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Challenges And Growth Prospects Towards Immovable Property Tax Collection In Jalalabad District Of Afghanistan

Ataullah^{1*}, Naila Nazir²

¹Ph.D. Scholar, Department Of Economics, University Of Peshawar, Pakistan.

Email: Ataullahmuneeb101@Gmail.Com

²Chairperson, Department Of Economics, University Of Peshawar, Pakistan.

Email: Nailauom@Gmail.Com

***Corresponding Author:** Ataullah

^{*}Ph.D. Scholar, Department Of Economics, University Of Peshawar, Pakistan.

Email: Ataullahmuneeb101@Gmail.Com

Abstract

This study investigates the challenges of immovable property tax collection in Jalalabad district of Nangarhar province. The qualitative research strategy has adopted in this research study to investigate the challenges of immovable property taxation. Therefore, the primary data has been collected via structured interview from the local authorities. The findings revealed that tax evasion and fraud, lack of transparency, inadequate technological infrastructure, inefficient tax administration procedures, shortage of trained personnel, and insufficient resources are the administrative obstacles. The findings further highlight that the main legal impediments are political interference and pressure, disagreements over property assessment, an inefficient legal procedure, and instances of tax evasion and fraud. Furthermore, the findings demonstrate that the challenges toward immovable property owners are the rate of taxes, conflicts over property assessment, penalties for late payment, lack of information, resistance to taxation, unfamiliarity with the procedure, and economic hardship. The results further indicate that the main societal obstacles are property rights and ownership issues, taxpayer opposition, lack of understanding, and public perception and confidence. The political obstacles suffered by the Nangarhar Revenue Department are political instability, inadequate government control, and political intervention.

Keywords: Immovable Property Taxation; Qualitative Research; Solution; Local Authorities; Jalalabad District

JEL Code: H₂, R₃

1. Introduction

Afghanistan as a country recovering from war has several difficulties in implementing efficient systems for collecting immovable property taxes, particularly in areas such as Jalalabad that has its own distinct socio-economic characteristics. According to Clark (2022), the introduction of immovable property taxes in Afghanistan has faced obstacles due to reasons including inadequate institutional capability, absence of public confidence, and informal land ownership structures inherited from years of fighting. Furthermore, the decentralization movement in Afghanistan has resulted in differences in the way immovable property taxes are collected in various districts. This highlights the need of doing a research that specifically examines a location such as Jalalabad to get insight into the localized issues and possibilities. Furthermore, immovable property taxation is the backbone of both developed and developing countries. Its design and implementation issues are one of the relatively less researched area. This is especially true in developing nations where the property market is largely unorganized, making valuations very challenging, information available to tax authorities and the degree of decentralization being limited, and the levy designing and enforcing the property tax are having serious capacity issues. The vicious cycle of poor service quality, low tax compliance, and subsequently poor local public service levels persists in the majority of developing nations (Rahman et al., 2021). It is widely known that metropolitan regions are the regions that produce economic dynamism. Breaking this vicious cycle is crucial to generating this in emerging nations. Therefore, immovable property tax reform is crucial to ending this vicious cycle since it is the most appropriate source of income for local governments (see also Tagkalakis, 2015).

Immovable property taxation is central to state-building in Afghanistan for several reasons. Firstly, due to conflict that persisted following 9/11, the state of Afghanistan could no longer sustain itself and thus sought for revenue externally in order to ensure sustainable funding for its social programmes, and for its public investments to promote economic development. Secondly, taxation is the main nexus that binds state officials with citizens. Not only can taxation enhance government accountability, it also provides a focal point around which citizens can mobilize to support, resist, and even propose tax policies. In other words, taxation is as constitutive of state formation as it is of citizen participation in budget making and delivery of social services (Slack and Bird, 2014). Thirdly, taxation, particularly in the form of land and property taxes, customs and border collection can help increase the territorial reach of the Afghan state. The diversity of the tax base is a telling indicator of the ability of the Afghan state to engage with different sectors and regions and is indicative of the degree to which the state's authority permeates society. Fourth, fiscal capacities are needed to build a legitimate state. Strong institutions and competent revenue authorities are therefore needed to ensure effective tax assessment and collection. Accordingly, tax legitimacy is critical to the existence of the post conflict Afghan state as it is the source of its support, it assists in state building and it promotes sovereignty and independence by reducing reliance on foreign aid. Regrettably, however, in post conflict states, citizens of all classes have sought to avoid paying taxes and state fees, decreasing the state's extractive capacity. It is therefore crucial to examine the immovable property tax collection capacity of the Nangarhar province in light of the fact that tax evasion practices in Afghanistan are now rampant (Gallagher, 2007).

The taxation of immovable property in Afghanistan is a complex and challenging endeavor, reflecting both the historical intricacies of land ownership and the country's ongoing socio-political turmoil. Immovable property taxation that includes levies on land, buildings, and real estate, plays a crucial role in generating revenue for the Afghan government, funding essential public services, and promoting equitable resource distribution. However, the current structure and implementation of property taxation in Afghanistan are riddled with difficulties, ranging from issues related to property documentation and valuation to the broader challenges posed by decades of conflict and instability (OECD, 2013). Furthermore, one of the primary challenges in Afghanistan's immovable property taxation system is the lack of comprehensive and up-to-date property records. Decades of war and displacement have resulted in widespread land disputes and a dearth of accurate property documentation. This makes it incredibly difficult to determine property ownership, assess the taxable value of assets, and enforce property tax collection effectively. Without reliable land registries and cadastral systems, the government struggles to identify property owners and their tax liabilities, leading to potential revenue losses and increased opportunities for corruption (OECD, 2013).

Additionally, the valuation of immovable properties in Afghanistan poses significant challenges. Property values are often subjective and influenced by local customs and informal market dynamics. The absence of standardized valuation methods and trained assessors can lead to inconsistencies and disputes, hindering the fair and transparent application of property taxes. Moreover, the country's ongoing security concerns and political instability make it challenging for government officials to access remote or conflict-affected areas for property assessment and tax collection, exacerbating the problem (OECD, 2013).

Immovable property taxes constitute a significant source of revenue for governments worldwide with potential implications for wealth distribution, urban planning, and sustainable development. Understanding the intricacies of this taxation model is essential for policymakers, economists, and urban planners seeking to foster fiscal stability, equitable growth, and responsible land use in our ever-evolving cities and regions. Following are the arguments for the justification of this research study. Firstly, the system of immovable property taxation is not functioning well in Afghanistan. The current system of immovable property taxation in Afghanistan is plagued by inefficiencies, complex procedures, inadequate resources, and a lack of public awareness that result in an inefficient revenue collection through IPT. To foster economic stability and development, there is an urgent imperative to develop a streamlined and efficient property taxation system that addresses these challenges, ensuring fair and equitable collection while simultaneously promoting compliance and transparency. Secondly, immovable property taxation remains an inadequately researched area globally, with Afghanistan standing as a stark example of this research deficiency. Despite its fundamental role in public finance, immovable property taxation has been a relatively overlooked subject in academic and policy research on a worldwide scale. Astonishingly, Afghanistan, a nation grappling with unique economic and political challenges has witnessed virtually no research on immovable property taxation to date. Therefore, this study aims to address this glaring gap by shedding light on the potential benefits, challenges, and policy implications of immovable property taxation in Afghanistan, while also contributing to the broader understanding of property taxation in both a local and global context. Therefore, the main objective of the study is twofold: Firstly, to investigate the challenges and growth prospects of immovable property tax

collection in Jalalabad district, Afghanistan. Secondly, to determine the growth prospects and opportunities of efficient tax collection in the study area.

2. Literature Review

2.1. Immovable Property Taxation

Immovable property taxation constitutes a pivotal component of modern fiscal systems, serving as a cornerstone for revenue generation and resource allocation within governments. The concept revolves around levying charges on tangible real estate assets, encompassing residential, commercial, and industrial properties, thereby establishing a direct link between property ownership and financial contributions to public services and infrastructure development. As societies continue to evolve and urbanize, immovable property taxation plays an integral role in shaping urban landscapes, funding essential amenities, and fostering sustainable growth. This introduction sets the stage to delve into the multifaceted realm of immovable property taxation, exploring its principles, implications, challenges, and broader societal significance (Javed et al., 2018; Yu et al., 2017; Erena and Güna, 2015).

According to the OECD (2013), immovable property taxes or more specifically recurrent taxes on immovable property are those taxes levied regularly on the use or ownership of immovable property. This includes those properties that cannot be moved including buildings, land, malls, etc. In other words, immovable property tax refers to the annual payment made by a landowner to the local government or municipal corporation within their jurisdiction. This levy encompasses all physical real estate assets, such as the landowner's residence, office structure, and any properties they have leased to third parties (Yu et al., 2017; Erena and Güna, 2015; Lin and Hsieh, 2020; Rosengard, 2012; Kuttner and Shim, 2016). The property taxes are levied based on the assessed value of property. Most of the countries adopt two criteria to assess its value. Firstly, the taxes that are levied based on the assessed value of land and buildings expressed in percentage. Secondly, the property taxes can be levied based on the size, location, and productivity. The authorities are calculating the presumed value of rent or capital based on their size, productivity, and location to have the assessed value of the immovable property (See Çağdaş, 2013; Oliviero and Scognamiglio, 2019; Erena and Günay, 2015; Javed et al., 2018; Yu et al., 2017; Erena and Güna, 2015; Lin and Hsieh, 2020; Rosengard, 2012; Kuttner and Shim, 2016).

In general, there are three main steps to administering property taxes. Firstly, figuring out the immovable properties that are to be taxed. This demonstrates that the authorities are required to approach to those properties that are to be taxed and to collect the information that are essential for the assessment. Secondly, figuring out the assessed value of immovable property. This implies that the value of the property should be determined to collect the tax. Eventually, the corresponding authorities are liable to collect the taxes and to record those taxpayers who are not paying the taxes on maturity (Bird and Slack, 2002; Dillinger, 1991; Erena and Günay, 2015; Kuttner and Shim, 2016; Oliviero and Scognamiglio, 2019; Slack and Bird, 2014; Balogun, 2019). Subnational autonomy is commonly advocated for in the context of real property taxation. It promotes municipal sovereignty and serves as a stable cash stream for municipal and local government budgets (Bird and Bahl, 2008). Property taxes are perhaps more manageable at the local level than any other major source of revenue (Bird and Slack, 2004; Mikesell, 2003). Because the tax base is fixed, it is obvious that the money is due. The tax also includes some of the gains in property value that are partly the result of government spending. McCluskey (1999) noted that real estate is a tangible, immovable, and obvious manifestation of wealth. When compared to other alternative sources of municipal taxation, the immovable property tax stands out as very favorable (Bird, 2012). Therefore, the immovable property tax is one that is impossible to avoid and, if properly handled, may be a very effective and non-distorting fiscal instrument.

