsa ntchito powerengetsera ndi kutolera misonkho.

Koma anthu ena akhozanso kutsutsana ndi ndondomeko yochulukitsa anthu opereka misonkho ndi zinthu zobweretsa misonkho. Magulu kapena anthu ena amachotseredwa kapena kuchepetseredwa misonkho chifukwa amakhala kuti anamenyera nkondo kuti zimenezi zitheke pa zifukwa zina, ndipo palinso anthu ambiri omwe amapindula chifukwa cha madongosolo otero. Mwachitsanzo, kuchotsa ufulu wa ogwira ntchito wosapereka misonkho pa inshulansi ya zaumoyo ku US, kapena pa zovala za ana ku UK, kapena m'sukulu ndi zinthu zachifundo m'mayiko ena ambiri, kukhoza kudzetsa mkwiyo pakati pa anthu ochuluka omwe amapindula ndi kuchotsedwa kwa misonkho imeneyo.

Njira ina yochulukitsira anthu opereka misonkho kapena zinthu zobweretsa misonkho ikhoza kukhala kuonetsetsa kuti ogwira ntchito onse aboma akulipira misonkho yofanana ndi anthu ena onse am'dziko. Mwachitsanzo, ogwira ntchito a bungwe la OECD samadulidwa misonkho pa malipiro awo, pamene ogwira ntchito m'boma la US samadulidwa misonkho pa ndalama zomwe amapatsidwa zowathandizira kugwira ntchito zina ndi zina (alawansi) ndi zina zolandira pamwamba pa malipiro awo apantchito. Kuthetsa zimenezi ndi kufananitsa misonkho ya ogwira ntchito m'bomawa ndi anthu ena onse kukhoza kuoneka

ngati kwabwino, kopanda mavuto aliwonse, chonsecho anthu ena akhozanso kutsutsana ndi lingaliro limeneli. Ndalama zomwe boma likhoza kupeza pakuchita zimenezi zikhoza kukhala kuti si zambiri kwenikweni, choncho anthu andale sangafune kuti atsutsidwe ndi anthu ambirimбири chonsecho ndalama zomwe boma likupeza pokhazikitsa ndondomekoyi ndi zochepa.

Misonkho yobweretsa mavuto ochepetsetsa

Ndalama yopereka popeza kapena kugwiritsa ntchito zinthu zaboma. Ina mwa misonkho yobweretsa mavuto ochepetsetsa ndi ndalama zomwe anthu amapereka kuti apeze thandizo la zinthu zina ndi zina monga kulipira chiphaso chopitira ku mayiko akunja, ndipo ndalamazi zimakhala zongothandizira kuti ntchito yopereka thandizolo itheke kapena iyende bwino. Ndalamayi imasiyana ndi misonkho chifukwa anthu samakamizika kuti apereke. Mwachitsanzo, pakhoza kuikidwa ndalama yolipira pa chipata cholowera ku malo osungira zinthu zamakedzana, kapena yolipira podutsa pa milatho ina ya m'misewu, koma sikuti anthu amakhala okakamizika kupita ku malo sungirako zinthu zamakedzanaku, kapena kudutsira njira zina zake; atafuna akhoza kupita ku malo ena kapena kudzera misewu ina komwe sikulipiritsidwa ndalama iliyonse.

Koma pali ndalama zina zomwe anthu kapena abizinezi amakhala okakamizika kupereka monga momwe imakhali misonkho, zomwe sangazizembe. Chitsanzo chabwino ndi ndalama zothandizira pa ntchito zoyendera malo ophika ndi kugulitsa zakudya. Kumbali ya mavuto omwe amabwera chifukwa cha ndalama zamtunduwu, pali mafunso awiri: Kodi ndalamayi ikuoneka kuti ndi yongokwanira kuthandizira kugwira ntchitoyo? Kodi ingakhudze munthu woperekayo kumbali ya zachuma, mwachitsanzo, mwini

malowo kungoganiza zosiya kugulitsa zakumwa zina monga mowa, zomwe zingafunikire kuti akhale ndi ziphaso zina zoonjezera, kapena bizinesi yake ikhoza kuloweratu pansi? Mavuto amenewa akuyenera kukhala ochepa kwambiri, ndipo ndalama zolipiridwazi zikuyenera kukhala zongokwanira kuthandizira pa ntchito yoyenerayo kuti igwirike moyenera.

Sikwenikweni maboma kupeza ndalama kudzera mu ndalama zomwe anthu amalipira akafuna kupeza kapena kugwiritsa ntchito zinthu zaboma. Nkhani imakhala yokuti amene akufuna kugwiritsa ntchito zinthuzo ndi yemwe amalipira, koma izi sizimabweretsa vuto lililonse kwa omwe sakugwiritsa nawo ntchito.

Misonkho yoikidwa pa zinthu zobweretsa chiopsezo kwa anthu kapena zinthu zina. Misonkho yomwe ili ndi mavuto ochepetsetsa a zachuma pa misonkho yonse ndi yoikidwa pa zinthu zobweretsa chiopsezo kwa anthu kapena zinthu zina. Misonkho imeneyi imangothandizira kuti munthu yemwe akugwiritsa ntchito chinthu chobweretsa vuto (monga zinthu zoononga madzi kapena mpweya) alipire ndalama yothandizira kukonza vutolo, kapena kuchepetsa zotsatira za vutolo pa anthu kapena chilengedwe. Misonkho imeneyi ili monga mtengo wolipirira chinthu china chake chomwe chimayenera kukhala chaulere, monga kulipira kuti pakhale mpweya wabwino. Izi zimathandizira kuti anthu azigwiritsa bwino ntchito zinthu zimene akulipirira misonkhoyi. Koma kuti misonkho imeneyi isadzetze mavuto azachuma, mlingo wake ukuyenera kukhala wogwirizana ndi vuto lomwe wolipira msonkhoyo wadzetsa kapena angadzetze kwa ena. Choncho, misonkho imeneyi siimayembekezereka kubweretsa ndalama zambiri ku boma.

8 UBWINO NDI KUIPA KOKHUDZA KUTOLERA MISONKHO

Ubwino wotolera misonkho

Ubwino wotolera misonkho ndi wodziwika bwino. Poyamba, misonkho ndi yofunikira pa nkhani yotolera ndalama zoyendetsera udindo wuikulu kwambiri womwe maboma amayenera kuti akwaniritse: kuteteza nzika zake ku zamtopola zochokera kunja kwa dziko ndi zaupandu zochokera m'dziko momwemo. Misonkho imathandiza kupeza ndalama zoyendetsera ntchito zachitetezo, zapolisi, ndi zokhudza chilungamo, kuti nzika zam'dziko zizitha kukhala mwamtendere. Misonkho ikhozanso kuthandizira kupeza ndalama zopezera chilungamo kwa aliyense posatengera kapezedwe ka munthuyo.

Kutolera misonkho kumapindulira miyoyo ya anthu munjira zinanso. Mwachitsanzo, misonkho imathandizira pa zitukuko monga ntchito zomanga misewu ndi madoko, zomwe zithandizira kutukula ntchito zamalonda ndi chuma chadziko komanso cha anthu. Zitukuko zimenezi zimathandizira kupeputsa ntchito ndi kulimbikitsa kufalikira kwa zitukuko zina m'madera. Choncho, ndondomeko zamisonkho zikhoza kuthandizira kuyendetsa chuma chadziko kuti chikhale chikukula komanso kukhazikika kwa nthawi yaitali, zomwe zingathandizire moyo watsiku ndi tsiku kukhala wopanganika. Izi zikhozanso kuthandizira kuchulukitsa phindu pa ntchito zomwe anthu amagwira.

Misonkho imathandiziranso pokhazikitsa ndi kusamalira zinthu monga malo osungira nyama, malo osungira zinthu zamakedzana, malo a zionetsero za ntchito zaluso, ndi zina, zomwe zili zofunikira potukula chikhaliidwe cha anthu. Misonkho imathandiziranso kukonza zinthu pomwe ntchito zamalonda zakanika kupindulira dera kapena dziko (osati kupindulira kampani kapena munthu payekha), kapenanso pomwe zikubweretsa mavuto kwa anthu kapena zachilengedwe. Mwachitsanzo, misonkho yoikidwa pa ntchito zomwe zili ndi kuthekera koononga zachilengedwe monga mpweya ndi madzi imathandizira kuti amalonda azichita zinthu moteteza chilengedwe, ndipo izi zimapindulira dera kapena dziko lonse. Misonkho ikhozanso kuthandizira pa kafukufuku ndi chitukukuko chomwe chingapindulire dera lonse kwa nthawi yaitali.

