

## **Public financial management in crisis: a policy analysis of Morocco's 2023 earthquake response and recovery**

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**Abstract.** This research analyzes public finance management about the 2023 earthquake in Morocco, emphasizing the obstacles and concerns faced by the Moroccan government in mobilizing financial resources for disaster relief and recovery. This research used a qualitative case study technique to investigate the tactics utilized, focusing specifically on the function of the established special treasury account, long-term recovery plans, and urgent financial responses. The need of efficient resource allocation in crisis scenarios is one of the primary topics highlighted. The findings underscore the need for proactive, comprehensive strategies in disaster management to enhance resilience and mitigate adverse economic impacts. The objective of the study is to provide valuable insights for improving public finance management techniques in Morocco and other nations experiencing similar challenges.

*Keywords: Public Financial Management; Natural Disasters; Moroccan Earthquake of 2023; Financial Strategies; Special Treasury Accounts.*

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### **1. Introduction**

Public finance management encompasses the methods used by governments to organize, execute, and oversee their financial resources. In contemporary times, it is imperative for states to uphold economic stability and safeguard citizen welfare, particularly during crises, such as economic downturns that directly impact state revenues or natural disasters that escalate public expenditures to alleviate social repercussions. The capacity to rapidly raise finances, maintain openness, and uphold public trust while balancing the state's budget constitutes the foremost issues confronting governments in such circumstances.

On September 8, 2023, Morocco had a catastrophic earthquake, resulting in significant destruction in the High Atlas area and its vicinity. Numerous lives were lost in this natural disaster, which also inflicted substantial damage on infrastructure, residences, and enterprises across the impacted urban and rural regions. Alongside the urgent humanitarian crisis, the Moroccan government had a significant task in handling the intricate financial aspects of disaster response and recovery initiatives.

This research contributes to the current literature by offering a comprehensive investigation of Morocco's use of a special treasury account for disaster relief, a mechanism underexplored in previous studies. The study provides a comprehensive perspective on crisis-driven public financial management by including both short-term financial measures (e.g., emergency funds) and long-term recovery plans (e.g., the 5-year rebuilding program). Furthermore, it tackles the unique issues of maintaining openness, accountability, and swift resource mobilization within a middle-income country framework, providing insights relevant to similar nations.

This research study aims to analyze the public financial management strategies utilized by the Moroccan government following the 2023 earthquake, focusing on the challenges faced, lessons learned, and potential improvements for future crisis management. The study will examine the long-term financial strategies for recovery and rebuilding, together with the immediate financial response, including the allocation of emergency funds and the involvement of international assistance. This study aims to discern critical insights for enhancing public finance management practices in Morocco and other countries facing similar situations.

This research examines the efficacy of public financial management in the context of the 2023 Moroccan earthquake, addressing the critical issue of enhancing long-term resilience to future disasters, optimizing resource allocation, ensuring transparency and accountability in financial oversight, and facilitating coordination among different governmental tiers and international entities.

### **Main Problem:**

The article's main concern is how to use public financial management in an efficient manner to build long-term resilience and allocate resources during a major natural disaster.

### **Research questions:**

- What is public financial management in the context of Morocco?
- What public financial strategies did the Moroccan government employ in response to the 2023 earthquake?
- What challenges did the government encounter during the disaster response and recovery efforts?
- What lessons can be learned for improving public finance management in Morocco and similar contexts in the future?

## **2. Methodology**

This study uses a qualitative case study methodology to examine Morocco's public financial management practices in the aftermath of the 2023 earthquake. The empirical sources include official government documents (e.g., Decree No. 2-23-811 creating the Special Fund, budget reports from the Ministry of Economy and Finance). Secondary data from academic literature and official announcements were studied to contextualize the socioeconomic consequences of the event. A thorough and nuanced knowledge of the involved interactions between the effects of the earthquake, the government's reaction, and the current public finance structure is made possible by this technique.

The research will use a survey of pertinent academic literature on public finance management, disaster response, and case studies of similar events. Theoretical frameworks and comparative insights will result from this. Reports from international institutions such as the World Bank and IMF, will provide a more comprehensive background for the catastrophe and the government's response.