2.2. History of Immovable Property Taxation

The origin of immovable property tax is relatively recent in nations classified as transitional economies, emerging economies, and developing economies (Bird & Slack 2002; Paugam, 1999; Brown & Hepworth, 2000). For instance, land tax was introduced in 1993 in Estonia, Moldova, and the Slovak Republic, and in 1994 in Albania (Brown & Hepworth, 2000). In contrast, the history of immovable property tax in developing countries with a colonial history dates back to the colonial era. In the early 20th century, property tax was introduced in the former British colonies of southern Africa, spreading from South Africa to the three British East African Colonies of Kenya, Uganda, and Tanganyika (McCluskey & Franzsen, 2013).

Immovable property tax is commonly considered a local tax in most transitional and developing economies. However, central governments wield significant control over property tax systems. Less reformed countries within transition economies typically have central governments overseeing key aspects of immovable property taxes as highlighted by Paugam (1999). Many developing and transitional countries experience central government control over various aspects, including defining the tax base, assessments, exemptions, and rates (Bird & Slack 2002;

Paugam, 1999). In cases where immovable property tax is collected by local authorities, national governments still exert influence over policy formulation, legal requirements, and the endorsement of decisions made at the local government level. The potential of immovable property tax to substantially contribute to local revenues faces challenges stemming from diverse factors in both transitional and developing economies. As a result, immovable property tax systems in these regions often generate limited revenue from a narrow base. Immovable property tax is generally a significant revenue source for local governments worldwide, its establishment as a comparable revenue stream in transitional and developing economies (Bahl and Martinez-vazquez, 2014). Bahl and Martinezvazquez (2014) attributed this situation to the lack of well-developed property tax infrastructure and the historical prevalence of state ownership of land, with land use rights allocated rather than acquired through purchase. Immovable property tax performance in developing countries generally faces challenges due to factors like undervaluation of the tax base, overly low statutory rates, extensive exemptions, and inadequate or discriminatory enforcement methods (Bird & Slack, 2002; Bahl and Martinez-vazquez, 2014). Nevertheless, certain challenges affecting immovable property taxation are also evident in certain developed countries (Bird and Slack, 2002).

2.3. Immovable Property Taxation in Afghanistan

The history of property taxation in Afghanistan dates back to various historical periods and has been influenced by cultural, political, and economic factors. The legal framework for property taxation in the country includes both national and local laws that determine the methods of assessment, rates, exemptions, and collection procedures. Understanding the evolution of these legal structures is essential to comprehend the current state of property taxation. Immovable property taxation is a crucial source of revenue for governments around the world, enabling them to fund essential public services and infrastructure development. In Afghanistan, where economic stability and fiscal sustainability are critical factors, understanding the dynamics of immovable property taxation is of utmost importance. This section aims to provide a comprehensive overview on immovable property taxation in Afghanistan. The contribution of immovable property taxation to Afghanistan's overall revenue generation is modest, while the potential revenue from property taxes is significant. Therefore, the challenges in implementation have limited its actual contribution. This has implications for the government's ability to fund essential services and development projects.

Immovable property taxes are imposed on immovable properties in Afghanistan. Tax rates vary based on the dimensions and quality of the landholding. Immovable property owners are liable for taxes including landlords renting out their properties. The legal framework categorizes land into irrigated and rain-fed types. As the irrigated land generally considered more valuable. Typically, the head of a household is responsible for tax payment and penalties of 1 percent per month are incurred for delayed payments. If taxes remain unpaid for four years, the land is seized by the State. Tax payments can be made in installments and disputes over taxable property don't excuse non-payment.

In March 2002, Afghanistan introduced a rental immovable property tax law. According to this legislation, landlords are subject to a 20 percent tax on rental payments exceeding 15,000 Afghanis per month for land or building leases. This tax encompasses not only cash but also non-cash considerations like property enhancements beyond standard wear and tear (Clark, 2022). Conversely, the tax burden on landlords is lessened by 10 percent of the monthly rent to account for wear and tear. Tenants are responsible for deducting the specified tax amount from their rental payment and remitting it to the State on the landlord's behalf. Landlords are permitted to increase the rent to cover this tax obligation. The onus of ensuring timely tax payment lies with the tenant, and any delay leads to penalties. Tenants are required to submit a rental services tax withholding and deposit form' to the Central Bank of Afghanistan during each monthly payment, using a Taxpayer Identification Number assigned by the Ministry of Finance. The Central Bank provides tenants with payment receipts that can be furnished to landlords. Authorities notify landlords if their tenants fail to pay the mandated tax within 30 days, and the Minister of Finance can request a nearby Commercial Court to enforce payment if necessary. Notably, this rental immovable property tax is separate from other potential taxes, such as income tax, which might be applicable to landlords (Clark, 2022). Immovable property taxation in Afghanistan faces multifaceted challenges that stem from historical, legal, administrative, and socio-economic factors. While the potential for revenue generation is substantial, reforms addressing these challenges are essential for effective implementation. Achieving a balance between revenue generation, equity considerations, and public acceptance is crucial for realizing the benefits of immovable property taxation in Afghanistan's development trajectory. Further research is needed to assess the impact of potential reforms and to adapt strategies in response to changing economic and social dynamics.

2.4. Immovable Property Taxation in Developing Countries

Awasthi et al. (2020) investigated the issues and challenges toward the property taxation in India. The findings explore that improving the administration, ensuring realistic valuation, and omitting the tax exemption would substantially enhance the taxation from immovable property. Inam and Khan (2008) had drawn attention to the Pakistani property tax system and warned that the country was suffering from a severe financial crisis that would be difficult to overcome as there is a lack of essential services. They concluded that the government should concentrate on creating an integrated and transparent system with taxpayer education to simplify the procedure and benefit fully from tax income. Javeed et al. (2018) investigated the urban immovable property taxation system in Pakistan. The findings of the study demonstrate that immovable property taxation system can be empowered with the help of integration of GIS into tax management information system. This would further enhance the revenue of immovable property taxation to local government.

Identically, IGC (2011) scrutinized the property taxation in Punjab state of Pakistan. The findings of the study reveal that there exists a gap between potential and actual property taxation that is due to inappropriate tax administration. Martey and Tagoe (2012) described Ghana's immovable property tax system. They added that the user-friendly Geo Property Tax Information System is the foundation for successful property tax information management, collecting, and updating. It also maintains track of both defaulters and no defaulters by updating tax data effectively. Several other studies in developing nations including Bird et al. (2008), Kelly (2013), Norregaard (2013), and UN Habitat (2011) suggested that process of assessment, policy development and administrative factors play a critical role in revenue generation and fairness of immovable property taxation. McCluskey and Trinh (2013) examined Vietnam's property taxation. The researchers claim that the country needs to construct a comprehensive financial infrastructure. They argued that the government's bad policies for a land-based tax have resulted in unsustainable immovable property taxation. A study by Nyabwengi and Nyabwengi (2020) investigated the challenges of immovable property taxation in Nairobi. The results discovered that lack of developed policies, lack of administration, and lack of political will are the main hurdles toward the local government. Rao (2005) tested the property taxation in India. He argued that lack of administration is the main hurdle towards the property taxation in India. Kaka (2020) investigated the trends of property tax collection in Nigeria. The findings discovered that the trends of tax collection is increasing over the period of time. A similar study by Singh (2019) revealed that India is experiencing an upward trend in property taxation.

Gordon and Li (2009) directed their attention towards the immovable property taxation strategies of developing nations, where the proportion of tax revenue to the overall GDP is notably lower in comparison to more advanced economies. They explored the reasons behind this occurrence and particularly examining how businesses avoid paying taxes by bypassing traditional financial channels and primarily conducting transactions with physical cash within the informal sector. Furthermore, they introduced a revised policy model to address these issues. Mathur et al. (2009) conducted an analysis to gauge the prospective impact of immovable property taxes in India. They have outlined the strategies to effectively collect the potential level of immovable property taxation. Their findings indicated that property taxes in India have not been harnessed to their fullest capacity. The utilization of taxes for generating revenue is subpar, often due to insufficient endeavors made by the individual states involved.

2.5. Immovable Property Taxation in Developed Countries

Bird et al. (2002) made an effort to give a comprehensive literature review on the subject of land and property taxes. They listed the taxation systems of at least 40 various nations. They concluded that the tax systems of each nation are fraught with ambiguity, complexity, and a wide variety of phenomena and thus, it is quite complex to collect the immovable property taxation at optimum. Bird and Slack (2004) provided an explanation of the primary factors that contributed to the underutilization of the immovable property taxes. Researchers found that the tax system's high level of discernibility and its high level of instability are two of the significant reasons for which it is unpopular. The most common reason that was clinched was the unpopular behavior of the tax system. He went on to describe the instability or loss in revenue collection owing to the unusual and exempted clauses given by the policy makers. The third explanation that they cited for underutilization is, inadequate management and the lack of coordinated processes, which results in reduced collections.

Dalsgaard (2000) investigated the challenges of immovable property taxation in Mexico. The researcher proposed that administration of immovable property taxation can be enhanced with the help of integration of social and tax records and comprehensive registration of taxpayers through better training of citizens. Jashari (2020) also investigated the challenges toward immovable property taxation in Kosovo. The findings revealed that improper regulation, political involvement, and declining the moral of citizen in paying their taxation are critical challenges toward immovable property taxation. Mangioni (2010) identified the identical challenges suffered by local authorities. Number of other studies in Malaysia has determined the challenges toward the property taxation

including property tax non-compliance, administration, regulation, and its procedure (Rahman et al., 2021; Atilola et al., 2019; Mohd et al., 2018; Sahari et al., 2020; Abdullah et al., 2022; Ross and Mughan, 2018). A study by Nyabakora et al. (2020) in Tanzania depicts the same ground of the findings. Asher and Nandy (2018) investigated the immovable property taxation in Singapore. The findings proposed that the potential of immovable property taxation is limited in the future and thus, the actual and potential property taxation is diverging. A similar study by Lazović-Pita and Močević (2018) in Bosnia and Herzegovina demonstrated that insufficient reliable long term data is impediment towards the efficient collection of property taxation.

Anderson (2011) analyzed the challenges associated with shifting from a revenue model heavily reliant on selling land use rights (long-term leaseholds) to immovable property tax system. In a similar vein, Brys et al. (2013) encompass the idea of introducing immovable property tax as part of various potential alterations to China's tax framework. Identically, Choi and Sjoquist (2014) argued that the arrangement of lum-sum grants originating from Beijing creates skewed incentives for land suppliers and consumers. They ultimately suggest that utilizing immovable property tax would be a more advantageous substitute revenue stream for local governments. Dalsgaard (2000) tested the primary shortcomings within the immovable property tax system of Mexico. The author identified that the Mexican urban area having the least proportion of tax revenues in comparison to GDP among OECD nations. He recommended that enhancing property taxation, especially in real estate, should primarily focus on removing tax privileges for sectors such as agriculture, fisheries, publishing, land transportation, and fiscal subsidies. Furthermore, administrative efficiency could be enhanced by merging social and tax databases.