Kutolera misonkho kukhozanso kutilimbikitsa kupanga zisankho za moyo wathu zomwe zingatipindulire panthawiyo komanso patsogolo. Izi zikhoza kukhala zisankho zomwe mwina sitikanazipanga mwachindunji. Mwachitsanzo, kulipira misonkho kukhoza kutilimbikitsa kupereka ndalama zomwe tingadzalandire titapuma pantchito, zotiteteza panthawi yomwe sitikugwira ntchito kapena pomwe tili ndi ulumali, kapena kutithandiza kupewa zisankho zomwe zikhoza kuika moyo wathu pa chiopsezo, monga kusuta. Kutolera misonkho kukhoza kuthandiziranso kuti ana alandire maphunziro okwanira ndi kuwakonzekeretsa za moyo wamtsogolo, komanso kuthandizira pa ntchito zothandiza ana ochitiridwa nkhanza ndi osowa chisamaliro. Misonkhoyi ikhozanso kuthandizira pantchito za chisamaliro cha anthu, monga thandizo la zachuma ndi nyumba, ndi cholinga choti ngakhale osaukisitsa apeze mwayi wokhala ndi moyo wolemekezeka. Iyi ndi njira yomwe ingawathandize anthu otere kupanga zisankho zoyenera ndi kuchita zinthu zowathandiza kupeza

zosowa za moyo wawo komanso kukwaniritsa maloto awo.

Kutolera misonkho kukhozanso kuthandizira pa ntchito zaumoyo komanso zosamalira ndi kuteteza anthu aulumali ndi omwe sali pantchito. Izi zikhoza kulimbikitsa kuti pasakhale munthu wosowa zofunikira pamoyo ndi kuvutika kamba ka mavuto omwe sanadze mwakufuna kwake. Kuonjezera apo, kutolera misonkho kukhoza kuthandizira kubweretsa chilungamo komanso kulimbikitsa kusasiyana pakati pa anthu m'dera potenga gawo lina la chuma cha anthu olemera ndi kugawa kwa osauka.

Tsinde lenileni pa kutolera misonkho ndi ganizo loona misonkho ngati pangano la pakati anthu ndi adindo. Kutolera misonkho kumathandizira pamene pakupangidwa ziganizo zokhudza anthu, kuti maganizo, zofuna, komanso zosowa za anthuwo ziganiziridwe. Misonkho imawakumbutsanso anthu za udindo wawo pa ena omwe ali osowa, ndi kutinso kutukuka kwa aliyense payekha kumatengera kugwirana manja kwa anthu onse m'dera, osati kulimbikira kwa aliyense payekhapayekha kokha kapena mwayi chabe.

Misonkho ndi chopereka cha nzika ngati gawo lawo la ndalama zomwe boma limagwiritsa ntchito.

Katswiri wa zachuma wa ku France, Paul Leroy Beaulieu (1843–1916)

Uwu ndiye ubwino wopereka misonkho. Mfundo zotsutsa ganizo lotolera misonkho zimamveka mwa apo ndi apo, ngakhale chodabwitsa ndi chakuti mfundozo ndi zambiri komanso zamphamvu.²⁵

²⁵ Zambiri za m'mutuwu zatengedwa m'buku la Butler (2020b).

Kugwiritsa ntchito mphamvu potolera misonkho: ubwino ndi kuipa kwake

Poyamba, kutolera misonkho ndi kofunikira, komabe kumafunikira kugwiritsa ntchito mphamvu. Masiku ano, kutolera misonkho yochuluka kumatheka chifukwa osafuna kupereka amalipiritsidwa chindapusa kapena kutsekeredwa kundende. Pofuna kupewa mavuto aakulu omwe angabwere chifukwa choti dziko lilibe ndalama (monga zaupandu kapena zauchifwamba), kugwiritsa ntchito mphamvu kotero kukhoza kukhala koyenera. Koma pa umunthu, kugwiritsa ntchito mphamvuku kukhozanso kukhala kolakwika: kodi kugwiritsa ntchito mphamvu ndi koyenera potolera misonkho yothandizira pa ntchito zonse zomwe adindo osankhidwa amagwira, posatengera kuti ntchitozoz ndi zofunikira kwambiri kapena ayi?

Poonjezera apo, nthawi zina kutolera misonkho kumakakamiza anthu kulipira zinthu zotsutsana ndi mfundo zawo, monga kuchotsa pakati kothandizidwa ndi boma, kuthandizira pa nkondo za mayiko ena, kapena kuthandizira sukulu zomwe ophunzira aakazi ndi aamuna amaphunzirira limodzi. Zikatere, timakhala tikukakamiza anthu kumakhala ndi ganizo losakondweretsa lodziwa kuti akulipira pa zinthu zomwe amakhulupirira kuti ndi zoipa kapena zokupha kumene.

Komanso, kodi tingadziwe bwanji kuti anthu amapinduladi ndi zochitika zoyendetsedwa ndi ndalama za misonkho? Phindu la omwe amapindula ndi misonkho komanso kutaya kwa omwe amapereka misonkho ndi zinthu zotengera mmene aliyense amazionera. Kuonaku kukhoza kukhala kosiyanasiyana pakati pa anthu. Phindu limeneli ndi lovuta kulipima motsimikizika, ndiye tingadziwe bwanji kuti n'koyenera kukakamiza anthu kulipira misonkho?

Ngakhale anthu atavomereza kuti misonkho yomwe

amapereka imagwira ntchito pa zinthu zabwino, akhozabe kuona kuti zambiri mwa ndalamazo zimaonongeka kudzera mu ndondomeko zoyendetsera ntchito zaboma, ndale, kapenanso katangale. Kodi tinganene kuti n’koyenera kukakamiza anthu kupereka misonkho ku boma lomwe akuganiza kuti silikuwatumikira bwino?

Kuumiriza munthu kupereka ndalama zofalitsira maganizo omwe savomereza kapena amadana nawo ndi tchimo komanso nkhanza.

Mtsogoleri wa dziko la US, Thomas Jefferson (1742–1826)

Boma komanso munthu payekha

Misonkho imachepetsa kuthekera kwa anthu kogwiritsa ntchito zinthu zawo mu njira yomwe anthuwo akuganizira kuti ndi yolondola ndi yoyenera kwa iwo eni ndi mabanja awo. Izi zimawachititsa kudzimva kulephera monga munthu, makamaka kumbali yokwaniritsa kuchita zomwe akufuna. Anthu akhoza kutengedwa kuti akuchita zoyenera kapena ayi ngati ali ndi mphamvu yosankha zomwe akufuna kuchita. Kutolera misonkho kumawalanda anthu mphamvu zimenezi.

Palibe nkhanza zoposa kuumiriza munthu kulipira pa chomwe sakuchifuna pongoganiza kuti chunthucho chikhoza kukhala chabwino kwa iyeyo.

Wolemba mabuku wa ku US, Robert A. Heinlein (1907–88)

Zikhoza kukhala zoyenera kuti maboma osankhidwa ndi anthu azipanga ziganizo *zina* m’ malo mwa anthu, koma iyi ndi nkhani yovutirapo. Tikalipatsa boma mphamvu

zowapangira anthu zisankho, kodi mphamvuzo malire ake akhala ati? Zikuoneka kuti palibe malire enieni. Komanso, kumbukirani kuti ndi *anthu* okha omwe amakhala ndi mfundo za umunthu; *mabungwe* monga boma sakhala nazo. Anthu akhoza kulumikizana kuti agwirire limodzi ntchito monga za chitetezo, koma mgwirizano wawo si chinthu champhamvu chokhala ndi mfundo zakezake zofunikira kwambiri kuposa za *munthu* aliyense payekha m'gululo. Ndi *anthu* okhawa omwe ali ndi mfundo za umunthu. Koma ndondomeko zamisonkho zimayesera kukhazikitsa kapena kulimbikitsa kuti pakhale mfundo zomwe zingatengedwe ngati zabwino kwa gulu lonse posatengera mfundo zomwe aliyense m'gululo amatsata payekha.

Udindo wa aliyense. Anthu ena otsutsana ndi kutolera misonkho amatinso kutolera misonkho kumachepetsa udindo wa munthu. Anthu akhoza kufuna kusamalira abale awo okalamba, kapena kupereka maphunziro abwino kwa ana awo. Koma m'malo mwake, ntchito zoyendetsedwa ndi ndalama za misonkho zimawapangira anthuwa zisankho malingana ndi zomwe munthu wina akuona kuti ndiye zofunikira kwambiri.

Poonjezera apo, kupereka misonkho kukhoza kuwachititsa anthu kuganiza kuti alibe udindo wina wochita zinthu zopindulira anthu ena m'dera lawo. Anthu amauzidwa kuti misonkho yawo imathandizira kulipira ntchito zofunikira monga zamaphunziro, zothandizira anthu, ndi zoyendetsera ntchito za apolisi. Choncho, anthuwo saona chifukwa chochitapo kanthu akaona ana akusowa thandizo kapena akaona katundu waboma akuonongedwa mwadala, pokhulupirira kuti iyi ndi ntchito ya adindo osiyanasiyana omwe amagwira ntchito zoyendetsedwa ndi misonkho yomwe anthuwo amapereka.

