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**METHODOLOGY AND CONCEPT FOR THE COMPOSITION AND  
CALCULATION OF THE SHADOW ECONOMY TOLERANCE INDEX (SETI)**

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**Abstract:** The article proposes an innovative methodology and concept for the elaboration and calculation of the Shadow Economy Tolerance Index (SETI), which is without analogue in European or Bulgarian research practice. The need for constructing this index stems from the fact, established by previous studies on the shadow economy, that there is a tendency among the Bulgarian population for people to view deviant economic behavior as acceptable, as the “new normal”, and that nearly two thirds of Bulgarians engage in various models of deviant (shadow) economic behavior. In structural terms, the proposed SETI Index comprises three components, each of which includes 10 indicators: Component 1. Basic notions and attitudes towards the "shadow economy"; Component 2. Psychological willingness for engagement in shady practices; Component 3. Level of real involvement in shady practices. Each of the three components has a different relative weight, namely: 50:35:15. The first calculation of the SETI Index will be made in early 2022 on the basis of empirical data collected in a nationally representative survey of the population in Bulgaria and will be repeated every two years. The necessary information will be collected through a specially designed online questionnaire. To ensure the representativeness of the information, the questionnaire will be filled in by the same panel of respondents.

**Keywords:** shadow economy, tolerance, Shadow Economy Tolerance Index.

### **The context of the methodology**

The **Shadow Economy Tolerance Index (SETI)** proposed in this article has been elaborated in the framework of the project “Factor Determination of the Shadow Economy and Approaches to Restricting it in Bulgarian Society”, funded by the National Science Fund of the Ministry of Education and Science of the Republic of Bulgaria, contract *KII06H35/9 of 18.12.2019*.

The overview of the relevant literary sources shows that no similar index exists in European or Bulgarian research practice<sup>1</sup>. The idea of designing it appeared in part spontaneously and in part through reasoning – previous research conducted by the project team on the topic of the shadow economy had shown that a reliable measure was needed regarding the attitude of the population towards shady economic activities. A project on “The Shadow Economy as a Deviant Practice”<sup>2</sup>, conducted in 2016-2019, established a strong tendency among the Bulgarian population to view deviant economic behavior as admissible and acceptable, as the “new normal”. Investigations in the framework of the mentioned project led to some alarming results; it was found that nearly two thirds of Bulgarians today resort to various models of deviant (shady) economic behavior (Chengelova, Zlatanova, Spasova 2019). Even more disturbing is that people have no scruples or concerns, and frankly talk about the financial or other irregularities they engage in to bypass the laws and thus optimize their market behavior and maximize their profits.

Observations on such empirical trends led us to consider that, along with the two indices currently used to measure the level of shadow (hidden) economic practices in Bulgaria, it is also necessary to

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1 Recent studies in Bulgaria have applied two indices to measure grey economic activities. One of these indices, designed and calculated by the Center for the Study of Democracy, works with the concept of “hidden economy”; hence, this index measures the level of the hidden economy in Bulgaria. The other index is called the Light Economy Composite Index; it measures the level of the light part of economy in Bulgaria, thereby, in fact, registering the level of the grey economy.

<sup>2</sup> The project was realized by the research team under the scientific leadership of Prof. DSc Emilia Chengelova. The team is made up of researchers from the Institute of Philosophy and Sociology at BAS.

construct a third, complementary, index, the purpose of which would be to measure the attitudes and tolerance of the population for the shadow economy. While the first two indices are aimed at acquiring knowledge about the actual manifestations of the shadow economy, the index we have projected is aimed at the more complicated task of establishing, in a generalized form, those structures of assessment and thinking that indicate the population’s tolerance for the shadow economy. For this purpose, it is necessary to operationalize the construct of “shadow economy tolerance” and collect empirical data by indicators, which, taken together, would give a general idea about society’s tolerance for the shadow economy.