3. Methods

3.1. Research Design

The qualitative research strategy has been adopted in this research study to investigate the challenges of immovable property taxation in Jalalabad district of Nangarhar province - Afghanistan. The context of the study has been discussed from both the quantitative and qualitative perspective. There are several reasons for using the qualitative aspect of the mixed strategy that is discussed with the help of few critical points. Firstly, it belongs to the constructivist ontological framework since it departs from a non-empirical philosophy. Secondly, the phenomenon may be better grasped in its proper setting with the use of a qualitative approach to the inquiry. Thirdly, the qualitative research doesn't deal with the scientific research and thus, it is nonscientific technique. Eventually, the qualitative research has been assisted us in answering the research questions that are associated with the qualitative strategy.

3.2. Area of the Study

This study has been examined the challenges of immovable property taxation in Jalalabad district of Nangarhar province. There are several reasons for selecting the corresponding district as study area that encompasses: Firstly, the local tax collection policies and regulation are identical in all 22 districts of Nangarhar province. Secondly, the local authority collects the highest immovable property tax from Jalalabad district as compared to other districts of Nangarhar province. Thirdly, it was selected due to its societal, economic, and political significance at both national and international level. Fourth, the Jalalabad district constitute highest population as compared to other districts. Finally, easy accessibility to the information and prospective respondents as compared to other districts of the province. Therefore, this district is selected as study area of the research.

3.3. Sampling and Research Instrument

A sample is a subset taken from a larger population for analysis (Creswell, 2009). The sample size for our study is 20 prospective respondents. There are no clear criteria for selecting the sample size threshold level in the qualitative research. However, this sample size can be justified for our study based on several critical reasons. Firstly, this sample size can lead us to the saturation. This implies that we can achieve the objectives of our study. This would further help in depth understanding of the challenges of immovable property taxation that are pertained toward the directorate of revenue department in Jalalabad district of Nangarhar. Secondly, this sample size is enough to be a representative sample. This implies that our findings on the problems and challenges that also applicable on the remaining 21 districts other than Jalalabad district in Nangarhar province.

Thirdly, conducting a large number of interviews would impose high cost and would take long time to collect the data from the high-level authorities. It is due to that approaching to high level authorities of directorate of revenue department would be quite difficult and would not be able to collect the data in a specified time. In precise, it is quite difficult to access to the concern population in Jalalabad district to investigate the challenges and issues toward immovable property taxation. Finally, this sample size is sufficient due to the homogeneity of sample

universe. This implies that the characteristics of prospective participants of the study are homogenous in Jalalabad district – Nangarhar. This sample size is supported by several number of studies such as Berg (2001). The following Table 1 would further explore the sample size that is supported and in line with the sample size of our study.

Table 1: Sample Size of Supported Studies

| Methodological Perspective | Research Studies | Number of Prospective Respondents |
|----------------------------|----------------------------|--|
| Qualitative Research | Guest et al. (2006) | 15 Respondents to be Minimum |
| | Guest et al. (2006) | 04 Prospective Respondents |
| | Sim et al. (2019) | Between 12-60, the average value is 30 |
| | Sim et al. (2019) | 5-8 prospective respondents in case of homogenous elements of the population |
| | Stake (2010) | 12-20 prospective respondents in case of in depth interview |
| | Sim et al. (2019) | 20-30 prospective respondents |
| | Constantinou et al. (2017) | 12 prospective respondents |
| | Francis et al. (2010) | 14 participants |
| | Nascimento et al. (2018) | 15 participants |
| | Young and Casey (2019) | 15 participants |

Source: Author's Own

This research has been used the purposive sampling technique, which is the most appropriate technique for fulfilling the objective of challenges and issues that are pertained toward the directorate of revenue department in Jalalabad district of Nangarhar. The random sampling technique was not appropriate because this was enable the researchers to deliberately choose the prospective respondents that can help us to determine the challenges and issues of immovable property tax collection. Additionally, this technique of sampling is beneficial as there is a sufficient lack of resources including cost and time. Beside this, purposive sampling can be more realistic than randomization in terms of time, effort and cost needed in finding prospective informants that can help us to determine the problems and challenges of immovable property tax collection. Therefore, this sampling technique has been used for this study. The sample unit of the study is directors of NRD (Nangarhar Revenue Department), deputy directors of NRD, property tax collectors, and senior tax administrator.

Furthermore, primary data has been used for this research study. The primary data has been collected via structured interview to investigate the challenges of immovable property taxation. The researcher himself has been conducted the structured interview with the all directors of NRD (Nangarhar Revenue Department), deputy directors of NRD, property tax collectors, senior tax administrator, district governor, and senior provincial authorities in Jalalabad district of Nangarhar province - Afghanistan. This was for the purpose to reduce the variation in asking the questions and recording the answers of the corresponding listed questions (Belk, 2006). Inappropriate recording of the answers and asking the questions rises the error due to the variation. The structured interview has been assisted us to obtain in depth understanding of the phenomenon. There was a great care in conducting and guiding interviews so that irrelevant details might be avoided (Belk, 2006). In precise, a 20-30 minutes in-depth personal structured interview was conducted with the all directors of NRD (Nangarhar Revenue Department), deputy directors of NRD, property tax collectors, senior tax administrator, district governor, and senior provincial authorities in Jalalabad district to answer the research questions of the study.

3.4. Data Analysis Method

In this study, we have been used various techniques to analyze the primary data of the study. The thematic analysis has been used to determine the common theme of challenges, and problems of immovable property tax collection that are pertained to the local authorities. We have been adopted the Braun and Clarke (2006) six steps of thematic analysis that include familiarization, coding, search for themes, reviewing themes, identifying themes, and writing up, respectively. These six phases have assisted us in identification of appropriate challenges, issues, and growth

prospects in tax collection. Therefore, the Nvivo 24 has been applied for the thematic analysis for the aim of withdrawing the challenges and growth prospects from the prospective respondents in this study.

4. Results

4.1. Challenges toward Immovable Property Taxation

This section highlights the challenges toward the immovable property taxation suffered by the NRD. The main challenges suffered by the NRD are administrative obstacles, political obstacles, challenges toward the IP owners, social challenges, economical challenges, and legal challenges. These challenges toward immovable property taxation would be broadly explain in proceeding discussion.

4.2.1 Administrative Obstacles toward Immovable Property Taxation

The interview sessions with the prospective respondents revealed many significant administrative barriers that impede the efficient collection of immovable property taxes (IPT). The primary obstacles encountered by tax authorities in the Jalalabad district are tax evasion and fraud, lack of transparency, inadequate technological infrastructure, inefficient tax administration procedures, shortage of trained personnel, and insufficient resources. These issues received the highest level of agreement among the respondents. These barriers jointly hinder the accurate evaluation, implementation, and retrieval of immovable property taxes. Nevertheless, most participants believe that challenges such as ineffective valuation systems, contradictory tax policies, exemptions and deductions, delays in tax evaluation and billing, insufficient communication and outreach, and intricate and burdensome administrative procedures do not have an impact on immovable property taxation. The primary obstacles will be thoroughly examined in the subsequent discussion, as shown in Table 2.

4.2.1.1 Lack of Transparency

The absence of transparency is a notable obstacle for local authorities in effectively collecting IPT (Immovable Property Taxation). 90 percent of the participants strongly agree that the main hindrance to the effective collection of IPT is the absence of transparency. Merely 5 percent of the potential participants agree that the absence of transparency is a barrier. Nevertheless, 5 percent of the participants maintain a neutral stance, maybe because they are apprehensive about possible consequences from the existing authorities. Consequently, they are unable to provide the true information owing to the fear of being terminated from their employment. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.1.1.2 Tax Evasion and Fraud

Local authorities have significant challenges in dealing with tax evasion and fraud, which have a notable impact on the taxation of immovable property. Tax evasion and fraud are the second most significant difficulty for NRD administrations. 80% of the respondents strongly agree with the interviewer's assessment that tax evasion and fraud occur. The majority of respondents feel that many workers engage in fraudulent activities for personal gain as a result of receiving very low compensation. Only 20% of the interviewees think that local authorities are affected by tax evasion and fraud. As a result, there has been a substantial decrease in immovable property taxes, highlighting the urgent need for an efficient mechanism to prevent tax evasion and fraud. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

Table 2: Administrative Obstacles toward Immovable Property Taxation

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------------|-------------------|----------|---------|-------|----------------|
| Inaccurate property records and data | 0% | 0% | 0% | 65% | 35% |
| Inefficient Valuation Systems | 0% | 100% | 0% | 0% | 0% |
| Tax Evasion and Fraud | 0% | 0% | 0% | 20% | 80% |
| Lack of Transparency | 0% | 0% | 5% | 5% | 90% |
| Inconsistent Tax Policies | 55% | 45% | 0% | 0% | 0% |
| Exemptions and Deductions | 60% | 40% | 0% | 0% | 0% |

| | | | | | |
|---|-----|-----|----|-----|-----|
| Poor technology infrastructure for tax management | 0% | 0% | 5% | 15% | 80% |
| Inefficient tax administration processes | 0% | 0% | 5% | 20% | 75% |
| Lack of trained personnel | 0% | 0% | 0% | 30% | 70% |
| Delays in tax assessment and billing | 40% | 60% | 0% | 0% | 0% |
| Limited taxpayer education and awareness programs | 0% | 10% | 5% | 20% | 65% |
| Inadequate communication and outreach | 60% | 35% | 5% | 0% | 0% |
| High administrative costs | 0% | 0% | 0% | 30% | 70% |
| Complex and burdensome administrative procedures | 45% | 55% | 0% | 0% | 0% |
| Insufficient Number of Organizational Structure | 0% | 0% | 0% | 40% | 60% |
| Lack of Resources | 0% | 0% | 0% | 35% | 65% |

Source: Interviews conducted in 2023

4.2.1.3 Poor Technology Infrastructure for Tax Management

The majority of interviewees argued that the insufficiency of technological infrastructure for tax administration is the third main obstacle encountered by local authorities in the Jalalabad district. 80% of the interviewees expressed strong agreement that the existing electronic infrastructure for tax administration is noticeably inadequate, resulting in substantial obstacles in the collection of IPT. This agreement emphasizes the urgent need for significant enhancements in technology systems to simplify tax collection procedures and boost revenue production for local authorities.

Conversely, 15% of respondents claimed that NRD had an inadequate technical infrastructure. They highlighted the negative impact it has on the efficiency of IPT collection. In addition, 5% of respondents maintain a neutral stance, and the reasons for this may be attributed to two factors: First and foremost, the majority of the staff are freshly recruited and hence inexperienced with the resources that are at their disposal. Furthermore, the lack of enough money is impeding the implementation of essential technical infrastructure inside the NRD, which is important for the efficient collection of immovable property tax. The findings of this factor is supported by Dedu (2015) and Javeed (2018).

4.2.1.4 Inefficient Tax Administration Processes

The inefficiency of the tax administration process is a significant burden for local authorities and has a notable impact on the taxation of immovable property.

Inefficient tax administration process rank as the fourth most significant difficulty faced by local authorities in the Jalalabad region of Afghanistan. 75% of the interviewees strongly agree with the interviewer's assessment that NRD's tax administration systems are feeble and ineffective. Only 20% of the interviewees feel that local authorities lack an adequate tax administrative mechanism for effectively collecting taxes from immovable property owners. Consequently, the absence of an ineffective administrative procedure has greatly diminished the collection of IPT. The findings of the study are supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020).