Kutolera misonkho kumachotsa mwa anthu khalidwe lopereka paokha

Kupereka zachifundo ndi kofunikira pantchito zabwino monga kumanga sukulu, zipatala, nyumba zowerengera mabuku, ndi nyumba zoonetsera zaluso; komanso kuchita kafukufuku wa zachipatala ndi kugwiritsa ntchito ku nyumba zosamalira okalamba. Koma ena ofuna kuthandiza pantchitozi amalephera kutero chifukwa misonkho yokwera imachititsa kuti asamatsale ndi ndalama zokwanira zothandizira pa ntchitozo. Komanso, pamene anthu akukhulupirira kuti boma lipereka ndalama, samaonanso chifukwa choti iwo apereke: pali chifukwa chanji chothandizira pa ntchito za maphunziro, za kafukufuku wa zachipatala, kapena zosamalira anthu pomwe boma latenga kale udindowu? Munthu m'odzi angasinthe chani poyerekeza ndi chuma chambiri chomwe boma lili nacho?²⁶

Anthu a ku America ali ndi chikhalidwe chakale chopereka zachifundo. Mwachitsanzo, Andrew Carnegie, yemwe anabadwira ku Scotland, anagulitsa kampani yake yopanga zitsulo mu 1901 pamtengo wa \$480 miliyoni, ndipo anagwiritsa ntchito zambiri mwa ndalamazo polipira ntchito za kafukufuku wa sayansi komanso kumanga sukulu,

²⁶ Chitsanzo chabwino ndi bungwe la Britain's Royal National Lifeboat Institution (RNLI), lomwe linapangidwa monga loima palo kha mu 1824, koma kenako linakumana ndi mavuto aakulu azachuma. Choncho, mu 1854, bungweli linalandira thandizo la ndalama laboma lokwana £2,000. Koma pa £1 iliyonse yomwe boma linapereka, bungweli limapereka £1.50 kudzera mu thandizo. Mu 1869, bungweli linasiya kulandira thandizo laboma, ndipo kuyambira nthawi imeneyo limangodalira thandizo la ndalama kuchokera kwa anthu ndi mabungwe omwe si aboma.

nyumba zowerengera mabuku ndi makoleji.²⁷ Masiku ano, Bill ndi Melinda Gates amapereka ndalama zawo zambiri zomwe amapanga pogulitsa mapulogalamu akompyuta ku ntchito zamaphunziro, zaumoyo, ndi zothetsera malungo.²⁸ Chifukwa chimodzi chomwe chimawachititsa anthu a ku US kupereka zachifundo kuposa mayiko ena ndi chakuti boma la US limatenga ndalama zochepera kwa anthu ake kudzera m'misonkho, ndipo limalimbikitsa anthu kupereka pa iwo okha.²⁹ M'mayiko momwe misonkho yake ili yokwera kwambiri, kupereka zachifundo kumakanika chifukwa cha misonkho yokwerayo.

Kusemphana kwa zolinga

Vuto lina ndi lakuti anthu opereka misonkho sakhala ndi mwayi wopereka maganizo awo pa momwe ndalama zawo zimagwirira ntchito. Zisankho za atsogoleri zimachitika pakadutsa zaka zingapo. Nthawi yazisankhoyo ikafika, anthu amapemphedwa kuti akavote, koma povotapo samasankha kagwiritsidwe ntchito ka ndalama pa zinthu zachindunji zomwe iwo akufuna. M'malo mwake, amakhala akusankha zinthu zosiyanasiyana zomwe amalonjezedwa monga zobwera mtolo umodzi, monga maphunziro, chisamaliro cha anthu, za mayendedwe, ndi zachitetezo. Izi zimapereka chithunzithunzi cholakwika kwa aphungu a nyumba ya

²⁷ Werengani Andrew Carnegie: Pioneer. Visionary. Innovator. Carnegie Corporation of New York (<https://www.carnegie.org/interactives/foundersstory/#/>).

²⁸ Bill Gates pledges to donate 'virtually all' of \$113bn fortune to his foundation. *ue Gnavdian*, 15 July 2022 (<https://www.theguardian.com/us-news/2022/jul/15/bill-gates-billions-fotune-donate-foundation>).

²⁹ International comparisons of charitable giving. Charities Aid Foundation, 2006.

malamulo pa zofuna za opereka misonkho. Mapeto ake, anthu amavotera zinthu zina zomwe zili zosemphana ndi mfundo zawo.

Kuonjezera apo, monga momwe amanenera akatswiri azachuma omwe amakhulupirira kuti ziganizo zaboma ziyenera kukhala zokomera anthu am'dziko osati atsogoleri kapena andale, ndalama za misonkho zikuyenera kugwiritsidwa ntchito pa zofuna za anthu. Koma titha kuona kuti mu ndondomeko zambiri zokhudza anthu mumachulukira ziganizo zokomera anthu ochepa, monga kutsogoza zofuna za andale ndi adindo. Ichi si chifukwa choyenera chotolerera misonkho (Butler 2012a).

Ndale za okhudzidwa pa nkhani zamisonkho. Pamene ntchito zaboma zikukula, ndi pamenenso chiwerengero cha anthu omwe amapindula povota kuti ntchitozo zizikulabe (mwachitsanzo, ogwira ntchito m'boma komanso omwe akulandira ndalama monga opuma pantchito) chimakula. Choncho, ntchito zaboma sizimakula chifukwa chakuti n'kofunika kutero, kapena pa zifukwa zokomera anthu, kapena chifukwa chakuti ndi chinthu cholondola, koma chifukwa chakuti anthu ena amapeza phindu. Ndipo pomwe ntchito za boma zikukulirakulirabe, kuganizira za ubwino wa anthu kumacheperachepera, ndipo adindo amaganiza kuti gawo lalikulu la chuma chomwe boma limagwiritsa ntchito likuyenera kufikira iwowo.

Pomwe ndalama zambiri zikupita ku ntchito zandale ndi pomwenso mwayi wambiri umapezeka kwa andale, adindo, ndi magulu oyankhulira anthu kuti alimbikitse zofuna za iwo eni posaganizira opereka misonkho. Pamakhalanso mwayi wokulirapo wogula mavoti komanso kupereka thandizo la ndalama zaboma kwa otsatira zipani. Kuonjezerapo apo, pamakhalanso mwayi woti makampani azidzimenyera ufulu

wokhala ndi mwayi wapadera pamalonda, ndipo nthawi zina amachita izi kudzera mu ziphuphupu kapena posinthanitsa ndi thandizo la ndalama lomwe amapereka ku chipani. Pamene ndalama za misonkho zikuchuluka ndi pomwenso kulimbirana ndalamazo pakati pa magulu okhudzidwa pa nkhani zamisonkho kumakula, ndipo ndalamazi zimapitita ku zinthu zosayenera kwenikweni.

Zisankho zili ngati okushoni ya malonda a katundu wakuba yemwe akugulitsidwa asanabedwe n'komwe.

Wolemba wodzudzula mwanthabwala wa ku US, H. L. Mencken (1880–1956)

Monga F. A. Hayek (1976) ananenera, izi zimalimbikitsa kusemphana pakati magulu a anthu.³⁰ Kumsika, anthu osiyanasiyana amatha kusankha zinthu zosiyana. Mwachitsanzo, pamene munthu akugula lanya yam'anja, sizimalepheretsa wina kugula kanema. Koma pa ndale, aphungu anyumba ya malamulo amapangira *aliyense* ziganizo monga mlingo wa ndalama zopita ku ntchito ya chitetezo, mlingo wa ndalama zopita ku ntchito zaluso, kapenanso ngati kuli koyenera kuti madotolo azilandira malipiro ochuluka kuposa aphunzitsi. Choncho, magulu osiyanasiyana, a mfundo ndi zolinga zosiyana, amakang'anirana thandizo la ndalama kuchokera ku boma. Kukanganirana kwa zinthu kotere kumasokoneza umunthu pakati pa anthu okhalira limodzi m'dera.

Kukanika kugwiritsa ntchito ndalama za misonkho moyenera

³⁰ Kuti muwerenge Butler (2012b: ch. 8, The social justice myth) kuti mupeze chidule cha mfundoyi.