Within the framework of the project “Factor Determination of the Shadow Economy and Approaches to Restricting it in Bulgarian Society”, a nation-wide representative survey of the population in Bulgaria (15+) was conducted to collect information on the factor determination in question. Another basic task of the survey was to collect information under the empirical indicators that are part of the Shadow Economy Tolerance Index (SETI).

Based on this, the first calculation of the value of SETI is planned for the beginning of the year 2022. The index will be calculated periodically once every two years, the information for it being collected through a specially designed online questionnaire to be filled in by the population. The survey will be filled in by the same panel of respondents in order ensure representativeness.

### **A concept of the Shadow Economy Tolerance Index**

The concept presented here proposes a structure, composition and methodology for calculating the Shadow Economy Tolerance Index (SETI). This index is unprecedented in world practice. SETI uses the concept of shadow economy, for it has gained the wide popularity in the relevant world and European literature (Koch, Grupp 1980; Tanzi 1983; Frey, Weck 1983; Feige 1990; Welfens 1992; Schneider, Enste 2004; Schneider, 2005, 2007; Schneider, Buehn 2016; North 2000; Chavdarova 2001; Chengelova 2014a) related to econometric concepts regarding this specific kind of violation of rules.

### **Basic principles**

1. The SETI is used to measure the degree of society’s acceptance of shadow economic practices that are applied intentionally or unintentionally by economic actors and individuals in performing legally permissible economic activities.

2. The SETI is not a reference or measure of the actual levels of the shady part (shadow practices) within the national economy. The purpose of SETI is to trace the dynamics and changes of public opinion and social representations, assessments and attitudes towards shadow economic practices. The index measures the changes taking place in the tolerance level of society in general for shadow economic practices.

3. Given the specificity of SETI, it may be expected that its values for a given period of time will be relatively higher than the empirically registered levels of the shadow economy for that same period. The structure of SETI is such that it captures the basic attitudes and psychological invariables that serve as a potential basis for shadow practices. That is why the index should be viewed primarily as a measure of social moods, basic attitudes and the psychological inclination to engage in shadow economic practices.

4. The value of SETI varies from 0 to 100. It is an absolute number (not a percentage) and indicates the place on a tolerance scale ranging from 0 to 100. The higher the value of the index, the higher the tolerance of society for shadow economic practices.

5. The SETI is to be measured once every two years. This repetition is necessary in view of the specificity of public opinion as a collective psychological phenomenon. The shadow economy is a complex, internally contradictory, ambiguously perceived and ambivalently assessed social-economic phenomenon. The phenomenon is so complicated and ambivalent that it gives rise to complex, likewise ambivalent and contradictory, public assessments regarding it. That is why public opinion about shadow economic practices is a polymorphous but clearly structured and subordinated set of representations, opinions, assessments and models. Certain prevailing ideas in public opinion define the nature and content of opinions in each of the various countries involved in economic activity. Research has shown that public opinion generally responds with some delay to changes in life. When the essential characteristics of social-economic reality change, changes in public attitudes occur with some lag;

changes in attitudes lag behind the reality they reflect. That is because it takes some time for public opinion to shape new assessment constructs and stereotypes. That is what necessitates conducting research on public opinion once every two years, a sufficient time to capture and measure changes that have taken place in public attitudes, before calculating the SETI.

6. The empirical data basis for calculating SETI is the total set of basic representations, value judgments and attitudes of individuals towards grey economic practices. Since the task is to establish the value-related, psychological and actual tolerance for shadow economic practices, the SETI includes various indicators, the measuring of which allows registering the opinions and assessments of society as a whole. This means that the empirical information about the index components will be collected through periodically recurring (once every two years) national representative social surveys of the population; these surveys are a kind of public opinion poll regarding the shadow economy.