4.2.1.4 Lack of Trained Personnel

The scarcity of skilled personnel is identified as the sixth most prominent obstacle encountered by local administrations. 70% of respondents strongly believe that there is a significant lack of training among workers, which greatly hinders the collection of immovable property taxes.

The respondents stress the lack of sufficient training given to personnel, which negatively impacts their ability to efficiently collect immovable property taxes. In addition, 20% of respondents acknowledge a lack of training specifically focused on improving their proficiency in managing IPT. The findings of this factor is supported by Dedu (2015) and Javeed (2018).

4.2.1.5 High Administrative Cost

Local authorities have a considerable issue in effectively collecting IPT due to the high administrative expense. 70% of the participants strongly believe that the collection of IPT incurs a significant administrative expense that is not covered by the NRD. An adequate allocation of administrative expenses is necessary to ensure the efficient collection of the IPT.

Otherwise, the local authorities would lack the capability to collect the IPT more efficiently. Furthermore, 30 percent of the interviewees concur that NRD is incapable of bearing significant administrative costs, but the effective collection of IPT does need a high administrative cost. However, 30 percent of the respondents concur that NRD has a shortage of funds, while the effective collection of IPT necessitates the greatest expense that is not adequately supported by the local authorities. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.1.6 Lack of Resources

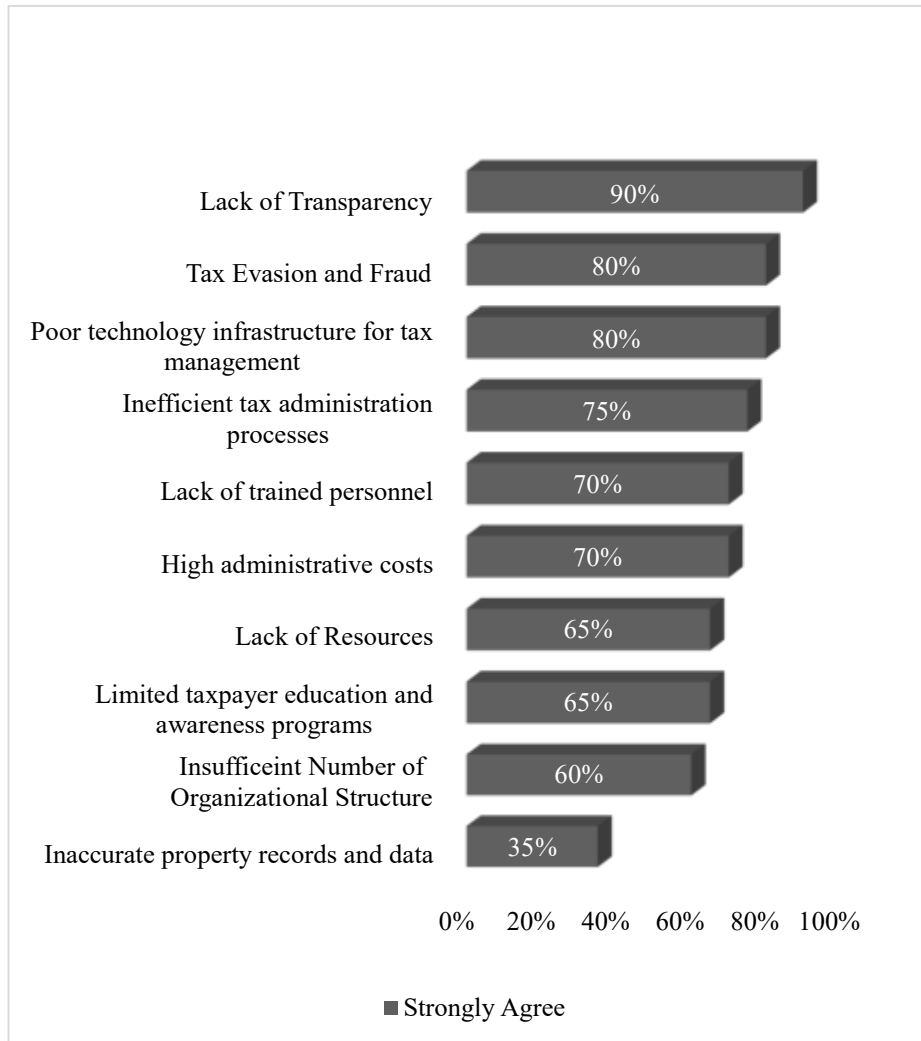
A significant obstacle faced by local administrations in collecting immovable property taxes is the scarcity of resources. 65% of respondents strongly think that NRD suffers from a shortage of resources that greatly affects the IPT and hinders their ability to effectively collect it.

There are two primary causes for this: firstly, an inadequate allocation of funds for the NRD assets. Furthermore, the NRD is reluctant to provide significant funds towards their resources. In addition, 35% of the respondents acknowledge that a significant shortage of resources has impeded the staff from engaging in tax evasion and corruption in order to lead a prosperous life with their family. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

4.2.1.7 Limited Taxpayer Education and Awareness Programs

One of the primary obstacles to NRD is the lack of comprehensive taxpayer education and awareness initiatives by NRD. The NRD is failing to provide awareness workshops for its IP taxpayers to ensure they are fully informed about the benefits of taxes. The taxpayers have little knowledge on the use of tax revenue and its allocation by local authorities. Hence, people often perceive that the tax they pay is being used for the personal advantages of local officials.

The findings clearly indicate that 65% of the respondents strongly agree and 20% of the interviewees agree that there is a lack of education and awareness programs for taxpayers about the benefits and importance of paying taxes. Graph 1 accurately illustrates the administrative barriers to immovable property taxes in the Jalalabad region of Afghanistan. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).



Graph 1: Administrative Obstacles toward Immovable Property Taxation

Identically, the following Figure 02 represents the qualitative analysis carried out in Nvivo 20 and we come up with the following thematic analysis using framework analysis. The themes identify the basic, organized, and global theme of the interview sessions conducted with the prospective interviewees. The global theme and organized themes are challenges toward IPT and Administrative obstacles, respectively. The findings reveal that majority of the interviewees claim that the administrative obstacles are variation in tax policies, inadequate technological infrastructure, lack of transparency, lack of NRD staff, high administrative cost, lack of education, lack of resources, lack of training, and absence of registered documents.

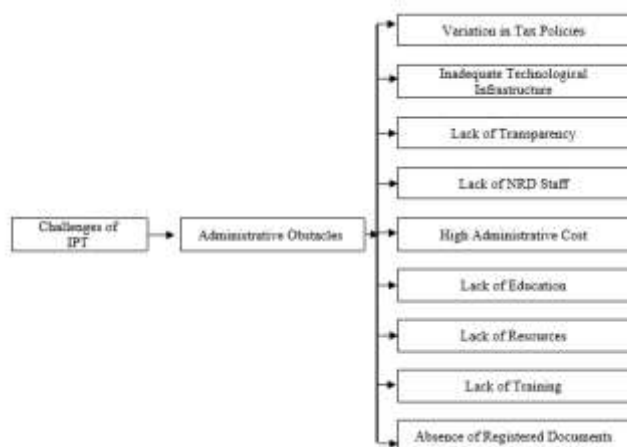


Figure 1: Administrative Obstacles toward Immovable Property Taxation

One of the participants in the interview session presented the notion that the internal staff lacks sufficient resources and training facilities. He argued that the primary administrative hindrance to the inefficient collection of immovable property taxes is the lack of training sessions provided by the NRD to their personnel. This training might significantly enhance their ability to collect the IPT more effectively but nonexistence of training session would significantly mitigate the ability of staff to collect the IPT efficiently. Another participant of the study working as Senior Tax Administrator argued that after the downfall of the Islamic Republic of Afghanistan, the NRD leaders continue to engage in corruption for their own personal gain. The primary factor contributing to the lack of openness is the inadequate compensation. The findings of this factor is in line with the studies of Blochliher (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

4.2.2 Legal Obstacles toward IPT

The interview sessions with the prospective interviewees have revealed the legal barriers to implementing the IPT. The results indicate that the main legal impediments are political interference and pressure, disagreements over property assessment, an inefficient legal procedure, and instances of tax evasion and fraud. The primary political challenges will be thoroughly examined in the subsequent discussion as shown in Table 2.

Table 3: Legal Obstacles toward Immovable Property Taxation

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|-------------------------------------|-------------------|----------|---------|-------|----------------|
| Political Pressure | 0% | 0% | 0% | 20% | 80% |
| Legal Loopholes | 55% | 45% | 0% | 0% | 0% |
| Inadequate legal frameworks | 55% | 45% | 0% | 0% | 0% |
| Lack of enforcement mechanisms | 85% | 15% | 0% | 0% | 0% |
| Tax evasion and fraud | 0% | 0% | 0% | 15% | 85% |
| Property valuation disputes | 0% | 0% | 0% | 10% | 90% |
| Legal exemptions and loopholes | 70% | 30% | 0% | 0% | 0% |
| Inefficient legal processes | 0% | 0% | 0% | 20% | 80% |
| Political Pressure and Intervention | 0% | 0% | 0% | 10% | 90% |
| Limited Enforcement Resources | 90% | 10% | 0% | 0% | 0% |

Source: Interviews Conducted with the Participants (2023)

4.2.2.1 Political Pressure and Intervention

The main challenge encountered by NRD administrations in efficiently collecting immovable property taxes are political pressure and interference. About 90% of respondents strongly believe that political interference greatly obstructs attempts to impose immovable property taxes and hinders the appropriate administration of such levies. Conversely, the remaining 10% of respondents agree that political influence presents obstacles to the effective collection of taxes on immovable assets. The prevailing agreement emphasizes the extensive effect of political elements on taxation procedures, underscoring the pressing need for actions to reduce excessive influence and guarantee equitable and transparent revenue collecting techniques. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.2.2 Property Valuation Disputes

Property valuation disputes are the second most major challenge encountered by local authorities when it comes to ensuring appropriate taxation of immovable property. The study's results indicate that 90% of the respondents strongly agree that conflicts about property value significantly impede tax collection operations. The presence of these conflicts adds complexity to the assessment process, resulting in delays and uncertainty in tax administration. Even a minority of 10% of the respondents agree that property value disputes are a factor in the legal obstacles faced while collecting immovable property taxes. The majority of disputes over immovable property taxes arise