Thematic analysis was performed manually via successive examinations of the gathered documents. Initial codes (e.g., "funding sources," and "expenditure allocation,") were extracted from the study questions and methodically used to classify the research. Emerging themes, including "proactive versus reactive strategies" and "governance gaps," were discerned via continuous comparison of codes and contextual analysis. To guarantee rigor, results were corroborated using secondary sources and deliberated upon by the study team to address contradictions and enhance interpretations. The immediate financial reaction, long-term financial strategy, difficulties encountered, and lessons discovered will all be highlighted in this article. With this analytical approach, we want to contribute to a greater understanding of the potential and constraints for successful crisis response by offering a thorough and informative examination of Morocco's public financial management during the 2023 earthquake.

The subsequent sections of this work are organized as follows : after the introduction presented in the first section, Section 2 examines the literature about public finance management

frameworks and their implementation in crisis scenarios. Section 3 delineates an overview of the Moroccan public finance system. Section 4 examines Morocco's financial response procedures, emphasizing the special treasury account and the rehabilitation program. Section 5 addresses issues and insights gained, whilst culminates with policy suggestions.

### 3. Literature Review

Based on a range of scholarly publications examining the complexity of Public Financial Management (PFM) and its applicability in modern economic environments. Key definitions, the function of the public sector, the components of the PFM system, and the difficulties and opportunities for its advancement are the main topics of the review.

#### a. Defining public financial management

There isn't a definition of PFM that is widely acknowledged. While most definitions of PFM agree that it requires a set of procedures, instruments, and standards, they often don't explain the precise goals of financial resource management or the risks that are involved.

*Tkachenko* (2024) suggests a definition that attempts to address these shortcomings, as he explains that PFM may be a set of guidelines and practices for bettering and implementing management choices made by public authorities and nonprofit organizations regarding the allocation, creation, and effective use of financial resources to improve the welfare of the population. This process entails systematic decision-making monitoring as well as the detection of new risks and the creation of preventative measures. ("Public Finance Management," 2024, p. 5)

As for the Role of Public Finance Management in Economic Development, while *Pugmire* (2015) emphasizes the significance of financial management for educational institutions, stressing the need of effective resource distribution to meet the educational goals. This idea is extensively applicable to public finance management as attaining goals for economic growth depends on the effective allocation of resources (Pugmire, 1952). As for *Kioko et al.* (2011), In order to foster social justice, enhance public service delivery, and support sustainable economic development, they underline the need of having efficient PFM systems (Kioko et al., 2011).

Broadly, effective resource allocation and risk mitigation are very important to attain social well-being, especially in the context of crises, since the public sector's involvement during these situations is a crucial topic, it requires a "comprehensive government decision-making" (Rosenthal & Kouzmin, 1997), putting long-term recovery and resilience plans into action in addition to responding to urgent needs.

#### b. Public financial management frameworks

The annual budget cycle is a typical metaphor used to represent the PFM system. The purpose of this annual cycle is to guarantee that public spending is carefully prepared, executed, accounted for, and examined. Usually, it revolves on the following crucial stages:

- Budget formulation. Taking in consideration the state's Strategic goals, appropriate macroeconomic and fiscal predictions, and government fiscal policies.
- Budget execution. In order to guarantee that resources are acquired and utilized as intended, the budget is executed within a framework of efficient procedures, standards, and internal controls.
- Reporting and accounting. To satisfy the demands of management, reporting, and decision-making, accurate and trustworthy records are kept, and information is generated and sent as needed.
- external review and audit. Independent reviews are conducted of public finances, and external oversight is conducted to verify that the executive is acting on the recommendations for improvement (Kristensen et al., 2019, p. 1).

#### **4. Overview of the Moroccan public finance system**

##### **a. The Organic Law 130.13 on the Financial Law**

Beside the budgetary principles set by the Moroccan constitution of 2011(The Constitution, 2011), the legal framework regulating state financial operations in Morocco is based on Organic Law 130.13 on the Financial Law( 2015), which established a new phase in the management of state budget, aiming to create a break with the traditional input-based budgeting approach to instill a culture of performance, efficiency, and accountability in the management of public finances. It represents a fundamental transformation in the legal framework governing the administration of the state expenditures and resources in Morocco.

Enacted in 2015, this organic law has a central and multifaceted relationship with the management of public finances in the country. Firstly, it serves as the overarching legal foundation that establishes the rules, procedures, and requirements for the entire budgetary process - from planning and preparation to execution, monitoring, and control of state financial operations. Secondly, the organic law introduces innovative concepts and approaches that are intended to improve the efficiency, effectiveness, and alignment of public expenditures with the government's strategic priorities. This includes the adoption of program-based budgeting, performance-based management, and enhanced transparency mechanisms.

In essence, the Organic Law 130.13 on the Finance Law has a central and multidimensional relationship with the public financial management, as it serves as the legal cornerstone for transforming the approach to government finances in the country.