7. The SETI functions at the level of the widespread and typical representations, assessments and attitudes. This means that the indicators included in the index reflect the condition of society as a whole, and the asserted opinions, assessments and attitudes are relevant to the state of public opinion on the economy as a whole and the probability of the existence of shadow practices in economic activities.

8. The SETI is made up of three components: 1) Component: basic representations, views and attitudes regarding the shadow economy; 2) Component: psychological willingness to take part in shadow practices; 3) Component: level of actual inclusion in shadow practices.

Each of the three components contains 10 indicators, whose numerical value is obtained through the answers to various questions in the questionnaire for the national representative survey of the country's population (aged 15+). In view of the importance of the empirical data, the series of national representative surveys will use a representative sample that would ensure the obtained results for the surveyed traits can be extrapolated and viewed as applicable to the entire population. The registered opinions, assessments and attitudes may be viewed as proper to and valid for the whole population.

9. The numerical value of the SETI is inversely proportional to the Light Economy Composite Index. The Composite Index measures the degree to which Bulgarian economy is coming out of the shadow and into the light; the higher the value of this index, the larger the part of the economy that is conducted “in the light”. The implicit assumption is that the growing value of the Composite Index reflects the actual decrease of grey practices in the Bulgarian economy. Since the two indices are inversely proportional, when the value of the Composite Index rises, it should be expected that the SETI value will decrease, and vice versa.

10. In a comparative perspective, the SETI has a high prognostic potential; for once the trends of tolerance for grey practices are known, realistic assumptions can be made as to the direction in which the actual scope of these practices will change; in other words, the trend rates of the scope of the grey economy within a given national economy may be prognosticated. The value of SETI may be taken as a reference, in a comparative perspective, of the direction, nature and content of the measures taken for restricting or preventing grey economic practices at national or branch level.

### **Conceptual views on tolerance**

Before we examine the composition and calculation of SETI, it is necessary to make certain methodological clarifications regarding our understanding of the essence of tolerance as a social-psychological phenomenon.

The foundations of the modern idea of tolerance were laid as early as the 17<sup>th</sup> and 18<sup>th</sup> century in the theoretical concepts defined by Locke, Kant; and in the 19<sup>th</sup>, by John Stuart Mill. The idea of tolerance was first developed at length in Locke's famous A Letter concerning Toleration, written in 1686. The author considers tolerance to be a primordial human right that is a precondition for the freedom of conscience subjected to reason (Locke 2008). In his view, tolerance is a virtue that requires maintaining otherness within bearable boundaries. Infringing on those boundaries leads to the elimination of tolerance. Another theorist on the subject, Martha Nussbaum, prefers to view tolerance as an element of law. And while Locke proposes a theory of natural law, according to which people have equal rights based on their human nature, Nussbaum asserts that the state's task is to ensure respect for right; thus, the state is more effective in maintaining tolerance in terms of a policy for maintaining equal rights, in contrast with tolerance as psychological toleration (Nussbaum 1997; Nussbaum 2000).

Here, our aim is not to trace the evolution of the notion of tolerance. We have referred to these two theoretical conceptions only to show this is a complex virtue whose functioning at state level as a maintenance of equal rights and justice through legal regulations is different from the psychological manifestation of some given degree of toleration.

Among the postmodern views on tolerance, we will point out the conception of Gianni Vattimo<sup>1</sup>, who interprets the concept as mirroring the elasticity of our existence, which is prepared to strive for the other in order to recognize itself. Here we recognize the notion of tolerance as indicating coexistence with otherness, as an attempt to put oneself in the place of the other and understand the other.

The root of the world tolerance is the Latin verb *tolerare*, which means bear, put up with, undergo. Thus, tolerance is very often understood as toleration for, conscious acceptance of, and putting up with differences in the other, including differing views about the world and differing models of behavior.