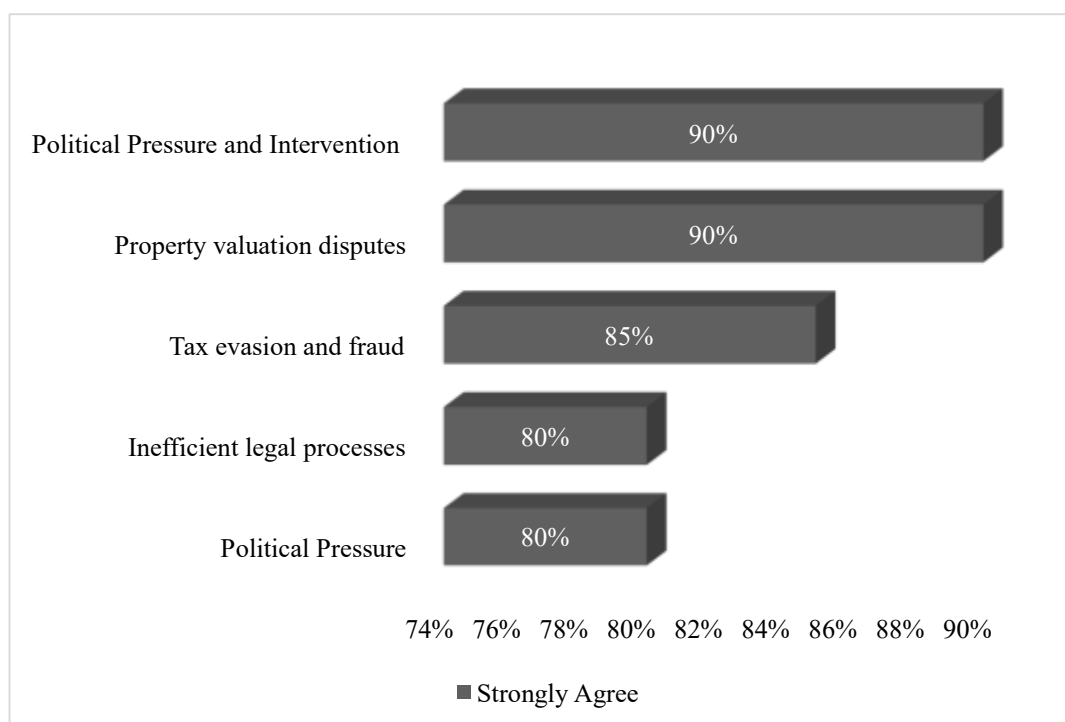
from disagreements about the value of the properties. The majority of property owners are attempting to reduce their tax liability by submitting the smallest possible measurements and valuations for their immovable properties. The findings of this factor is supported by Dedu (2015) and Javeed (2018).

4.2.2.3 Tax Evasion and Fraud

Local authorities have the significant problem of effectively taxing immovable property, with tax evasion and fraud being the third most prominent obstacle. The interview session remarkably reveals that 85% of the participants strongly agree that tax evasion and fraud provide a significant legal barrier to tax collection activities and local authorities. These illegal activities weaken the honesty of the tax system and diminish the confidence of the people in government. The majority of politicians are presently engaging in corruption, which leads to a significant decrease in property values. Consequently, the local authorities are unable to efficiently collect the immovable property taxes. Nevertheless, 15% of respondents agree that tax evasion and fraud impede the efficient gathering of immovable property taxes. Thus, this is seen as the primary hindrance for local authorities, leading to a significant reduction in immovable property taxes. The findings of the study are supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020).

4.2.2.4 Inefficient Legal Process

The emergence of inefficient legal processes is identified as the fourth most significant impediment encountered by local authorities in their efforts to implement effective immovable property taxation. The study's findings indicate that 80% of the interviewees strongly agree that inefficiencies in the legal system create significant legal obstacles for the legal authorities, hindering their ability to effectively collect immovable property taxes. These inefficiencies hinder the execution of taxes legislation by causing delays and complications in tax administration. Furthermore, 20% of respondents concur that the inefficient legal procedure impedes the successful retrieval of immovable property taxes. The government's lack of attention to the legal process and the failure of local authorities to adopt existing procedures for efficient collection of immovable property taxation are the reasons for this. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017). The Graph 2 accurately illustrates the legislative barriers to immovable property taxation in the Jalalabad area of Afghanistan.



Graph 1: Legal Obstacles toward Immovable Property Taxation

The framework analysis findings indicate that most of the interviewees assert that the main legal challenges are property valuation issues, ineffective legal procedures, political influence and interference, lack of awareness, tax

evasion and fraud, and absence of an enforcement mechanism. The legal barriers identified from the framework analysis are highlighted in the following Figure 02.

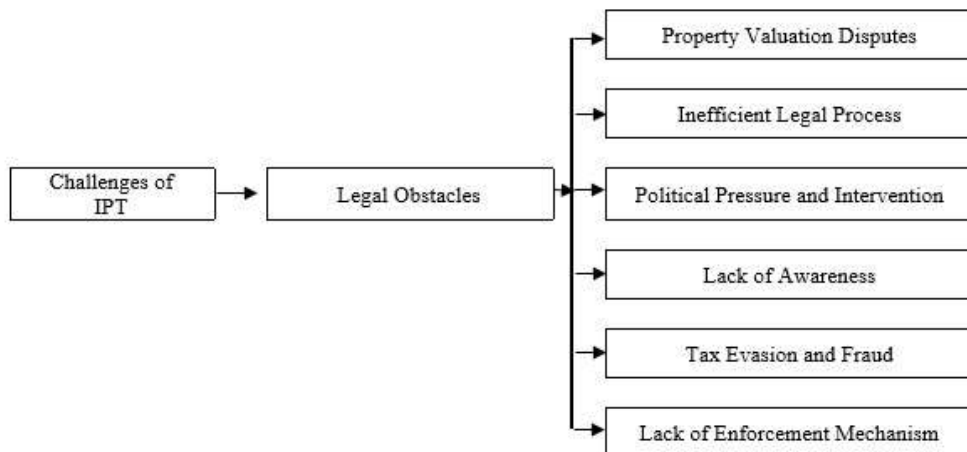


Figure 2: Legal Obstacles toward Immovable Property Taxation

One of the interview participants presents the following reasoning concerning the controversies over property valuation for immovable property taxes. The participant contended that property valuation disputes are impeded by substantial legal hurdles. Taxpayers frequently disputes on the evaluations of their properties, however, there is a noticeable lack of adequate compliance mechanisms to adequately handle these difficulties.

4.2.3 Challenges toward Immovable Property Owner

The interview sessions with the prospective respondents have shown the obstacles faced by the property owner. The findings indicate that the immovable property owner has various obstacles including the rate of taxes, conflicts over property assessment, penalties for late payment, lack of information, resistance to taxation, unfamiliarity with the procedure, and economic hardship. The primary obstacles faced by property owners will be thoroughly examined in the upcoming discussion as outlined in Table 3.

4.2.3.1 Tax Burden

The primary difficulty faced by property owners is the heavy rate of taxation on immovable property, as indicated by 85% of respondents who strongly agreed during interviews. They argue that this tax burden makes it impossible for them to meet their tax responsibilities, therefore significantly reducing property taxes. In contrast, 15% of the prospective interviewees agreed that this significant burden caused the immovable property taxation and its collection. They express their inability to fulfill tax obligations, which is likely to hinder the NRD's efforts in collecting taxes. These findings emphasize the urgent requirement for legislative actions to reduce the tax burden on property owners while maintaining efficient revenue collection methods. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.3.2 Lack of Information

Insufficient information is identified as the second most significant obstacle encountered by owners of immovable property, as confirmed by 85% of respondents in interviews. They claim that the lack of information about tax requirements hinders their comprehension of tax payment procedures, ultimately putting immovable property taxes at risk. Similarly, 15% of respondents agree that insufficient information hinders the prompt payment of taxes. Therefore, it is crucial to provide taxpayers with detailed information to help them comply with tax regulations related to property taxes in a timely and educated manner, thereby addressing this important issue. The findings of the study are supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020).

Table 4 : Challenges toward Immovable Property Owners in Paying their Taxes

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--------------------------------|-------------------|----------|---------|-------|----------------|
| Tax Burden | 0% | 0% | 0% | 15% | 85% |
| Valuation Disputes | 0% | 0% | 5% | 25% | 70% |
| Payment Deadlines | 90% | 10% | 0% | 0% | 0% |
| Late Payment Penalties | 0% | 0% | 0% | 20% | 80% |
| Payment Methods | 80% | 20% | 0% | 0% | 0% |
| Tax Increases | 95% | 5% | 0% | 0% | 0% |
| Lack of Information | 0% | 0% | 0% | 15% | 85% |
| Resistance to Taxation | 0% | 0% | 0% | 20% | 80% |
| Unfamiliarity with the Process | 0% | 0% | 0% | 45% | 55% |
| Economic Hardship | 0% | 0% | 0% | 30% | 70% |
| Changes in Tax Laws | 75% | 25% | 0% | 0% | 0% |
| Limited Payment Options | 85% | 15% | 0% | 0% | 0% |

Source: Interviews Conducted with the Participants (2023)

4.2.3.3 Resistance to Taxation

The third most significant difficulty encountered by immovable property owners is their strong opposition to taxation, as indicated by 80% of respondents during interviews. They contend that this opposition hinders their capacity to immediately fulfill their tax obligations, therefore diminishing the effectiveness of immovable property taxation. Similarly, 20% of respondents admit their aversion to taxes, highlighting the challenge of paying taxes promptly. As a result, the NRD encounters difficulties in effectively and promptly collecting taxes. To ensure compliance and improve revenue collection in property taxation, it is essential to address opposition by implementing effective communication and policy initiatives. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.3.4 Late Payment Penalties