##### **b. The Moroccan annual budget structure**

as recognized by the Organic Law 130.13 on the financial law. The state's budget encompasses three categorize of budgets, the general budget of the state, the autonomously-managed state services budget, and the treasury special accounts budget.

##### **i. The General Budget of the state**

The state's general budget represents the state charges and resources. those resources as stated by the 11<sup>th</sup> article of the organic law 130.13 are taxes and fines revenue, payments received for services provided by the state, grants, donations, and legacies, income from state property, revenue from the sale of movable and immovable property, revenue from operations, fees, and shares of profits, repayments of loans and advances, along with associated interest, revenue from loans, various revenues and other income sources.

On the other side, the general budget charges are categorized into three kinds of expenses. the first one is the operating expenses whose purpose is to ensure the current work of public services (salaries, equipments, maintenance costs...). the second one is the investment expenditures that are primarily intended for the implementation of strategic development plans and multi-year programs aimed at the preservation, restoration, or enhancement of the national heritage. And the third one is public debt expenditures that includes interests and commission expenses, as well as expenditures related to the amortization of medium- and long-term debt(Organic Law N°130.13 about Financial Law, 2015).

##### **ii. The autonomously-managed state services budget**

The autonomously-managed state services are state services that do not possess legal personality and cover certain expenses from their own resources. These services' main goals must be to produce goods or provide services that generate remuneration. These establishments are created by The financial law that predicts their incomes and sets the maximum amount of expenses that may be charged to these services' budgets in addition to outlining their revenues. The establishment of an autonomously-managed state services requires proof of the presence of funds obtained from the payment for products or services provided(Organic Law N°130.13 about Financial Law, 2015).

##### **1.1.1. The special treasury accounts**

Special treasury accounts are accounts that meant to be used to describe the activities that are

not easily included into the general budget's structure because of their specialty or a reciprocal cause-and-effect link between income and spending; to explain activities while preserving their detail and making sure they continue from one budget year to the next; or to keep note of any operations that last longer than a year, regardless of the budget year. These accounting procedures are linked with the State's implementation of laws, rules, or contractual duties that were in place when the account was created (Organic Law N°130.13 about Financial Law, 2015).

The special treasury accounts are normally created by the financial law that predicts their charges and expenses of the year. Therefore, in cases of urgency and compelling and unforeseen necessity, special treasury accounts may be created during the budget year by decrees, in accordance with Article 70 of the Constitution. The parliamentary finance committees must be informed in advance. These decrees must be submitted to Parliament for ratification in the next finance law (Organic Law N°130.13 about Financial Law, 2015).

### **5. The Moroccan PFM in the context of the 2023 earthquake**

On September 8, 2023, an earthquake occurred in the region of al Haouz in Morocco, with tremors felt across various parts of the country, resulting huge numbers of deaths injuries, along with material losses that leveled entire areas. The earthquake is considered the strongest and deadliest in modern Moroccan history since the 1960 earthquake that struck the city of Agadir. In the aftermath of the earthquake, there were worldwide and local initiatives of solidarity to assist the affected individuals in different regions (Royal Office Statement, 2023).

#### **a. The Special treasury account for earthquake financial Management**

Considering the urgency and compelling and unforeseen necessity, the first government response to urgently deploy a comprehensive set of measures in favor of the population and the affected areas as well as receiving voluntary solidarity contributions was the establishment of a special treasury account (special allocation account SAA) titled "Special Fund for the Management of the Earthquake Effects that Affected the Kingdom of Morocco" ; In order to facilitate the accounting of operations related to the management of the effects of the earthquake that struck the Kingdom of Morocco (Decree N°2-23-811 for the Creation of a Special Allocation Account Titled "Special Fund for the Management of the Earthquake Effects That Affected the Kingdom of Morocco," 2023).

#### **i. Analyzing the Funding possible Sources**

The special treasury account was created to combine funds from several sectors to provide a strong safety net for those impacted by the earthquake as well as restart the economic activities in those areas. The fund seeks to support a coordinated national response to the crisis by combining donations from governmental, public, corporate, and individual sources, showcasing the resilience and solidarity of the Moroccan people. The creating decree of this account stated that its credit part (Decree N°2-23-811 for the Creation of a Special Allocation Account Titled "Special Fund for the Management of the Earthquake Effects That Affected the Kingdom of Morocco," 2023) shows:

- Payments from the General Budget: In keeping with the government's commitment to meeting pressing needs in the wake of the earthquake, a part of the national budget will be set aside to fund this account. This illustrates the state's responsibility to provide immediate support.
- Contributions from Local Authorities: To emphasize the cooperation of various governmental levels in disaster response, local governments are anticipated to make contributions to the fund. By combining resources at the local and central levels, this partnership improves the efficacy of recovery operations.
- Contributions from Public Establishments and Enterprises: The fund also receives contributions from state-owned companies. This inclusion highlights the significance of



public companies in community recovery initiatives by expanding the base of support and mobilizing resources.