We will interpret tolerance not as a stance of self-restriction and purposeful non-intervention, not as an agreement on mutual toleration, but as acceptance and understanding of the other person's opinion – such as it is; as a co-experiencing of, compassion, respect for the differing opinion of the other, as an assimilation of and positive attitude towards that difference, such that the understanding and acceptance of the other person's opinion may become an internal conviction (Nakova 2010: 69). Thus defined, tolerance certainly appears to be a virtue. In the concrete case we are considering – the attitudes towards shadow economic practices – the problem is that tolerance, thus interpreted, when directed at activities and practices situated at the borderline between the legitimate and the non-legitimate in social life, become a destructive tolerance. Overcoming this kind of tolerance, reversing the attitudes, proves to be a very difficult task insofar as tolerance, in this case, is based not simply on toleration for something different and unacceptable to us, but stands on the understanding and acceptance of the causes of the other person's opinion or acts, on the attempt to put oneself in the place of the other and understand him/her, albeit without sharing his/her principles and views.

On the other hand, tolerance is not an inborn attitude; it has to be nurtured. Tolerance is usually conceived of as determined by three components. It is:

- 1) a function of basic features of the personality (such as character and temperament);
- 2) a product of the conscious formation of awareness of the need to accept and allow otherness;
- 3) a result of conscious and internalized stereotypes that allow the acceptance of phenomena of a disputable kind.

**In Bulgaria, the measuring of tolerance for shadow economic practices, which is a new research activity here, is a typical example of the study of destructive tolerance.** The tolerance in question is that for specific social-economic patterns and practices situated at the borderline between the legitimate and the illegitimate, and is destructive for society. The analysis of the nature and typical manifestations of the shadow economy has shown that this is a specific social-economic phenomenon characterized by a sharp contradiction between form and content. On the one hand, shadow economic practices are applied in connection with legitimate, legally permitted economic activities, **but together with this, the otherwise legitimate activities are performed using illegitimate means**, based on a conscious violation of the official rules. Thus, the shady practices prove to be at the borderline between the legitimate and the illegitimate. The important thing here is that a large share of these practices have not been incriminated by the laws that are currently in effect and thus fall under the category of administrative violations. It is precisely this specific nature of shady practices and their ambiguous assessment by people (they are a violation but not a crime) that has created a high degree of ambivalence in society's attitude toward them: they are the object of reproach and condemnation but also meet with understanding and are accepted/tolerated (Chengelova 2011b).

In the context of our conception under discussion here, tolerance for shadow economic practices will be understood as meaning a consciously displayed understanding and acceptance of the violation of formally established rules of economic activity, and also a conscious refusal to reproach/condemn this model of economic activity, as well as its initiators and perpetrators. The range of this tolerance is

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<sup>1</sup> The reference is to Gianni Vattimo's text in the collection *Qui sommes-nous? Les rencontres philosophiques de L'UNESCO*, 1996.

comparatively broad and includes the attitude towards the perpetrators of these practices (the direct instigators, initiators and perpetrators of actions that violate the official rules) and their objects (the shady practices and mechanisms for their realization).

Tolerance for shadow economic practices may be viewed as a system of representations and attitudes that lead towards understanding/acceptance/non-condemnation of these practices and the internalizing of models of assessment and conduct relevant to these attitudes. Most generally, **tolerance for shadow economic practices is structured at three relatively independent but strictly subordinated levels:**

1. Representations of and attitudes towards shadow economic practices.
2. Psychological willingness to engage in shady practices.
3. Actual engagement in shady practices.

The three levels are closely interconnected; it is assumed that the representations and attitudes towards these practices are the basic level, built of key cognitions (representations, knowledge) and attitudes that determine the overall attitude of the individual to the shadow economy (as a social psychological phenomenon) and its manifestations. The content of this first level (representations and attitudes) determines the psychological willingness of the individual to engage in shady practices (which is the second level, the behavioral component of the attitudes). This, in turn, is concretely displayed at the third level: the actual engagement in shady practices; i.e., the attitude as an actually effectuated behavior.