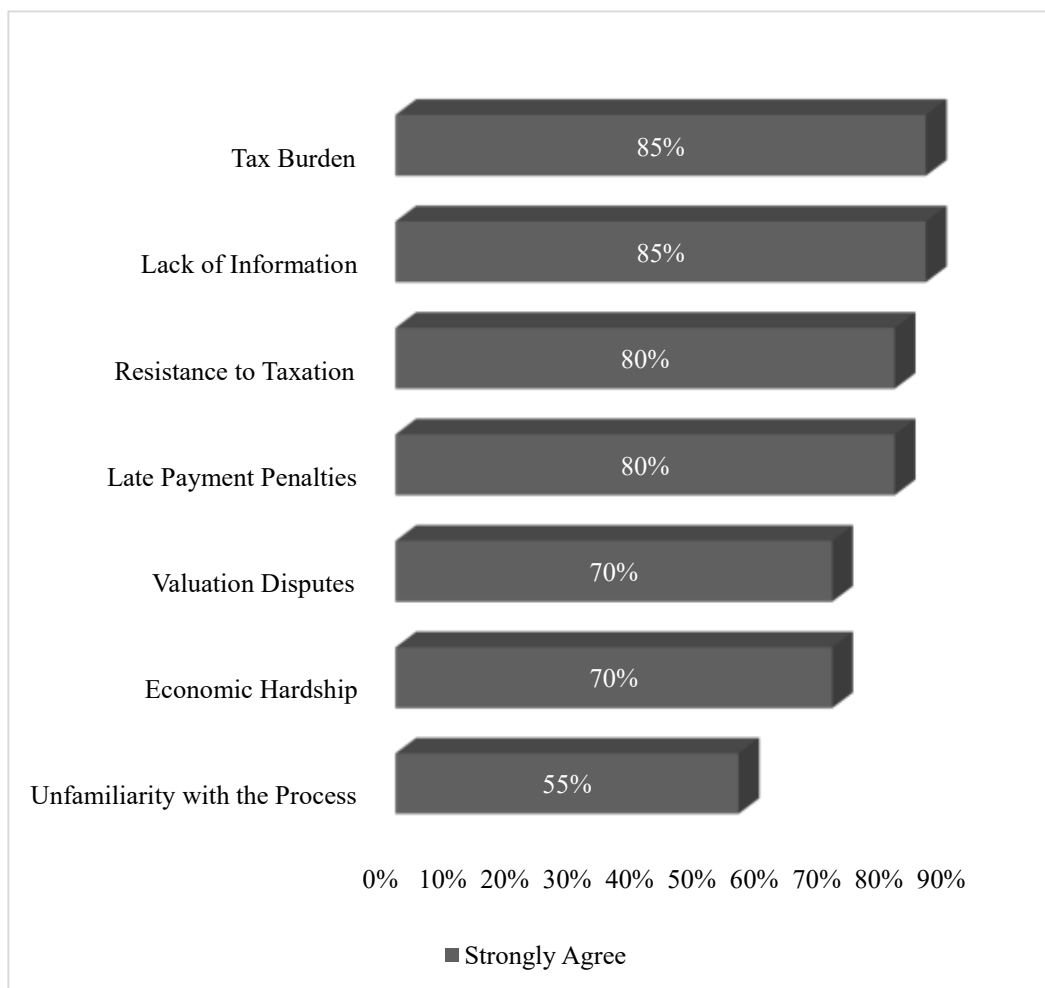
Late payment penalties is the 4th highest challenge / factor toward the immovable property taxpayers that remarkably hindered the efficient collection of IPT. 80% of the participants strongly agree that late payment penalties are another severe challenge faced by the immovable property owners that significantly causes to reduce the efficient collection of IPT. They argue that these fines worsen their financial burden, making it increasingly difficult to satisfy their tax obligations on time, therefore hindering immovable property taxation. Similarly, 20% of respondents agreed to incurring late payment penalties, highlighting the challenge of paying taxes on time. Consequently, the NRD faces challenges in effectively gathering taxes within the specified time range. It is crucial to reduce the negative effects of late payment penalties in property taxation by making policy changes and implementing educational programs for taxpayers. This will promote compliance and make the process of collecting taxes more efficient. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

4.2.3.5 Valuation Disputes

Valuation disputes rank as the sixth most significant difficulty encountered by owners of immovable property, with 70% of respondents strongly agreeing during interviews. They contend that persistent discussions about the assessment of immovable property value, which are typically linked to alleged deficiencies in the NRD evaluation techniques, greatly impede the taxation of immovable property. Furthermore, 30% of the interviewees recognize the problem presented by valuation conflicts, highlighting the complexity of precisely ascertaining property values. As a result, NRD authorities are concerned with settling valuation disputes, which adds complexity to tax assessment processes. It is crucial to use improved methods for determining the value of properties and resolving disputes in order to guarantee fair and efficient practices in property taxation. The findings of this factor is supported by Dedu (2015) and Javeed (2018).

4.2.3.6 Economic Hardship

The findings of the study significantly demonstrate that 70% of the prospective participants strongly agreed that economic hardship is the sixth most challenging issue for immovable property owners. They contend that in the midst of the aftermath of the Islamic Republic's collapse, the extensive economic hardship worsens the challenge of fulfilling tax responsibilities that has a substantial effect on the taxation of immovable property. Furthermore, 30% of the interviewees agree that the difficulty presented by economic hardship toward the IP owners, emphasizing the issue in accurately assessing property values during the times of economic instability. This situation highlights the urgent requirement for policy interventions to reduce economic hardships on property owners, enabling fair and effective property taxing processes during difficult economic downturns. The findings of the study is supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020). The graph accurately illustrates the difficulties faced by property owners in the Jalalabad district of Afghanistan.



Graph 2: Challenges toward Immovable Property Owner

The framework analysis findings indicate that a large number of interviewees identify several challenges faced by immovable property owners. These challenges include a lack of awareness and education, tax burden, insufficient information, resistance to taxation, penalties for late payment, disputes over property valuation, and a lack of trust in the government. The issues faced by property owners are summarized in Figure 3 based on framework analysis.

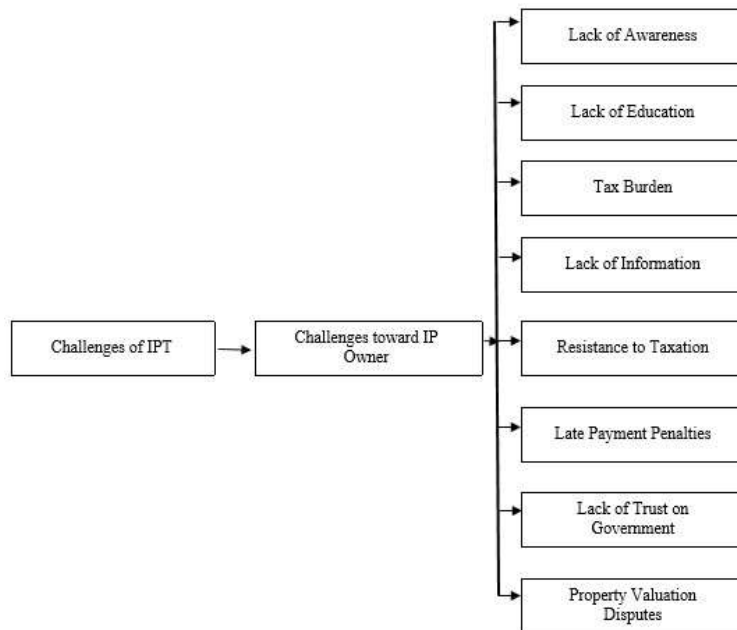


Figure 3: Challenges toward Immovable Property Owners in Paying their Taxes

A participant believes that a dearth of information poses a significant obstacle to immovable property taxation. The lack of information is significantly obstructing our capacity to navigate different parts of property transactions and comply with regulations, thereby impeding the efficient collection of Immovable Property Tax. It is essential to address this issue in order to make procedures more efficient and encourage property owners to comply, which will ultimately improve the effectiveness of the IPT system.

4.2.4 Social Challenges toward IPT

The interview sessions with the interviewees have revealed the social obstacles faced by local authorities of Jalalabad district. The data clearly indicate that the main societal obstacles to the implementation of the IPT are property right and ownership issues, taxpayer opposition, lack of understanding, and public perception and confidence. The primary societal difficulties related to the IPT will be thoroughly examined in the proceeding discussion as highlighted in Table 4.

Table 5: Social Challenges toward Immovable Property Taxation

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--|-------------------|----------|---------|-------|----------------|
| Public Opposition | 30% | 70% | 0% | 0% | 0% |
| Property Rights and Ownership Disputes | 0% | 0% | 0% | 10% | 90% |
| Taxpayers Resistance | 0% | 0% | 0% | 0% | 100% |
| Lack of Awareness | 0% | 0% | 0% | 15% | 85% |
| Inequity and Social Injustice | 80% | 20% | 0% | 0% | 0% |
| Public Perception and Trust | 0% | 0% | 0% | 10% | 90% |

Source: Interviews Conducted with the Participants (2023)

4.2.4.1 Taxpayers Resistance

The primary social difficulty confronted by local government is the opposition and resistance of taxpayers, as confirmed by uniform agreement from all interviewees. It is said that taxpayers routinely refuse to pay their taxes, which presents considerable challenges for tax collecting attempts. The prevalent resistance to taxes is a significant

obstacle for local authorities in their efforts to efficiently gather the required funds, highlighting the widespread extent of this problem within the community. To limit the impact of taxpayer resistance and maintain the sustainability of tax collection for local authorities, it is crucial to address this issue through improved communication, education, and even altering tax policies. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

4.2.4.2 Property Right and Ownership Disputes

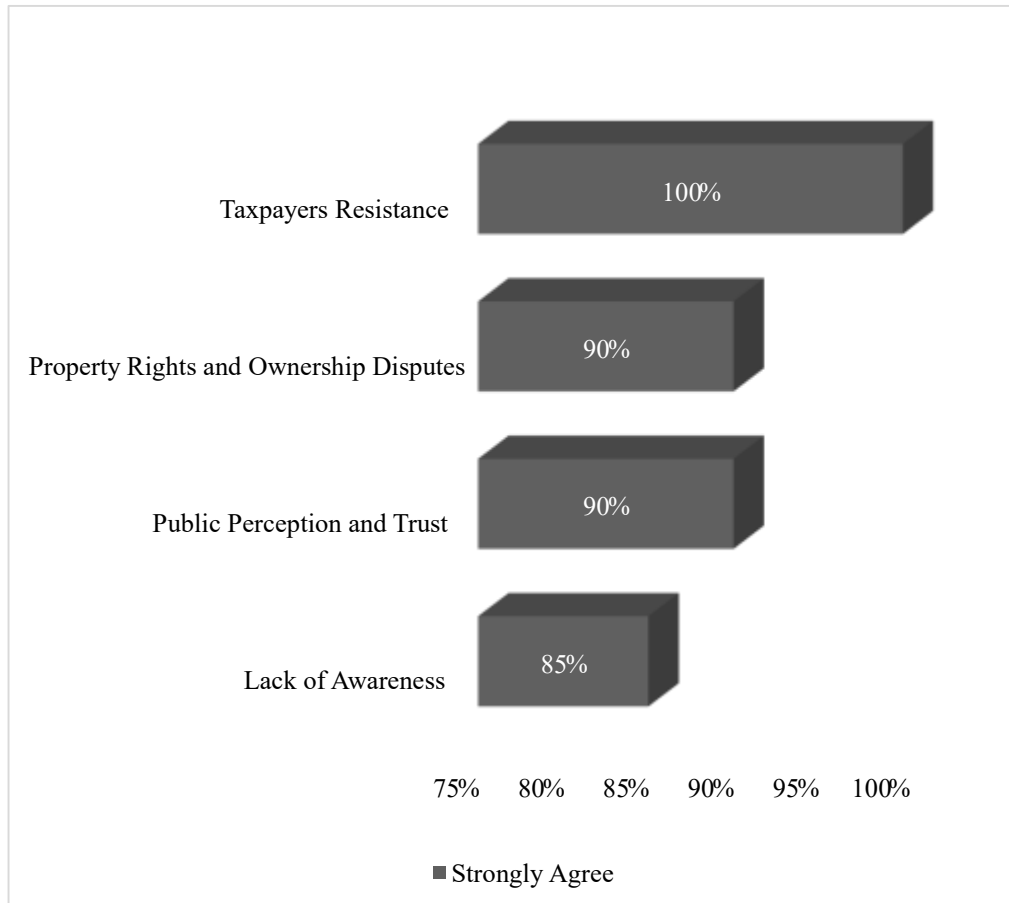
The findings of the study significantly highlight that property rights and ownership disputes are identified as the second most significant social concern faced by local authorities, with 90% of respondents strongly agreeing. They contend that taxpayers frequently challenge their ownership and rights, resulting in delays in tax payments and significant decreases in payment amounts. This pervasive occurrence has a substantial effect on the taxation of immovable property, impeding the collection of taxation and making tax administration operations more complex. In addition, 10% of the interviewees agree about the widespread occurrence of these conflicts among taxpayers, thus highlighting the significant impact of property rights and ownership disputes on the taxation environment. To ensure equitable and efficient tax collection by local authorities, it is imperative to address these conflicts by implementing effective dispute resolution methods and establishing unambiguous property rights legislation. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.4.3 Public Perception and Trust

The local authorities face the challenge of public perception and trust, which is considered as third most serious social issue. This was strongly agreed upon by 90% of the respondents during interviews. They contend that the NRD faces significant issues in terms of public perception and confidence, as taxpayers find it difficult to comprehend the allocation and expenditure of collected taxes. The absence of openness and comprehension results in delays in tax payments and significant decreases in payment sums, which adversely affect tax collecting endeavors. In addition, 10% of respondents agree that public perception and trust is a serious social challenge toward the NRD and not able to effectively collect the immovable property taxation. Therefore, it is imperative for authorities to increase understanding and transparency regarding their spending in order to restore public trust and encourage tax compliance. The findings of the study are supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020).