Anthu ambiri amakhulupirira kuti akhoza kugwiritsa ntchito bwino ndalama zawo kuposa boma. Kuganizaku kukhoza kukhala akulondola ndithu. Monga momwe Milton Friedman (2004) anafotokozera, munthu ukufuna kugula chinthu chomwe uzigwiritsa ntchito iwe mwini, umafuna kupeza chinthu chapamwamba, pamtengo wabwino. Pamene ukugulira munthu wina chinthu (mwachitsanzo, mphatso ya tsiku lokumbukira kubadwa), chidwi chambiri chimakhala pa mtengo kuposa pa ubwino kapena m'mene chinthucho chilili. Pamene ukugwiritsa ntchito ndalama za wina pa zofuna zako (mwachitsanzo, nkhomaliro yolipiridwa ndi kampani), chidwi chako chimakhala pa m'mene chakudyacho chilili osati mtengo wake. Pamene ukugwiritsa ntchito ndalama za wina pa munthu wina (mwachitsanzo, pantchito za boma), umakhala ndi chidwi chochepa pa mtengo kapena ubwino wa chinthucho.

Mabungwe ogwira ntchito zachifundo ndi zongodzipereka akhoza kugwiritsa bwino ntchito ndalama za anthu ena kuposa maboma (odzudzulawo amatero) chifukwa amatha kumuona aliyense ngati munthu ndi kukonza thandizo loyenera malingana ndi zosowa za munthuyo, pamene ogwira ntchito m'boma amayenera kutsatira malamulo oti iwo sangawasithe. Choncho, bungwe la ntchito zachifundo likhoza kuthandiza moyenera munthu wosowa ntchito pomuphunzitsa luso la kayankhidwe ka mayeso olowera ntchito, pomwe wogwira ntchito m'boma sangachite zina zoposera kungopereka ndalama kwa munthuyo.

Andale amati sitikuyenera kuchepetsa misonkho. Mwina sitikuyenera kukhala ndi andale.

Mlembi ndi womenyera maufulu wa ku US, Steve Forbes (1947–)

Chikaiko komanso kuchepa kwa umunthu

Misonkho ikamakwera, ndi pomwense anthu amayamba kuiona kwambiri monga mchitidwe wolanda mopanda chilungamo, osati kulipira pa ntchito zofunikira. Choncho, amayamba kuona ngati akugwiritsidwa ntchito ndi anthu omwe ali ndi mphamvu ndi chuma, osati ngati anthu omwe akupereka mwakufuna kwawo pothandizira ntchito zopindulira aliyense. Ndipo zikatero, akhozanso kuyamba kukhulupirira kuti ndalama zawo zikugwiritsidwa ntchito pa zinthu zosafunikira kapena zopanda phindu kwenikweni, kapenanso zosayenera kumene.

Pamene anthu akuonetsa kusakhutira ndi mchitidwewu, adindo amayankha munjira ziwiri. Poyamba, akhoza kukhwimitsa malamulo ndi kukweza chindapusa kwa olephera kupereka misonkho, komwe ndi *kuonjezera* kukakamiza. Koma izi zimabala kusakondwa kwa anthu, ndipo kulakwika kwa mfundozo kumakhala kukungoonjezereka.

Chachiwiri, adindowa akhoza kuyesera kutolera ndalamazo munjira zosaonekera kwenikweni – ‘misonkho yobisika’ yomwe tatchula kale ija. Koma izi zili ngati kuchita chinyengo. Kampani yomwe ingabise mlingo weniweni wa msonkho wake munjira imeneyi, monga momwe maboma amachitira, ikhoza kuimbidwa mulandu. Pa umunthu, ichi ndi chinyengo ndithu.

Msonkho komanso chilengedwe cha munthu

Pali mfundo yakuti anthu omwe amapanga zinthu ndi kupambana pa moyo wawo akuyenera kudyerera thukuta lawo. Izi zimalimbikitsa kuchita zinthu zaphindu zomwe mapeto ake zimapindulira dera lonse.

Koma malingana ndi anthu ena odzudzula, misonkho

yotolera pa ntchito yomwe munthu wagwira, pa ndalama zomwe amasunga, komanso pa mphatso zopatsidwa imasemphana ndi chilengedwe chathu ngati anthu. Mwachitsanzo, chikhumbokhumbo cha munthu chofuna kusamalira ana ake chimasokonezeka ndi msonkho wa pa chuma chosiiridwa. Uwu ndi msonkho womwe umagwera mabanja panyengo yovutitsitsa pa moyo wawo (akaferedwa), ndipo anthu ambiri amadana ndi msonkhowu kotero kuti pamakhala kuyesetsa kwakukulu kofuna kuuzemba (Bracewell-Milnes 1994).

Misonkho komanso katundu wochokera kunja zikakhala zotsika kwa anthu m'dziko, anthuwo amakhala ndi nkhangono komanso khumbo lochita zinthu. Ntchito za malonda zopanga zinthu zaluso zachikhalidwe zimakula ndi kuchuluka chifukwa anthu amakhutira ndi misonkho yotsika.

Katswiri wachikhalidwe cha anthu, phunziro loganiza mokuya, ndi mbiri yakale, Ibn Khaldun (1332–1406)

Kodi kutolera misonkho ndi mchitidwe wakuba? Kodi kutolera misonkho n'kofanana ndi kuba? Mawuwa ali ndi matanthauzo ochuluka, choncho mwina kukhala kovuta kuti tinene ngati kuli koyenera kapena ayi. Kutolera misonkho n'koyenera (kusiyanana ndi kuba) chifukwa misonkho imakhazikitsidwa potsatira ganizo la anthu ambiri, ndipo imatumikira zofuna za dziko osati za munthu.

Ngakhale zili choncho, anthu ena otsutsana ndi maganizowa amati ngati anthu awiri amphamvu angalande ndalama kwa munthu wina wachitatu pogwiritsa ntchito mphamvu, n'kuzigwiritsira ntchito pa zofuna zawo, mchitidwewu tikhoza kuutchula kuti ndi kuba. Ngati anthu 51 mwa 100 aliwonse angatenge ndalama kwa anthu 49

enawo pogwiritsa ntchito mphamvu ya lamulo, n'kuzigwiritsa ntchito mmene afunira, kodi pali kusiyana kwenikweni ndi kuba?

Kutolera misonkho yochuluka kuposa yomwe ikufunikira ndi kuba kuvomerezeka ndi lamulo.

Mtsogoleri wa dziko la US, Calvin Coolidge (1872
1933)

Mathero

Choncho, kutolera misonkho tisakuone ngati chizindikiro cha anthu achifundo. Tsinde lake ndi kuumiriza, ndipo kumachepetsa udindo wa munthu, kumachotsa khalidwe lachifundo, kumayambitsa kugawanikana, komanso kumapindulira anthu amphamvu ndi kuchepetsa mtima wolimbikira, wosunga ndalama, ndi kupanga zinthu zaluso. Kutolera misonkho kwina kukhoza kukhala kofunikira pa kayendedwe kabwino ka zinthu ndi chitetezo cha anthu m'dera kapena m'dziko, koma zimenezi zisatikanikitse kuunikira kuipa kwa misonkhoyo.

Kuperewera kwa ndondomeko zamisonkho

Misonkho imagwira ntchito yofunikira pa kayendetsedwe ka chuma cha dziko lapansi. M'mayiko ambiri otukuka, ndalama za misonkho zimakwana limodzi mwa magawo atatu, kapenanso theka la chuma cha dziko. Kuti kutolera ndi kugwiritsa ntchito ndalama zochuluka chonchi kuziyenda bwino, pamafunikira chilungamo, njira zolimbikitsira anthu, kupanga katundu, kuchita zinthu mosamala, ndi chitukuko.

Pa chifukwa chimenechi, anthu amayembekezera kuti ndondomeko zokhudza misonkho zizikhala zokonzedwa mwadongosolo labwino lotsogozedwa ndi masomphenya komanso mfundo zoyenera. Kuonjezera apo, popanga ndondomekozi tikuyenera kuyesetsa kuchepetsa zinthu zomwe zingabwezeretse anthu m'mbuyo pa nkhani yopereka misonkho kapena kuchita zinthu zopezera ndalama. Koma nthawi zambiri umu si momwe zinthu zimakhallira. Kawirikawiri, ndondomeko za misonkho zimakonzedwa mosowa dongosolo lanzeru. Ziganizo zambiri pokonza ndondomekozi zimakhala zandale ndi zosadziwika bwinobwino komwe zikulowera tikati tiunikire zaka zochuluka zobwera mtsogolo. Ndongomekozi zimasanduka zovuta kuzimvetsa komanso zachikalekale, ndipo zimalephera kukwaniritsa zolinga zomwe anthu amagwiririra ntchito zokhazikika. Zimakanikanso

kubweretsa kukhazikika kwa mitengo ya zinthu, kukula kwa chuma, ndi ntchito zamalonda. Nthawi zambiri, ndondomeko za misonkho zimalephera kukwaniritsa mfundo za Adam Smith za kukomera aliyense, kumvetsetseka, kuchitika mosavuta, ndi kuchitika mosaononga ndalama.