In order to collect primary empirical information on the population's toleration for and engagement in shadow economic practices, we have constructed a system of simple indicators that enable registering both a general assessment of the perception and attitude towards the shady range of the economy, and information about the concrete aspects of the basic attitudes and economic behavior of the population, including psychological willingness and actual engagement in shady practices. Corresponding to the constructed indicators, relevant research instruments have been designed, which include appropriate questions addressed to the population.

#### **Structure, composition and calculation of the Shadow Economy Tolerance Index**

In terms of its structure, the SETI is made up of three components, each of which comprises ten indicators. The three components are:

- ✓ Component 1. Basic representations, views and attitudes regarding the shadow economy (with a relative weight of 50%);
- ✓ Component 2. Psychological willingness to engage in shady practices (relative weight 35%);
- ✓ Component 3. Level of actual inclusion in shady practices (relative weight 15%).

Component 1 has the highest relative weight; for we assume that the system of basic knowledge/views/representations regarding the shadow economic practices is a basis for high tolerance to these practices and serves to predict grey economic behavior. Second in terms of weight is Component 2, which measures the psychological willingness to engage in grey practices. Component 3 has the least relative weight, because, in our opinion, it includes indicators whose value is calculated on the basis of self-assessment and assessment by the surveyed persons as to actual participation in shady practices. Thus, the basic assumption, when determining the relative weights of the three components, is that, when measuring tolerance to shady economic practices, social-psychological cognitive and value structures, such as representations, views, beliefs, attitudes, self-assessments, are preponderant. Given these relative weights, the value of Component 1 may vary between 0 and 50; of Component 2, between 0 and 35; and of Component 3, between 0 and 15.

Component 1. Basic representations, views and attitudes regarding the shadow economy

Ten indicators are included in Component 1, and through them, we measure the basic representations and attitudes towards shadow economic practices. In their totality, these indicators display society's sensitivity to shady practices; in the framework of our conception, this is assumed to be the basic level of tolerance for the shadow economy. The indicators included in Component 1 express the system of representations/stereotypes and attitudes that mirror a certain level of acceptance or rejection of essential aspects of the shadow economy.

The indicators that make up Component 1 are the opinions on the following statements:

1. The shadow economy: a “normal” phenomenon in contemporary economies
2. The shadow economy: necessary to the survival of business and people
3. The shadow economy: an admissible “compromise” with the rules
4. The shadow economy: a socially acceptable way of doing business
5. When there is a crisis, the shadow economy saves companies in danger of bankruptcy
6. The shadow economy: the fastest way to make a profit from work
7. The shadow economy: a consequence of low risk of penalty
8. “Money paid in an envelope”: a chance for greater flexibility and efficiency
9. The payment of healthcare and social insurance on wages lower than the real ones: a well-considered consensus between employer and employee

10. Partial invoicing of actual turnover and real payments is perceived as an admissible practice

Calculation of indicators: certain questions from the Standardized Interview Questionnaire for respondents serve as a basis for calculating the indicators. The calculation procedure is as follows:

1. Out of the total number of the surveyed persons, we subtract the number of those who have indicated “Don’t know”; the resulting difference is the basis for calculating the indicator.

2. The absolute number of respondents who have indicated the answer “fully agree = 5” and “agree somewhat = 4” are summed up. These two responses form the sum of people who accept and agree with the respective assertion to the greatest degree.

3. In relation to the produced basic number under point 1, the relative weight of the sum of answers received under point 2 is calculated. The proportions thus obtained (an absolute number with two numbers after the decimal point) is written down as the value of this indicator.