4.2.4.4 Lack of Awareness

The lack of awareness is identified as the fourth most prominent social challenge encountered by local authorities, with 85% of participants strongly agreeing during interviews. They contend that the taxpayers' lack of awareness poses a challenge to the efficient collection of the Immovable Property Tax (IPT). This is because many people believe that the taxes they pay are being used for personal benefits rather than public progress. This misunderstanding impedes the adherence to tax regulations and the effectiveness of revenue collection initiatives, presenting a significant challenge for local governing bodies. In addition, 15% of the interviewees agree about the influence of insufficient knowledge, highlighting the necessity for authorities to improve public education and awareness campaigns regarding the utilization of tax money for social activities and development. To rectify this deficiency in knowledge, it is imperative to employ efficient communication tactics in order to cultivate trust and enhance taxpayers' adherence to tax regulations. The findings of this factor is supported by Dedu (2015) and Javeed (2018). Graph 4 accurately illustrates the social obstacles suffered by the NRD local authorities in the Jalalabad district of Afghanistan.



Graph 4: Social Challenges toward IPT

The framework analysis findings indicate that most interviewees assert that social challenges such as public perception and trust, taxpayers' resistance, lack of information on ownership, lack of coordination with taxpayers, economic hardship, high levels of unemployment, high levels of poverty, and non-compliance with tax evasion are prevalent. The societal challenges identified from the framework analysis are summarized in Figure 4 below.

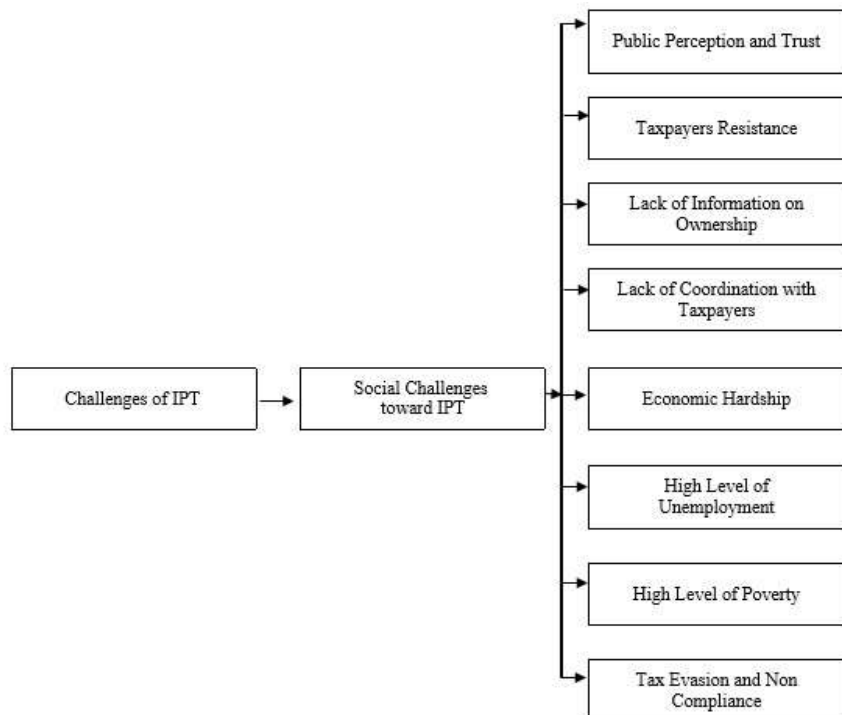


Figure 4: Social Challenges toward Immovable Property Taxation

Participants of the study argues that unemployment and poverty present significant societal obstacles to the Immovable Property Tax (IPT) system. The increase in unemployment and poverty rates has significantly impeded the collection of IPT, highlighting the urgent requirement for comprehensive measures to tackle these socioeconomic challenges.

4.2.5 Political Challenges toward IPT

The interviews conducted with the prospective interviewees have identified the political obstacles faced by the NRD of Jalalabad district. The results of the study provide compelling evidence that the immovable property taxes face significant political obstacles including political instability, inadequate government control, and political intervention. This section would broadly elaborate the political challenges toward IPT as depicted in Table 5.

Table 6: Political Challenges toward Immovable Property Taxation

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|---------------------------------|-------------------|----------|---------|-------|----------------|
| Collapse of Republic Regime | 15% | 15% | 70% | 0% | 0% |
| Political Instability | 0% | 0% | 0% | 35% | 65% |
| Lack of Governmental Regulation | 0% | 0% | 0% | 15% | 85% |
| Political Interference | 0% | 0% | 0% | 10% | 90% |

Source: Interviews Conducted with the Participants (2023)

4.2.5.1 Political Interference

The primary political challenge faced by NRD local administrations is political intervention, as indicated by 90% of respondents strongly agreeing during interviews. The findings of the study significantly demonstrate that the presence of political intervention poses a substantial obstacle to the proper implementation and collection of the Immovable Property Tax (IPT), hence impeding the efficacy of tax collection endeavors. The presence of this involvement affects the autonomy and efficacy of the NRD in the administration of IP tax collection, hence presenting a significant impediment for local authorities. Furthermore, it is worth noting that 10% of the participants interviewed agree about the adverse consequences of political influence on the collection of IPT. This highlight the pressing need for the implementation of regulations aimed at preventing and mitigating political participation in tax administration procedures. In order to tackle this dilemma, it is essential to protect the autonomy of tax collecting procedures from political interference, hence guaranteeing equitable and effective income generation for local governing bodies. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

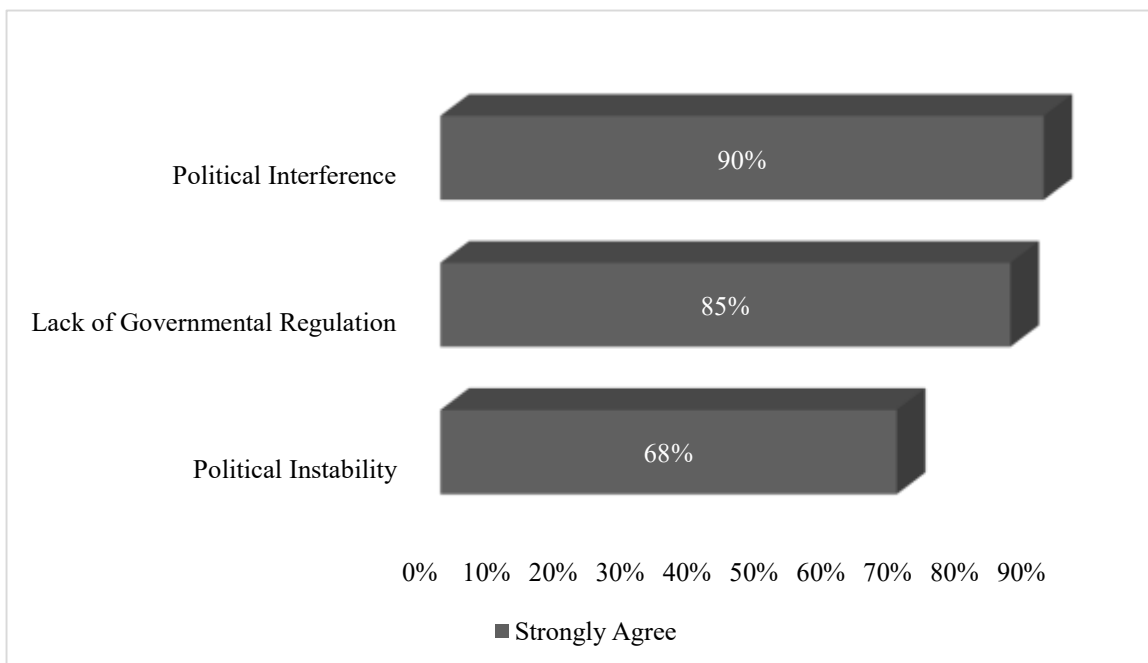
4.2.5.2 Lack of Government Regulation

The absence of governmental regulation is seen as the second most significant political obstacle encountered by local authorities, as shown by 85% of participants expressing strong agreement throughout the interviews. The contention put out is that the lack of well-defined governmental laws poses a substantial obstacle to the efficient collection of the Immovable Property Tax (IPT), hence hindering the efficient collection of IPT. The current rules are not sufficiently detailed and do not provide sufficient advice to the NRD, which worsens the difficulties in collecting IPT. Furthermore, it is worth noting that 15% of the prospective interviewees agree about the adverse consequences resulting from the absence of governmental laws pertaining to the collection of IPT. This highlights the pressing need to establish and enforce regulations that effectively assist the collection of immovable property taxes. To tackle this difficulty, it is essential to develop unambiguous and all-encompassing governmental legislation that are specifically designed to facilitate efficient tax administration procedures and guarantee equitable and effective tax generation for local governing bodies. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014).

4.2.5.3 Political Instability

The findings of the study significantly reveal that 68% of respondents strongly agreed that political instability ranks as the third most significant political difficulty encountered by local authorities. It is believed that the persistent presence of political instability poses a substantial obstacle to the successful collection of the Immovable Property Tax (IPT), hence hindering the effectiveness of IP collection. The prevalent political instability inside the nation has a direct and detrimental effect on the operations of IPT collection. In addition, a significant proportion of the respondents, namely 32%, recognize the gravity of political instability as a formidable obstacle faced by the NRD, highlighting its adverse impact on the effectiveness of IPT collection. If not resolved, political instability presents a substantial risk to the NRD's capacity to efficiently collect the IPT. Hence, it is essential to implement strategies aimed at alleviating political instability, thereby establishing a stable environment that facilitates efficient tax administration and IPT generation by local authorities. The findings of this factor is supported by Dedu (2015) and Javeed (2018). Graph 5 clearly illustrates the political obstacles faced by local authorities in Jalalabad district.

Graph 5: Political Challenges toward IPT



In a similar fashion, the results of the framework analysis show that a significant proportion of the participant's assert that the political obstacles comprise a lack of faith in the government system, inadequate government regulation, political instability, and political meddling. The framework analysis shown in Figure 5 has identified the political challenges.