Kukomera aliyense. Kusafanana pa ndondomeko ya misonkho si chinthu chachilendo. Koma cholinga chofuna kuti zinthu zikhale zokomera aliyense pakati pa anthu chimasemphana ndi zolinga zina. Mwachitsanzo, potsatira mfundo ya kukomera aliyense, ndi pamene pamabwera ganizo lakuti omwe amapeza zambiri azipereka msonkho wokulirapo, koma kutero ndiye kubweretsanso kusiyana pakati pa anthu, komwe kuli kusowa chilungamo. Kapenanso, zikhoza kuoneka zopanda chilungamo kuti ana ena amasiiridwa chuma chochuluka (kotero zimalimbikitsa kusiyana pakati pa anthu chifukwa ena amakhala ndi chuma chochuluka chosavutikira pomwe ena mwayi umenewo amakhala kuti alibe), chonsecho ganizo losungira mabanja athu chuma limaoneka lotamandika tikaliunika palokha. Ichi ndi chitsanzo cha msemphano umenewu.

Kumvetsetseka. Ndondomeko ndi malamulo ena amisonkho amakhala osamvetsetseka bwinobwino. Kuchuluka kwa misonkho kumachititsa kuti kukhale kovuta kuti anthu aone mwachindunji ndalama zamisonkho zomwe amadulidwa. Kuchuluka kwa ndalama zodulidwa komanso zosadulidwa msonkho kumachititsa kuti anthu azilemba ntchito akatswiri owerengera chuma kuti awathandize kumvetsetseka misonkho yomwe akuyenera kulipira. Kuonjezera apo, kusamvetsetseka kwa malamulo amisonkho kumachititsa kuti anthu azigwiritsa ntchito

ndalama zochuluka popeza thandizo la zamalamulo, monga kupeza loya otanthauzira malamulo ovuta kumvetsa kapena kuwaimirira pa milandu yokhudza misonkho, yomwe kawirikawiri imakhala yosapanganika.

Kuchitika mosavuta. Maboma amayesetsa kuchita zotheka kuti anthu athe kupereka misonkho mosavuta. Mwachitsanzo, msonkho wa pa ndalama zomwe anthu amalandira pantchito umadulidwiratu ndalamazo zinamufikire mwini wake, ndipo misonkho ya pa malonda imaphatikizidwa ku mtengo wogulira kapena kugulitsira katundu. Koma izinso zimabisa kukula kwenikweni kwa misonkho yomwe munthu amapereka, ndipo zimasemphana ndi mfundo za kukhulupirika ndi chilungamo.

Kuchitika mosaononga ndalama. Ndongomeko yabwino ya misonkho ndi yomwe ingachititse ntchito yotolera misonkho kukhala yosaononga ndalama zambiri, komanso yothandizira kuchepetsa kusokonekera kwa ntchito zachuma. Koma ntchito yotolera misonkho m'mayiko ambiri imagwiritsa ntchito ndalama zochuluka, ndipo imasokonezanso misika (mwachitsanzo, kukondera amalonda ena kapena makampani ena).

Ntchito, mitengo ya zinthu, kukula kwa chuma, malonda. Ndongomeko za misonkho sizinathandizire kwenikweni kuchepetsa mavuto a kusowa kwa ntchito kapena kugwa kwa ndalama. Mayiko ambiri olemera amakhala akulimbana ndi vuto la kuchepa kwa kakulidwe ka chuma chawo. Misonkho ya pa malonda ndi yocheperako kusiyana ndi kale, koma zopinga zina zikadalipo (Butler 2021: 111–22).

Kukwanira kwa ndalama zomwe boma limapeza.

Ndondomeko za misonkho sizinathandizirensa kuthetsa vuto la kuperewera kwa chuma chaboma choyendetsera dziko. M'malo mwake, ndalama zomwe zikugwiritsidwa ntchito lero zimakhala chipsinjo cha mibadwo ya mtsogolo monga ngongole. Izi zimasemphana ndi mfundo ya chilungamo chifukwa mibadwo ina imakhala ikubweza ngongole yomwe anatenga ndi ena.

Kuphweka. Kawirikawiri, malamulo ndi ndondomeko za misonkho sizimakhala zophweka. Buku la ndondomeko za misonkho ya ku UK limakhala ndi mawu oposer 10 miliyoni: ndi zofunika masiku 50 (kuphatikiza usiku ndi usana omwe) kuti munthu amalize kuwerenga. Malamulo a misonkho a ku US amakhala ndi mawu 4 miliyoni 'okha', koma pali zigamulo zochuluka za mabwalo a milandu zofunika kuziganiziranso. Pafupifupi mawu 99 mwa 100 aliwonse anaonjezedwa kuchokera m'chaka cha 1935, ndipo theka lina la mawuwa linaonjezedwa kuchokera m'chaka cha 1990 (Bishop-Henchman 2014). Ngakhale zili choncho, ndondomeko ya msonkho ikatalika kwambiri ndi pamenso imakhala yovutirapo, ndipo pamakhala kuthekera kwakukulu kokhala yosamvetsetseka, yosadalirika pochepetsa kuonongeka kwa zinthu pa ntchito yotolera misonkho, komanso yosowa chilungamo.

Kusamvetsetseka kwa ndondomeko ya msonkho ndi mtundu wa msonkho pakokha.

Wandale wa ku US, Max Baucus (1941–)

Kuyenda ndi nyengo: Zamakono. Ndondomeko zambiri zamisonkho zimakanika kusintha mogwirizana ndi kusintha kwa zochitika pa malonda. Adindo akhoza kuyesetsa kuika

misonkho pa zinthu zosiyanasiyana, koma pamsika pamabwera zinthu zina zatsopano zosagwirizana bwinobwino ndi ndondomeko ya zinthu zomwe zikuyenera kulipira msonkho. Nthawi zambiri, adindo amakonza vutoli poonjezera malamulo ena, omwe amangoonjezera kuvuta kwa ndondomekozi.

Kukwaniritsa zolinga

Anthu ambiri akadakonda misonkho itakhala yophwekerapo ndi yokomera aliyense. Koma mfundo izinso ndi zosemphana ndi zolinga zina. Misonkho yophwekerapo ikhoza kuwachepetsera anthu nthawi, ndalama, ndi chipsinjo chowerengetsera ndi kupereka misonkho, ndipo ikhoza kukhala yokomera aliyense kusiyana ndi ndondomeko yovuta yomwe imakomera okhawa omwe angakhale ndi kuthekera kolowetsa ndalama zambiri zopezera akatswiri owathandizira pa zamisonkho. Koma kuphwekaku kukhoza kusemphana ndi ganizo lolipiritsa msonkho wochulukirapo anthu opeza ndalama zambiri, kapena ganizo lolimbikitsa zochitika zopindulitsa monga ntchito zofesera ndalama, kapenanso kuchepetsa zinthu zoononga chilengedwe monga mpweya ndi madzi.

Ndondomeko ya misonkho yopangidwa mwanzero ikuyenera kupanga misonkho kukhala yophweka kwambiri, polingalira za kusemphana kwa zolinga komwe kumakhalapo, ndi kuonetsetsa kuti mavuto obwera chifukwa cha kuvuta komwe kungakhalepo pa ndondomekoyi asachulukire kuposa ubwino wake. Koma kupanga ndondomeko za misonkho sikutengera nzeru zokha: ndale zimalowelerapo. Andale ambiri akhoza kukondwa ndi kuvuta kwa ndondomeko za misonkho chifukwa kuvutaku kumabisa ululu weniweni wa misonkho. Izi zikhoza kuchepetsa madandaulo kapena kutsutsa kochokera kwa

anthu. Kuti andale apeze mavoti, akhozanso kukhazikitsa ndondomeko yovuta yomwe ingakondere magulu a anthu omwe ali mbali yawo. Choncho, malingaliro aliwonse ofuna kusintha ndondomeko ya misonkho akuyenera kuganizira zotchinga zimenezi.

Chikonzero chabwino cha ndondomeko yabwino ya misonkho chikupezeka mu kafukufuku wotchedwa *Mirrlees Review*, wotsogozewa ndi katswiri pa zachuma wa ku Britain, Sir James Mirrlees (1936–2018). Kafukufukuyu, yemwe anachitika mu mzaka za m’ma 2000, anabweretsa pamodzi gulu la akatswiri pa dziko lonse.³¹ Imodzi mwa mfundo zikuluzikulu zomwe akatswiriwa anamanga inali yakuti ndondomeko yabwino yamisonkho ikuyenera kukhala yoyalidwa mwadongosolo labwino kuti ikwanitse kuthandizira boma kupeza ndalama zomwe likufuna kupeza kudzera ku misonkho. Zochitika pa ndondomekoyi sizikuyenera kukhala zobisa, ndipo isagawe mwachindunji ndalama zogwirira ntchito iliyonse. Ndongomekoyi isakakamize kuti msonkho uliwonse ukwaniritse cholinga chilichonse. Chofunikira kwambiri ndi kukwaniritsa zolinga zikuluzikulu. ngati ndondomeko yonse ikugwirizana ndi zolinga zazikulu.