- Contributions from the Private Sector: The private sector's involvement shows that it places a high value on community service and corporate social responsibility. Businesses are encouraged to actively engage in recovery activities by this participation, which demonstrates their dedication to social welfare.
- Transfers of Funds for Expenses Charged to the Account: This clause permits the transfer of credits to pay for certain costs associated with the effects of the earthquake. It guarantees that funds are used for recovery in an efficient manner, allowing for a focused response to the needs of impacted communities.
- Moroccan Legacies and Donations: National solidarity is reflected in the contributions made by both locals and foreigners. This collective effort underscores the communal spirit in supporting those affected by the disaster, fostering a sense of unity in the recovery process.
- Various Revenues: This group includes any other revenue streams that could emerge. It illustrates how financing sources are flexible, enabling the account to adjust to changing requirements and conditions as rehabilitation activities advance.

#### **ii. investigating the account permitted expenditures**

Analyzing the debit part of the fund shows the intention of the state to create a comprehensive strategy to disaster recovery, emphasizing long-term resilience, urgent relief, and assistance for areas who are at risk. This account permitted expenditures are:

- Costs of the Emergency Rehabilitation Program and aid of rebuilding destructed facilities in areas devastated by this natural disasters: this allowed expense shows that the priority for the state is to restore fundamental constructions for the people to regain their usual life.
- Expenses of support for vulnerable people and orphans: it shows that a particular focus is placed on the costs associated with providing aid to those who are in need, especially orphans and other vulnerable populations. This demonstrates the dedication to making sure the most impacted get the assistance they need during the recovery phase.
- Emergency support for people that find themselves homeless because of the earthquake, including food: It is imperative to allocate funds towards meeting the basic necessities of those who have lost their homes as a result of the earthquake. This covers supplies for food, housing, and other necessities. For people who have lost their homes and means of support, stabilizing their circumstances depends on attending to these pressing demands.
- Encouragement of Economic Operators expenses: The costs associated with encouraging economic operators are aimed at fostering an immediate revival of activities in the affected areas. Supporting local businesses and industries is vital for economic recovery, as it helps to restore jobs and stimulate local economies.
- Expenses meant to constitute reserves and stocks of necessity in every region: The expenditures related to the establishment of reserves are intended to ensure that sufficient resources are available for future emergencies. This proactive approach reflects the necessity of awareness in the face of potential future disasters, helping to safeguard the kingdom's resilience.
- Amounts allocated for the benefit of public, private, or public organizations; By providing funding to these organizations, a cooperative strategy is made possible, bringing together resources and knowledge to efficiently address both short- and long-term requirements.
- Amounts allocated for the benefit of territorial authorities; Since local authorities are the ones who know their communities the best, funding to them enables customized solutions. This financing supports local efforts to recover and become more resilient.

- Amounts allocated for the benefit of the general budget; By enabling a coordinated response across several sectors and demonstrating the government's commitment to recovery, funding recovery via the general budget supports sustainable development.

Overall, these predicted categories of expenditures illustrate a holistic approach to disaster recovery, focusing on immediate relief and long-term resilience for affected areas and people.

#### **b. Analysis of the Program for the Reconstruction and General Rehabilitation of Areas Affected by the Earthquake**

The implementation of well-designed financial strategies and emergency funds is fundamental for proficiently handling emergencies and guaranteeing stability of the macroeconomic environment. These actions expedite the financing of reconstruction efforts following a disaster and aid in the speedy recovery of impacted communities. A proactive, all-encompassing approach to disaster management that is based on meticulous financial planning increases natural disaster resilience, lessens economic effects, and promotes inclusive, sustainable development. Nations can effectively navigate the challenges presented by extreme natural events, minimizing disruptions and facilitating effective reconstruction efforts, by anticipating risks and preparing adequately. (ADDOUMI Nisrine et al., 2024)

##### **i. Key components of the program**

The Program for the Reconstruction and General Rehabilitation of Areas Affected by the Earthquake goes beyond the special treasury account created by the government for the same goal. This program fixes the state priorities and measures to undertake dealing with the effects of the earthquake.