### **Component 2. Psychological willingness to engage in shadow economic practices**

By means of the ten indicators included in Component 2, we register the psychological willingness to take part in shadow economic practices. This level builds upon the first level, (that of basic representations, stereotypes and mental models), and comprises concrete, internalized psychological attitudes, whose general characteristic is the perception of shady practices as socially acceptable and not blameworthy. When the individual perceives these practices as such, this creates a high level of psychological willingness for individual or collective engagement in the practices, including shady schemes of economic activity. Of decisive importance for the formation of such attitudes is the individual’s feeling that acts violating the formal rules will go unpunished. The stronger the individual’s feeling of impunity and permissibility, the higher is his/her psychological willingness to take part in shady practices. This effect is additionally reinforced by the large-scale violation of the rules: the argument “Everybody is doing it” serves as a triggering mechanism that might, under certain circumstances, impel the individual to commit violations. The component indicators of Component 2 are the following inclinations:

1. Willingness to work without a labor contract
2. Willingness to receive social and health insurance based on smaller remuneration than is actually received
3. Willingness to work under a labor contract for a certain sum of money combined with verbal agreement on additional pay
4. Willingness to do extra work without pay
5. Willingness to work under unhealthy or unsafe conditions
6. Inclination not to require financial documents (invoice and cash receipt) when shopping and paying utility bills
7. Inclination/preference to make large money payments in cash and not through bank transfer
8. Inclination not to pay taxes to the full amount required
9. Inclination to take part in public procurement auctions or competitions whose results are previously decided in favor of the respective participant
10. Inclination to give or receive a bribe

The calculation of the indicator is effected in the same way as for the previous indicator.

### **Component 3. Level of actual inclusion in shadow practices**

Component 3 also contains ten indicators, which register the actual engagement of the population

in shadow economic practices. This is the third level of the 3-level system for measuring tolerance to shadow economic practices. Unlike the first two levels, this one measures the actually applied value-based and psychological willingness to engage in these practices. While the first two levels of tolerance refer to representations/stereotypes, attitudes and assessment models, and general willingness to take part in shady practices, this third level describes the concrete acts and the existence of actual engagement in shady practices. This level is an important component of tolerance to shadow economic practices, for it reflects the individual’s actual participation in the shadow economy.

The first five indicators of Component 3 refer to personal participation in shady practices related by the individual. The next five indicators reflect cases of participation/engagement in shady practices as related by other individuals; i.e., they reflect the assessment of the individual regarding the experience related by other persons as to their own engagement/participation in shady practices. Using these two groups, each with five indicators, we establish the degree of participation in five of the most frequently occurring shady practices, at national and branch level, pertaining to the area of labor and insurance legislation. The specificity of the indicators comprised by Component 3 is that, when asked about their personal participation, respondents are inclined to report lower values, to distort the reality in the direction of lower values, or to refrain from indicating their personal participation in shady practices. Thus, even if they have actually engaged in these practices, individuals portray themselves as only sporadic or accidental participants in them. Whereas, when asked about their observations on, and the experience of, their friends, acquaintances, relatives, or colleagues, the respondents make assessments that even exceed – two or threefold – the levels they have reported about themselves. This particularity is taken into account when interpreting the assessments of respondents under the two types of indicators in Component 3. The indicators comprised by Component 3 are:

1. Reported personal cases of work without a labor contract
  2. Reported personal cases of insuring oneself on smaller remuneration than is actually received
  3. Reported personal cases of hand payment of untaxed sums under a concluded contract for a smaller sum
  4. Reported personal cases of overtime work without pay
  5. Reported personal cases of working under dangerous or unhealthy conditions
  6. Reported other cases of work without a labor contract
  7. Reported other cases of insuring an employee based on smaller remuneration than is actually received
  8. Reported other cases of hand payment of untaxed sums under a concluded contract for a lower sum
  9. Reported other cases of overtime work without pay
  10. Reported other cases of working under unsafe or unhealthy conditions
- The indicator is calculated in the same way as for the previous indicators.

The total value of the SETI is calculated based on the values of the indicators included in the tree components and based on the system of relative weights assigned to each indicator.

The first calculation of the SETI will be made in early 2022 using the empirical data collected through the national representative survey of the population of Bulgaria.