Chachiwiri, ndondomeko yabwino ikuyenera kukhala yosakomera kapena kupweteka ena ochepa chabe, ndipo kusintha kulikonse (mwachitsanzo, misonkho ya ntchito zoononga chilengedwe, kapena kuchotsa misonkho pa ntchito zolimbikitsa kafukufuku ndi chitukuko) kukuyenera kukhala ndi zifukwa zokwanira. Chachitatu, ndondomeko yonse ikuyenera kukhala yokonzeka kumasintha ndi kupita chitsogolo potenga maganizo amakono ndi kulipiritsa

³¹ Mfundo zikuluzikulu zomwe akatswiri a kafukufuku wa *Mirrlees Review* anapeza zikupezeka mu buku la Adam et al. (2011).

misonkho omwe ali ndi kuthekera kwambiri – koma potengera chuma cha moyo wawo wonse, osati pa zomwe ali nazo pa nthawi imeneyo yokha (Adam et al. 2011: ch. 20)

Mfundo zothandiira kusintha kwa kachitidwe ka zinthu

Misonkho imabweretsa ululu. Mfundo yoyamba yothandiza kusintha ndondomeko za misonkho ndi kuvomereza kuti ina mwa misonkho (kapenso yambiri) imapweteka anthu. Anthu amachita malonda mwakufuna kwawo posinthanitsa katundu kapena ntchito ndi ndalama, chifukwa mbali zonse zimapindula. Koma misonkho imatsitsa phindu lopangidwalo chifukwa imatchinga ndi kusokoneza malondawa. Kuonjezera apo, misonkho imalanda anthu ndalama ndi kuzisamutsira mu ndondomeko ya boma, lomwe pena likhoza kugwiritsa ntchito ndalamazi mosalongosoka kusiyana ndi momwe akanagwiritsira ntchito eni misonkhoyo.

Pamene chuma chambiri cha anthu chikutengedwa kudzera m'misonkho mopyola mlingo woyenera pofuna kukwaniritsa zolinga za boma ndi kuyendetsera ntchito zake zachuma, misonkho yotero imasanduka kulanda kwankhanza, ndipo ndi kuphwanya mfundo za boma lolemekeza maufulu a anthu.

Mtsogoleri wa dziko la US, Grover Cleveland (1837-1908)

Izi ndi kupatula misonkho yoikidwa pa ntchito kapena zinthu zodzetsa chiopsezo kwa anthu kapena zinthu zina, yomwe cholinga chake ndi kuthandizira kuti phindu lisataike

kudzera mu mchitidwe woononga chilengedwe. Cholinga cha misonkho imeneyi ndi kuthandizira kukulitsa phindu powadziwitsa kapena kuwakumbutsa amalonda zokhudza kufunikira kwa zinthu zomwe amagwiritsa ntchito. Koma nthawi zina misonkhoyi ikhoza kukhala yokwera kapena yotsika kuposera momwe ikuyenera kukhalira, komanso andale akhoza kuigwiritsa ntchito kuti apangirepo ndalama za misonkho zochuluka. Choncho, ngati palibe dongosolo labwino, izinso zikhoza kuchepetsa phindu.

Kuchepetsa misonkho. Mwina njira yophweketsetsa yochepetsera ululu wobwera kamba ka misonkho ndi kukhazikitsa misonkhoyo pa mlingo wochepe kwambiri. Ndipo njira yabwino yochitira izi ndi kuchepetsa kudalira misonkhoyo, komwe kuli kuchepetsa ndalama zomwe boma limagwiritsa ntchito pa anthu ake. Zikatero, misonkho ikhoza kukhala yophwekerapo. Mwa zina, pakhoza kufunikira njira zochepe kwambiri zopewera kuzemba kulipira misonkho, ndipo ndalama zoonongeka potolera misonkho ndi kulimbikitsa anthu kupereka misonkho (monga kuletsa kulowetsa kapena kutulutsa katundu mozemba, kapena kuzemba misonkho) zidzachepanso.

Misonkho yokwera imachepetsa ndalama za misonkho zopita ku boma kusiyana ndi zomwe likanapeza kuchokera ku misonkho yotsikirako. Izi zimachitika kudzera m'kuchepa kwa katundu yemwe anthu amagula, komanso nthawi zina polimbikitsa mchitidwe wolowetsa ndi kutulutsa katundu mozemba chifukwa chothawa misonkho.

Katsiwiri za zachuma wa ku Scotland, Adam Smith (1723–90)

Kuchepetsa ndalama zomwe boma limagwiritsa ntchito

Kuchepetsa ndalama zomwe boma limagwiritsa ntchito si kophweka. Boma limakhala lokakamizika ndi magulu komanso anthu omwe amathandizika ndi ndalamazi kuti liwonjezere ndalama zomwe limagwiritsa ntchito. Koma m'zaka mazanamana zapitazi, kwakhala kukubwera njira zosiyanasiyana zothandizira kuchepetsa ndalamazi.

Kuchepetsa kubwereka. M'zaka za pakati pa 1700 ndi 1800, kunali maganizo osiyanasiyana ku Britan ndi ku US komwe okhudza kuopsa kwa 'ngongole ya boma'. Kuletsa maboma kubwereka ndalama kungatanthauze kuti akuyenera kumagwira ntchito zawo mogwirizana ndi ndalama za misonkho zomwe akupeza mu nthawi imeneyo, choncho sangakankhizire chipsinjo cha ngongole ku mibadwo yamtsoyolo. Koma maboma akhoza kufunikirabe kubwereka ndalama zothandizira pa nkondo, milili, ndi zina zokugwa mwadzidzidzi. Ngakhale mu nthawi yopanda mavutowa, kukhoza kukhala koyenera kuti maboma abwereke ndalama zothandizira pa chitukuko cha nthawi yaitali cha zomangamanga monga misewu ndi milatho – monga mmene amachitira mabanja pobwereka ndalama kuti agule nyumba ndi magilimoto – ndipo izi zikhoza kukhala ndi ubwino wa nthawi inoyi osati m'zaka khumi zakutsogolo.

Palibe chinthu chokonzedwa mwadongosolo chomwe chimafoola dziko kotheratu chomwe chingapose misonkho yochuluka kwambiri komanso ngongole yaikulu ya boma.

Mlembi wa zandale wa ku England, William Cobbett (1763–1835)

Pa chifukwa ichi, kufunika kochepetsa kubwereka ndalama kumadzetsa kuyenera kokhala ndi ndondomeko ya chuma (bajeti) yosachepera kapena kudutsa kwambiri ndalama zomwe boma limapeza. Izi zikutanthauza kuti pa nthawi yoikika – mwachitsanzo, mu zaka zisanu ndi ziwiri kapena khumi zochita malonda – mabuku owerengera chuma cha boma akuyenera asonyeze kuti ndalama zomwe boma latolera ndi zomwe lagwiritsa ntchito zikhale zogwirizana. Izi zikutanthauza kuti ngati boma labwereka ndalama mu theka loyamba la chaka chake cha zachuma, likuyenera kutolera ndalama yapamwamba yofanana ndi ngongoleyo mu theka linalo.

Koma nyengo za malonda ndi zosapanganika. Nthawi zina, maboma omwe amabwereka ndalama ndi cholinga chokonza zinthu mu nthawi ya mavuto amadzazindikira kuti nthawi ya mavutoyo ikupitirira kuposa momwe amaganizira, kotero sipakhalanso chiyembekezo chakuti zinthu zibwerera m’chimake. Komanso, mavuto okugwa mwadzidzidzi monga kuchepa kwa zokolola kapena kusokonekera kwa kapangidwe kapena kabweredwe ka katundu kumachititsanso kuti ndondomeko ya chuma ikhale yovuta kuikwaniritsa momwe inakonzedwera.

Lamulo lophwekerapo likhoza kukhala lakuti maboma azipitiriza kubwereka pa mlingo womwe angakwanitse kubweza – mwachitsanzo, 3% ya chuma chonse cha boma panthawi imeneyo. Koma mavuto ake ndi ofanana: ndondomeko za nthawi yaitali zobwerekera ndalama zikhoza kupangidwa, koma chuma cha dziko chikhoza kusokonekera chifukwa cha mavuto ena (monga ziletso zokhudza mayiko ena pa molonda a mafuta), kapena ngozi zokugwa mwadzidzidzi (monga milili ya matenda). Kuonjezea apo, ganizo lakuti maboma azibwereka pokhapokha ngati akufuna kuchita zinthu zobweretsa phindu ku dziko limathana ndi khalidwe la andale lomati

ntchito iliyonse ya ndalama ndi ‘yobweretsa phindu’.