Figure 5: Political Challenges toward Immovable Property Taxation



Source: Framework Analysis in Nvivo 24

A participant of the study working as IPT collector argue that a significant hindrance to the collection of immovable property taxes is the prevailing lack of confidence in the government's management of IPT. There is a concern among taxpayers that their financial contributions are being directed towards personal gain rather than being utilized for the betterment of the public, so compromising the effectiveness of the taxation system.

4.2.6 Behavior of Taxpayers

The interview sessions conducted with the prospective interviewees have been useful in assessing the behavior of taxpayers during paying their taxes. The findings clearly indicate that taxpayers consistently engage in disputes regarding tax rates, seek tax exemptions, and have conflicts regarding tax adjustments. The behavior of taxpayers during paying their taxes would be broadly discussed in proceeding discussion as highlighted in Table 6.

Table 7: Behavior toward the Immovable Property Taxation during Paying their Taxes

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|----------------------------------|-------------------|----------|---------|-------|----------------|
| Not Paying the Taxes on Due Date | 15% | 15% | 65% | 0% | 5% |
| Disputing on Tax Rates | 0% | 0% | 0% | 30% | 70% |
| Requesting Tax Exemption | 0% | 0% | 0% | 10% | 90% |
| Conflict of Tax Adjustment | 0% | 0% | 0% | 5% | 95% |

Source: Interviews Conducted with the Participants (2023)

4.2.6.1 Conflict of Tax Adjustment

The biggest problem in taxpayer behavior during tax payment is the conflict for tax adjustment, as indicated by 95% of respondents strongly agreeing during interviews. Taxpayers frequently encounter disputes over tax adjustments that remarkably posing difficulties for tax authorities in effectively addressing their problems and ensuring the efficient collection of IPT. The disagreement at hand stems from the taxpayers' appeals for modifications to their tax obligations, notwithstanding the pre-established tax rates. Nevertheless, a mere 5% of the individuals interviewed recognize the widespread occurrence of these conflicts, underscoring the necessity for strong policies and taxpayer awareness campaigns to promote comprehension and adherence to tax payment deadlines. It is vital to proficiently handle disagreements pertaining to tax adjustments in order to uphold seamless tax administration procedures and cultivate favorable rapport between taxpayers and tax authorities. The findings of the study is supported by Senawi and Osmadi (2022), Awasthi (2020), Andrlík and Formanová (2014), and Massawe (2020).

4.2.6.2 Requesting Tax Exemption

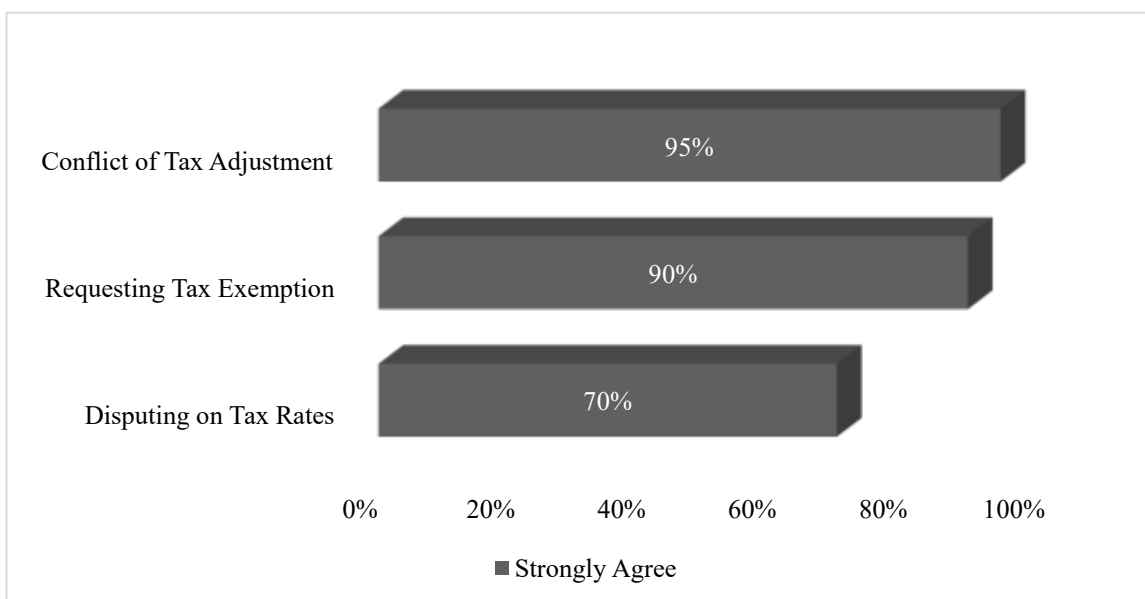
The second significant obstacle in taxpayer behavior during tax payment is the act of requesting tax exemption, as shown by 90% of respondents strongly agreeing during interviews. Taxpayers express a desire for exemptions from their tax responsibilities. However, local authorities have challenges in establishing explicit procedures for the granting of such exemptions. As a result, administrative bodies have difficulties in meeting taxpayers' demands for tax exemption, resulting in a sense of discontent among taxpayers. Notwithstanding the widespread prevalence of this issue, a mere 10% of the prospective participants agree that taxpayers' appeals for tax exemption and the difficulties encountered by authorities in approving them. This highlight the need for local authorities to formulate comprehensive regulations pertaining to tax exemptions in order to adequately respond to taxpayers' appeals and guarantee equitable and streamlined tax administration. The findings of this factor is in line with the studies of Blochliger (2015), Norregaard (2013), Jashari (2020), and Johnson and Zhu (2017).

4.2.6.3 Disputing on Tax Rates

The issue of disputing tax rates has been highlighted as the third obstacle in taxpayers' tax payment practice, with 70% of the participants strongly agreeing during interviews. A considerable proportion of taxpayers participate in conflicts about tax rates, however, local authorities do not possess exemption regulations to effectively handle

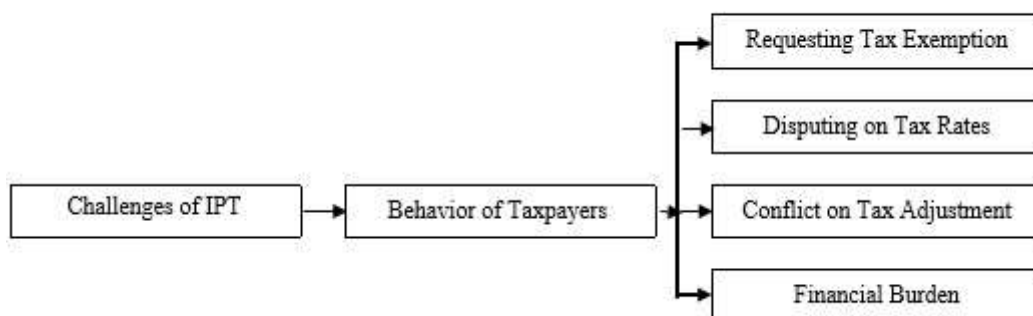
these conflicts or make necessary adjustments to tax rates. The prominent issue with the collection of the Immovable Property Tax (IPT) from property taxpayers arises from the limited flexibility in tax administration. Despite this widespread concern, a mere 30% of the people who were interviewed agree that there is an ongoing nature of taxpayers' conflicts on tax rates, hence emphasizing the challenges associated with the timely collection of IPT. In order to tackle such an issue, it is essential for local authorities to develop standards that facilitate the settlement of conflicts pertaining to tax rates and guarantee the prompt and effective collection of IPT from immovable property taxpayers. The result of this factor is supported by the studies of Fjeldstad et al. (2017), Franzsen and McClukey (2017), and Kelly (2014). Graph 6 effectively illustrates the tax payment behavior of taxpayers during paying their IPT in Jalalabad district of Afghanistan.

Graph 6: Behavior of Taxpayers during Paying their Taxes



Furthermore, the results of the framework analysis clearly indicate that a majority of the interviewees assert that taxpayers consistently seek tax exemption, engage in disputes regarding tax rates, experience conflicts regarding tax adjustments, and face financial burdens. The political challenges concluded from the framework analysis highlighted in following Figure 6.

Figure 6: Behavior of Taxpayers during Paying their Taxes



Source: Framework Analysis in Nvivo 24

A participant of the study states that taxpayers frequently request exemptions when making tax payments, but we do not possess the jurisdiction to provide exemptions merely based on adherence to regulations. Although we comprehend their wishes, it is imperative that we comply with the current taxation rules and recommendations.

5. Conclusion

5.1. Conclusion of the Study

This study examines the challenges of immovable property tax collection in Jalalabad district of Nangarhar province. The qualitative research strategy has adopted in this research study to investigate the challenges of

immovable property taxation. The research area of the study is Jalalabad district of Nangarhar province. The sample size for our study is 20 prospective respondents and purposive sampling is used for collection of the data. Primary data has used for the study. The primary data has collected via structured interview to investigate the challenges toward immovable property taxation. The researcher himself has conducted the structured interview with the all directors of NRD (Nangarhar Revenue Department), deputy directors of NRD, property tax collectors, senior tax administrator, district governor, and senior provincial authorities in Jalalabad district of Nangarhar province - Afghanistan. This was for the purpose to reduce the variation in asking the questions and recording the answers of the corresponding listed questions.

The findings revealed that tax evasion and fraud, lack of transparency, inadequate technological infrastructure, inefficient tax administration procedures, shortage of trained personnel, and insufficient resources are the administrative obstacles. The findings further highlight that the main legal impediments are political interference and pressure, disagreements over property assessment, an inefficient legal procedure, and instances of tax evasion and fraud. Furthermore, the findings demonstrate that the challenges toward immovable property owners are the rate of taxes, conflicts over property assessment, penalties for late payment, lack of information, resistance to taxation, unfamiliarity with the procedure, and economic hardship. The results further indicate that the main societal obstacles are property rights and ownership issues, taxpayer opposition, lack of understanding, and public perception and confidence. The political obstacles suffered by the Nangarhar Revenue Department are political instability, inadequate government control, and political intervention.

5.2. Recommended Solution

We have come up with the several solutions based on the findings of the study on challenges of immovable property taxation in Jalalabad district that are following: Firstly, the solution is to adopt steps to improve transparency in revenue collecting procedures to tackle the highlighted issues / challenges of tax evasion and fraud. Possible measures to achieve this goal include conducting periodic audits, publicly disclosing statistics on tax collection, and enhancing reporting channels. Secondly, the solution can be to tackle the issues associated with insufficient technical infrastructure by investing in technologies like Geographic Information technologies (GIS) to enhance the efficiency of property assessment and tax collection. Thirdly, the solution for the efficient immovable property tax collection is to provide training programs for tax administrators and staff to improve their expertise and understanding in tax administration processes, property assessment, and use of technology for effective tax collection. Forth, the solution for the effective immovable property tax can be to overcome legal obstacles by enhancing the legislative framework that regulates immovable property taxes and guaranteeing the autonomy of tax officials, free from political influence. Finally, the solution for the efficient collection of IPT is the provision of public awareness programs to educate property owners on their tax duties, the advantages of tax compliance, and the significance of taxes in local development.

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