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## **KÖLGƏ İQTİSADİYYATINDA DÖZÜMLÜLÜK İNDEKSİNİN TƏRKİBİ VƏ HESABLANMASI METODOLOGİYASI VƏ KONSEPSİYASI**

**Emiliya Çengelova  
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**Xülasə.** Məqalədə Avropa və Bolqarıstanın tədqiqat təcrübəsində analoqu olmayan Kölgə İqtisadiyyatına Düzümlülük İndeksini (SETİ) işlənilib hazırlanması və hesablanması üçün innovativ metodologiya və konsepsiya təklif olunur. Bu indeksin qurulması zərurəti ondan irəli gəlir ki, kölgə iqtisadiyyatı ilə bağlı əvvəlki tədqiqatlar tərəfindən müəyyən edilmiş, Bolqarıstan əhalisi arasında insanların deviant iqtisadi davranışı məqbul hesab etmə tendensiyası mövcuddur “yeni normal” və bolqarların təxminən üçdə ikisi deviant (kölgə) iqtisadi davranışın müxtəlif modelləri ilə məşğul olur. Struktur baxımından təklif olunan SETİ İndeksi hər biri 10 göstəricidən ibarət 3 komponentdən ibarətdir: Komponent 1. “Kölgə iqtisadiyyatına” dair əsas anlayışlar və münasibətlər. Komponent 2. Kölgə təcrübələri ilə məşğul olmaq üçün psixoloji istək; Komponent 3. Kölgə təcrübələrində real iştirak səviyyəsi. Üç komponentin hər birinin fərqli nisbi çəkisi var, yəni: 50:35:15 SETİ İndeksini ilk hesablanması 2022-ci ilin əvvəlində Bolqarıstanda əhalinin milli representativ sorğusunda toplanmış empirik məlumatlar əsasında aparılacaq və hər iki ildən bir təkrarlanacaq. Zəruri məlumatlar xüsusi hazırlanmış onlayn sorğu vasitəsilə toplanacaq. Məlumatın təmsilçiliyini təmin etmək üçün sorğu anketi eyni respondentlər paneli tərəfindən doldurulacaq.

**Açar sözlər:** kölgə iqtisadiyyatı, tolerantlıq, Kölgə İqtisadiyyatına Düzümlülük İndeksi

## **МЕТОДОЛОГИЯ И КОНЦЕПЦИЯ СОСТАВЛЕНИЯ И РАСЧЕТА ИНДЕКСА ТОЛЕРАНТНОСТИ К ТЕНЕВОЙ ЭКОНОМИКЕ (SETI)**

**Эмилиа Ченгелова,  
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**Аннотация.** В статье предлагается инновационная методология и концепция разработки и расчета индекса толерантности к теневой экономике (SETI), аналогов которому нет ни в европейской, ни в болгарской исследовательской деятельности. Девиантного экономического

поведения приемлемого различными моделями девиации (теневого экономического поведения), как «новой нормой», придерживаются почти две трети болгар. В структурном отношении предлагаемый индекс SETI состоит из трех компонентов, каждый из которых включает 10 индикаторов: компонент 1. Основные понятия и отношение к «теневой экономике»; компонент 2. Психологическая готовность к теневой деятельности; компонент 3. Уровень реальной вовлеченности в теневые практики.

Каждый из трех компонентов имеет разный относительный вес, а именно: 50:35:15. Первый расчет индекса SETI будет произведен в начале 2022 года на основе эмпирических данных, собранных в ходе общенационального репрезентативного опроса населения в Болгарии, и будет повторяться каждые два года. Необходимая информация будет собираться с помощью специально разработанной онлайн-анкеты, а для обеспечения репрезентативности информации, анкета будет заполняться одной и той же группой респондентов.

**Ключевые слова:** теневая экономика, толерантность, индекс толерантности к теневой экономике