Ganizo lina ndi lakuti maboma asamalengeze ndondomeko zatsopano za m’mene atagwiritsire ntchito ndalama popanda kufotokoza nthawi yomweyo m’mene misonkho itakwerere pofuna kupeza ndalama zogwiritsira ntchito. Pa ntchito za nthawi yaitali zofunikira ndalama, monga ndondomeko za ndalama za opuma pantchito, boma lizitha kudziwa mlingo wa ndalama zomwe likuyenera kugwiritsa ntchito panthawiyo ndi mtsogolo momwe kuti lizidziwiratu ngati litakwanitse kupeza ndalamazo. Koma ganizolinso silipereka chiyembekezo: ngakhale kagwiritsidwe ntchito ka ndalama ndi ndondomeko yotolera misonkho zitalengezedwera limodzi, pali kuthekera kwakukulu kuti anthu ambiri ovota angakhutitsidwe ndi ndondomeko ya kagwiritsidwe ntchito ka ndalama ya panthawiyo, ndipo sangakhudzike kwambiri ndi ndondomeko ya ndalama yolosera zamtsogolo.

Chinthu china, maboma akuyenera kutsata ndondomeko ya zachuma yomwe dongosolo lake la kagwiritsidwe ntchito ka ndalama limayenera kukonzedwa, kufotokozeredwa, komanso kuzukutidwa chaka chilichonse kuyambira kumayambiriro kwa dongosololo, m’ malo mongopitirira ndi zomwe zinali kale mu ndondomeko ya chaka cham’mbuyo. Malingana ndi ganizoli, izi zingathandize kuchotsa zinthu zina zosafunikira kwenikweni mu ndondomekoyo, ndipo zingakakamize anthu ogwira ntchito m’boma kuti azilimbikira ntchito. Koma ganizo labwonoli limatsutsananso ndi zochitika pa ndale. Si zophweka kutanthauzira ‘zinthu zofunikira’ pa kagwiritsidwe ntchito ka ndalama za boma – monga kugwiritsa ntchito ndalama pa chisamaliro cha anthu, kapena kafukufuku. Pulogalamu kapena ntchito iliyonse yofunikira ndalama zaboma imakhala ndi omwe amaiikira kumbuyo kuti ndi yabwino (mwachitsanzo, anthu omwe amapindula nayo), ndipo anthuwa amachita zotheka kuti

ntchitoyo ipatsidwe ndalama pa ndondomeko ya chuma.

Ganizo lina ndi loika malire a nthawi yogwirira ntchito pa mapulogalamu ndi mabungwe aboma, pomwe adindo amayenera kuchita kuwazukutanso ndi kugwirizana ngati kuli koyenera kuti ntchitozo zipitirire kapena kuthetsedwa malingana ndi kufunikira kwake. Mayiko ena akwanitsa kuchotsa mapulogalamu ndi mabungwe aboma osathandiza kwenikweni kudzera mu njira imeneyi, koma ganizoli limatsutsidwanso ndi magulu ena. Komanso, potengera kuchuluka kwa mabungwe ndi mapulogalamu aboma, aphungu anyumba ya malamulo amaona kuti chinthu chosavuta kuchita ndi kungovomerezana kuti mapulogalamuwa apitirire m'malo 'motaya nthawi' younikira ngati ali oyenera kupitirira kupatsidwa ndalama zaboma.

Malamulo a misonkho. Tikachoka pa za kagwiritsidwe ntchito ka ndalama ndi kuyang'ana za katoleredwe ka misonkho, akatswiri a zachuma a ku America, Geoffrey Brennan (1924–2022) ndi James M. Buchanan (1919–2013), anabwera ndi ganizo la *malamulo a misonkho*, opangidwa pofuna kuchepetsa kulowelera kwa ndale pa ndondomeko za misonkho. Monga amakhalira malamulo ena aliwonse, malamulowa akuyenera kukhala okhazikika komanso ofunika kuvomerezedwa kumbali ya zinthu zomwe zikuyenera kukhala ndi msonkho, ndi katoleredwe ka msonkhowo. Izi zikhoza kuthandiza kudziwiratu zakutsogolo, kusiyana ndi ndondomeko za panozi zomwe malamulo ake a misonkho amasintha pa ndondomeko ya chuma iliyonse ya pachaka. Izi zingathandize anthu kupanga madongosolo abwino a zinthu zamtsogolo. Pakutero, tikhoza kukuza phindu lomwe anthu amapanga. Izi zingathandizirensa kuti ndondomeko yotolera misonkho izikhala yophweka chifukwa sipangakhale zoonjezera kapena kusintha

misonkho pa ndondomeko ya chuma ya pachaka. Pakutero, opereka misonkho sangamaononge ndalama zomwe zimapita kwa anthu ndi magulu owayankhulira kapena kuwathandizira pankhani za misonkho, chifukwa pafupifupi aliyense akuyenera kuvomereza misonkhoyo isanakhazikitsidwe.

Ngakhale zili choncho, ndi kovuta kuti andale angavomereze ndondomeko iliyonse yotere potengera momwe amapindulira ndi ndondomeko zomwe zilipo pakadali panozi. Komanso, pakhoza kukhala zinthu zobwera mwadzidzidzi zofunika ndalama zambiri mwamsanga, anthu asanagwirizane zosintha malamulo a misonkho.

Njira zina zolowa m’ malo mwa misonkho

Maboma akhoza kuchepetsa misonkho ndi mavuto omwe imabweretsa pofunsa mafunso angapo okhudza kawiritsidwe ntchito kawo ka ndalama.

Choyamba, kodi ntchito iliyonse ya boma ndi yoyeneradi kuchitika kapena kukhalapo? (Mwachitsanzo, kodi nyumba zowerengera mabuku za boma ndi zofunikiradi?) Chachiwiri, ngati ntchito kapena chinthucho chili chofunikira, kodi ndi boma likuyenera kuchita chinthucho? (Kodi anthu kapena mabungwe a ntchito zachifundo sangamayendetse nyumba zowerengerazi m’ malo mwa boma?) Chachitatu, ngati boma likuyenera kutenga udindo wochita ntchito ina yake, kodi likuyenera kugwira ntchitoyo lokha? (Kodi silingalembe ena ntchito yoyendetsa nyumba zowerengera mabuku?) Chachinayi, ngati boma lingagwire ntchitoyo lokha, kodi lingagwire bwino kuposa ena? (Kodi palibe njira zina zotsikirapo mtengo zothanzira anthu kupeza mwayi wa mabuku?)

Pa mfundo yomalizayi, pali njira zambiri zochepetsera kutolera misonkho popanga ntchito zofunikira zaboma kukhala zosalowa m'thumba, kapena kuti ndalama zoyendetsera ntchitozi zizipezeka mu njira zina kupatula misonkho. Zina mwa njirazi ndi zotsatirazi:

Mpikisano. Ntchito zomwe boma limagwira zikhoza kukhala zotchipa kwambiri patakhalala kuti pali mpikisano.³² Makampani aboma akhoza kugulitsidwa ndi kusandutsidwa oima paokha kuti aziplikisana nawo pa msika. Mpikisano umenewo ukhoza kuthandizira kutsitsa mitengo ya zinthu ndi kutinso ntchito zomwe zikugwiridwa zizikhala zapamwamba. Izi ndi zomwe zimasowa ngati ntchito inayake (mwachitsanzo, yopanga ndi kugulitsa magetsi kapena madzi) ikugwiridwa ndi kampani imodzi yokha yaboma m'dzikomo. Pakutero, ndalama zonse zaboma zomwe zinkagwiritsidwa ntchito poyendetsera ntchitozi zikhoza kutetezeka. Makampaniwo akhozanso kusanduka obweretsa ndalama ku boma kudzera ku misonkho (kuti muone zitsanzo, werengani Pirie 1988).