With 120 billion Dirhams predicted as a budget of this program, 4.2 million people are targeted in 5 years from 2024 to 2028. This program is based on two fundamental axes, the first is the reconstruction and rehabilitation of infrastructure impacted from the earthquake, and the second is creating an ambitious and integrated plan for the Greater Atlas regions through structured projects. (The Minister Delegate to the Minister of Economy and Finance in charge of the Budget, 2023, p. 6)

As for the funding, this program is basically funded by the Special Fund for the Management of the Earthquake Effects that Affected the Kingdom of Morocco, in addition to the general budget of the state, and contributions from territorial collectivities, the Hassan II Fund, and international aid and cooperation. (The Minister Delegate to the Minister of Economy and Finance in charge of the Budget, 2023, p. 7)

##### **ii. Studying the Program expenses**

As the program goes on for 5 years from 2024, we cannot make a global evaluation of its effectiveness as it is still under execution. Therefore, we can study and examine its state of advancement, and the financial priorities outlined by this program. These are the main analytical points:

- **Holistic Framework:** The program is composed of four essential parts that concentrate on long-term development (economic activity and social weaknesses) and solve urgent requirements (infrastructure and resettlement). this dual approach is fundamental for long-term rehabilitation.
- **Financial Commitment:** The government has made a considerable financial commitment, as seen by the 22 billion dirhams set aside for emergency aid and the 98 billion dirhams set aside for infrastructure and development (Ministry of Economy and Finance, 2024, p. 62). This amount of money shows that the impacted communities will be rebuilt and supported seriously.
- **Personalized Support:** Particular allocations for distinct categories of damage (whole vs. partial) show a sophisticated comprehension of the diverse effects of the earthquake. Aid is guaranteed to be customized to the needs of families and communities thanks to this focused approach.

- Infrastructure and Accessibility: The program seeks to improve the quality of life for impacted persons and restore normality by placing a high priority on accessibility and the repair of vital services like health and education. In order to promote community resilience, this is essential.
- Local Initiatives and Economic Revitalization: Long-term recovery depends on a focus on local initiatives and economic activity. In addition to empowering communities, encouraging local engagement also promotes economic expansion and employment development.
- Comprehensive financing Sources: A stronger financial base is ensured by the variety of financing sources, which include state budgets and foreign assistance. The dangers connected with relying just on one source of money are also reduced by this diversification.
- Governance and Oversight: Creating a specific oversight agency will improve program implementation's accountability and openness. To guarantee that resources are spent wisely and that initiatives achieve their objectives, effective governance is essential.
- Emergency Preparedness: Establishing emergency reserves demonstrates a proactive attitude to disaster management, making communities more equipped to withstand natural calamities in the future.

In summary, the program offers a comprehensive approach to meeting the short- and long-term requirements of the earthquake-affected populations. The initiative is well-positioned to significantly influence recovery and development in the impacted areas because to its robust financial support, emphasis on community engagement, and established governance structure. However, it is important to address certain challenges that could undermine its effectiveness. Ambiguous criteria for permitted expenditures can lead to misallocation of resources and inefficiencies in fund usage. Additionally, inadequate reporting and oversight raise accountability issues, consequently raising concerns about the proper use of funds. Furthermore, coordination challenges between government services and other organizations can result in fragmented efforts and duplicated services. Therefore, addressing these potential pitfalls is crucial for maximizing the program's impact and ensuring sustainable recovery.

## 6. Conclusion

In conclusion, we can say that public finance management plays a crucial role in crisis situations, especially in the aftermath of natural disasters like the earthquake that struck Morocco in 2023. It is paramount managing disasters in a proactive, all-encompassing manner that prioritizes both short-term relief and long-term recovery. Through an examination of the strategies utilized and challenges faced. To increase resilience against future disasters, it is very important to improve resource allocation, governance structures, and readiness of the state. To this end, it is recommended implementing clear reporting mechanisms that detail fund allocations, expenditures, and project outcomes, as publicly accessible reports can build trust and accountability. Additionally, conducting regular independent audits of financial activities related to the recovery program will help identify inefficiencies and ensure compliance with financial regulations. Periodic reviews of financial management practices and policies should be conducted to adapt to changing circumstances and community needs, ensuring continuous improvement in public finance management. Finally, developing performance indicators to evaluate the effectiveness of expenditures and projects will further enhance the program's impact.

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