Boma likhozanso kupereka ntchito zomwe limagwira kwa makampani ena oima paokha omwe alipo kale. Boma kapena maboma aang'ono akhoza kupitiriza kuyendetsa kapena kuyang'anira ntchito zina monga zochotsa ndi kutaya zinyalala, kukonza misewu, kuyendetsa sukulu, kuzimitsa moto, zaukhondo, komanso zogawa madzi, koma likhoza kulemba makampani oima paokha kapena magulu ogwira ntchito zachifundo kuti azigwira ntchitozo. Komanso, boma likhoza kukhazikitsa mpikisano pakati pa makampani kapena magulu angapo omwe akufuna apatsidwe ntchitoyo, kapena ntchitozo zikhoza kugawidwa pakati pa makampani

³² Pali zitsanzo zochuluka za izi, za m'mayiko osiyanasiyana, m'buku la Poole (1980).

angapo. Chiyembekezo ndi chakuti kutero kukhoza kuthandizira kuti ndalama zoyendetsera ntchitozi zichepe, ntchito yogwirikayo ikhale yapamwamba, komanso ndalama za anthu opereka misonkho zitetezeke (werengani Savas 2000).³³

Ndalama zolipira pogwiritsa ntchito zinthu zaboma. Ntchito zomwe maboma akupitirira kugwira kapena kupereka kwa anthu sikuti zikuyenera kuti ziziyendetsedwa ndi ndalama zamisonkho nthawi zonse. Mwachitsanzo, m'mayiko ena, ndalama zoyendetsera ndi kukonzera milatho ina, njira zapansi panthaka za sitima, ndi misewu ikuluikulu ya m'mizinda zimaperkedwa ndi anthu ogwiritsa ntchito zinthuzi. Ndalama yolipirayi ikhoza kumakwezedwa pa nthawi yomwe anthu ogwiritsa ntchito zinthuzi amakhala ochulukwa kwambiri ndi cholinga chofuna kuchepetsa kuchulukanaku, pomwe msonkho sungakwezedwe mwamtundu umenewu chifukwa umakhala wokhazikika ukaikidwa.

Maluso amakono achititsa njira zimenezi kukhala zosavuta. Mwachitsanzo, magalimoto akhoza kuikidwa kachipangizo koyendera pulogalamu ya kompyuta kuti galimoto ikangodutsa pa chipata chamsewu wotanganidwa, ndalama yolipira pachipatapo izisonyeza ndi kuchotsedwa ku akaunti ya munthuyo kudzera mu kachipangizoko, popanda kuchita kuima ndi kulipira pamanja. Njira ngati zomwezi zimathandizira kuti anthu azitha kulipira ndalama akadutsa njira zapamadzi kapena akapita ku malo aboma osungira zachilengedwe, malo osungira zinthu zamakadzana, ndi malo ena azachisangalalo.

³³ Savas amati kupereka ntchito zaboma kwa makampani oima paokha kumathandizira kuchepetsa ndalama zogwirira ntchitozi ndi 15 %, ngakhalenso kuposera apo.

Kuphatikiza ndalama zolipira pa zinthu zingapo zosiyana. Njira ina yothandizira kutolera ndalama ndi yophatikiza ndalama za zinthu zingapo kuti zizilipiridwa pakamodzi. Monga tafotokozera kale, nsanja zowala usiku zomwe zimatsogolera sitima zapamadzi zinayamba kupangidwa pomwe anthu olondolera sitima ankayatsa moto waukulu ngati njira yodzitsatsira pofuna kuti sitima zidziwaonera patali. Eni sitima ankawalipira anthuwa kuti alondolere sitima zawo pa doko, koma polipirapo ankaphatikizanso ndalama ya moto umayatsidwa uja. Kenako, madoko anayamba kulipiritsa sitima ndalama zoimira pa doko, ndipo pa ndalamayi amaphatikizapo ndalama yogwiritsira ntchito nsanja (zomwe zinalowa m'malo mwa moto unkayatsidwa uja) zomwe zimathandizira kulondolera sitima usiku zikamabwera pa dokopo (Geloso 2019).

Chitsanzo chamakono chophatikiza ndalama za zinthu zingapo zomwe boma limatolera ndi cha malo osungirako nyama zakutchire ndi zomera, komwe kukhoza kukhala kovuta kuletsa anthu kuti azifikako, kapena kulipiritsa mwachindunji aliyense wolowa kumaloku. M'malo kwake, malo oimika galimoto, malo ogona alendo, malo odyera, sitolo, ndi zinthu zina zopezeka kumaloku zikhoza kugwiritsidwa ntchito pothandizira kutolera zina mwa ndalama zofunikira poyendetsa malowo.

Kugwiritsa ntchito ndi kugulitsa malo ndi katundu waboma. Nthawi zambiri, maboma amakhala ndi malo aakulu komanso nyumba, koma samapeza phindu loyenera kuchokera ku zinthuzi. Imodzi mwa njira zokonzera vutoli ndi kupeza akatswiri oyendetsa zinthu ngati zimenezi, kapena kungogulitsa malo kapena nyumba zomwe boma siligwiritsa ntchito, kapena silikugwiritsa ntchito moyenera. Ngati maboma angakakamidwe kuti azikhala ndi zikalata zosonyeza katundu ndi zinthu zomwe ali nazo, izi zikhoza

kuthandizira kubweretsa poyera katundu wantengo wokwera yemwe sakugwiritsidwa ntchito moyenera, yemwe akuyenera kugulitsidwa.

Kusonkhetsa ndalama ndi ntchito zachifundo. Tikati titengere momwe zinthu zimayendera zokhudza njira yosonkhetsa ndalama kuchokera kwa akufuna kwabwino, sitikuyenera kuderera chidwi cha anthu chopereka mwakufuna kwawo pa chinthu chomwe akuchiona kuti ndi chofunikira. M'mayiko ena, chiwengero chachikulu cha wailesi zaboma, malo osungira zinthu za makedzana, ndi malo ochitira zisudzo sizimakonzedwa ndi ndalama za misonkho ya boma ayi, koma ndi ndalama zomwe anthu amapereka monga ogwiritsa ntchito zinthuzi. Anthu ndi mabungwe ochita ntchito zachifundo nawo amathandiza kwambiri magulu a zoyimba, nyumba zowerengera mabuku, nyumba zoonetsera ntchito zaluso, ndi zinthu zina zachikhalidwe. Kodi ntchito zina boma – makamaka zomwe si 'katundu waboma' kwenikweni – zizingapatsidwenso ndalama mwanjira imeneyi, m'malo mwa njira ya misonkho?

Mathero

Ngakhale pali njira zina zolowa m'malo mwa misonkho, pali kuthekera kwakukulu kwakuti misonkho idzakhalabe njira yofunikira ndi yosapeweka yothandizira kuti ntchito zaboma zikhale momwe zilili pakadali pano. Mwina ungokhala uundo wa boma lililonse kuunikira njira zina zonse zopezera ndalama lisanakhazikitse misonkho yokwera. Kuthamangira kukweza misonkho kukhoza kukhala monga ulesi wosaka njira zina zopezera ndalama zaboma.

Woweruza milandu wa ku America, Oliver Wendell Holmes (1841–1935), adalemba kuti, 'Misonkho ndi mtengo womwe timalipira pokhala gulu la anthu otukuka pa

zochitika.’ Koma pakhoza kukhala njira zina zambiri zolipirira mtengowu, ndipo njira zake zikhozanso kukhala zodzetsa mavuto ocheperako.

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Kudziwa Zambiri za MSONKHO

Misonkho. N'chifukwa chani timaipereka? Imabweretsa ubwino wanji? Imabweretsa mavuto otani? Ndipo ndondomeko za msonkho zingakonzedwe motani kuti zikhale zabwino?

M'bukuli, **Eamonn Butler** akuunikira za msonkho m'chiyankhulo chosavuta kumva, pofotokoza mbiri yake, zolinga zake, ndi momwe imakhudzira anthu ndi chuma cha dziko.

Butler akupereka mfundo zogwirizana ndi za Adam Smith, yemwe anali katswiri wazachuma wodziwika woyamba. Smith ananena kuti ndondomeko ya misonkho yabwino ili ndi zizindikiro zinayi izi - kukomera aliyense, kutsimikizika, kuchitika mosavuta, komanso kusaonongetsa ndalama.

Malingana ndi Butler, ndondomeko zamisonkho zimalephera kukwaniritsa mfundozi - zimakonzedwa mokomera zolinga zandale, ndipo nthawi zambiri, zimapsinja kwambiri anthu osauka. Ndongomeko za misonkho ndi yovuta kuitsatira, imafuna ndalama zambiri kuti munthu aikwaniritse, komanso, nthawi zina, zimabweretsa zovuta zambiri kusiyana ndi zabwino.

Mosachulutsa zonena komanso momveka bwino, Butler akupereka mfundo zotsutsana ndi kaganizidwe kosalingalira mozama komwe kamakhalapo atsoholeri akamak hazikitsa misonkho yatsopano komanso yokwererapo. Iye akupereka malingaliro a momwe boma lingamapezere ndalama zoyendetsera ntchito zake, kwinku akuunika mfundo zomwe zingathandize kuti ndondomeko za misonkho zikhale zabwino - komanso zosavuta kuzitsatira.

Mabuku ena anayi olembedwa ndi Eamonn Butler pa m'ndandanda wa mabuku athu a 'Kudziwa Zambiri za' - Kuchita Malonda, Demokalase, Malonda ndi Kudalirana Pakati pa Mayiko komanso Kusiyana Pakati pa Anthu pa Nkhani ya Chuma - akupezeka pa tsamba ili: www.iea.org.uk okapena kudzera mwa ogulitsa mabuku pa intaneti.

Bungwe la Institute of Economic Affairs