

Determinants of cities' financial governance for sustainable urban development in Morocco. Case of the regions of Casablanca-Settat and Rabat-Sale-Kenitra.

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Abstract: This article analyses the tools that can be used to strengthen and promote the financial governance of cities for sustainable urban development in Morocco, through an empirical study on a sample of 163 actors and partners involved in the cities of the regions of Casablanca-Settat and Rabat-Sale-Kenitra. The literature review first focused on the main concepts required to understand the problem. The empirical part is based on an exploratory study in which we empirically demonstrated the causality links between the different variables of our research model, through Partial least squares structural equation modeling (PLS-SEM). The results reveal that the four determinants for strengthening the financial governance of cities are: financial autonomy, consultation and coordination, vision and planning, and budget control and monitoring.

Keywords: Financial governance, sustainable urban development, cities, Morocco

1 Introduction

Today, the issue of financing local authorities in general, and cities in particular, is at the heart of ongoing debates on change and profound reforms, as well as major concerns in all countries where decentralization is ongoing and aims to give local governments an increasingly dynamic role. As a result, the development of cities' financial resources is a determining factor and a major concern for city managers in order to meet the increased needs of the population and achieve socio-economic promotion of urban centers. These financial resources can be grouped around three poles namely: (FONDAFIP, 2015)

- ⇒ Own resources (or local taxes) from assets, taxation and fees ;
- ⇒ Transferred resources ;
- ⇒ External resources (loans, grants, subsidies, donations and legacies) (RAISS, 1999).

The financial governance of cities is the legitimate exercise of authority and power in the management of the city's financial resources. It is an indispensable tool for development, poverty reduction and economic growth (HADDAD, 2000). It should not be treated in isolation from the other components of urbanization that have an impact on the city's finances, in terms of local resource mobilization,

budgetary programming, and effectiveness and efficiency in the use of local resources, “the success of a public policy must be based on clear and sustainable financing mechanisms” (Ministère de l’Habitat, de l’Urbanisme et de la Politique de la Ville, 2012).

Sustainable urban development aims to balance urban growth and environmental preservation, as well as economic and societal, urban, and regional relationships (GAUTIER, 2016). It generates an increase in investment requirements to meet the needs of an increasingly demanding population. However, it is limited by budgetary constraints. Thus, it is necessary to analyze the financial governance and the methods of mobilizing the tax potential of cities.

The main objectives of this article are to explain the phenomenon of financial governance of cities from the perspective of sustainable urban development in Morocco, and to identify the various factors that aim to promote it.

To conduct this research and after synthesis of the existing literature, we carried out an exploratory quantitative study on 163 actors and partners who intervene at the level of cities in the regions of Casablanca-Settat and Rabat-Sale-Kenitra. We tested the research hypotheses using structural modeling of the variance type according to the PLS (Partial Least Squares) method.

2 Literature Review

Cities are very difficult to manage and very demanding in terms of infrastructure, jobs, facilities and public services. Their investment needs are very high, hence the need to have sufficient resources to provide a certain quality of life for their inhabitants and an attractive business environment for companies.

The questions of financing and financial governance of cities are a major issue because of the weakness of financial resources on the one hand, and the necessity to respond to the needs of the city to develop collective projects in order to adapt to economic transformations and be competitive on the other. The main challenges facing cities, especially in developing countries, are not only related to the availability of financial resources, but to the different ways of mobilizing, managing and directing them (FONDAFIP, 2015).

2.1 Financial governance of cities in Morocco

Today, cities are at the heart of sustainable development. As places of social cohesion and economic competitiveness, they provide an effective response to the essential demand for services and facilities for a constantly growing urban population (MARTIN, 2011). Therefore, good governance of cities is a key factor in a country's competitiveness, urbanity, and socio-economic development (CESE, 2013).

To promote sustainable urban development, support urban growth and improve the quality of life of city dwellers, it is necessary to seek effective and innovative financing mechanisms, appropriate financial governance structures, and suitable legislative and institutional frameworks. The aim is to promote equitable and environmentally friendly socio-economic development, by making cities more attractive and supporting the creation of businesses and jobs (OUTREQUIN & CHARLOT-VALDIEU, 2009).

The financial governance of cities is a set of values, norms, rules, and institutions that enable city actors (local public organizations, private sector, etc.) to effectively manage the financial systems and resources of their territory (HADDAD, 2000). Today, it is subject to the decisive influence of various exogenous and endogenous factors, which demand a profound change in the local financial management model and its tools. The development of cities' financial resources is therefore a major concern of

local decision-makers to meet the increased needs of citizens and promote the socio-economic development of cities. Generally, these financial resources are made up of own or local resources; borrowing resources; financial contributions from the State "Ministries and Public Companies"; local privatization revenues (asset sales, public-private partnerships, public service concessions), and donations and bequests (FONDAFIP, 2015).

In Morocco, the 2015 reports on local taxation by the Regional Courts of Accounts indicate that there is significant urban tax potential, but its exploitation is very weak, both in terms of the tax base and collection. Indeed, economic development and rapid urban growth are not reflected in local tax revenues (COUR DES COMPTEES, 2015). According to the situation of revenues and expenditures of local governments in 2022, the resources transferred by the State to local governments, consisting mainly of their share in the product of VAT, represent (64.3%) of all local tax revenues, followed by resources managed by state services for the benefit of local governments (19.8%), then by resources managed directly by the municipalities (15.8%) (TGR, 2022). This reveals that the cities depend heavily on financial support from the state (FONDAFIP, 2015). As a result, local governments must make more efforts to develop their sources of revenue.

Table 1 : Evolution of local government resources between 2021 and 2022 in millions of dirhams and in %.

Local government resources			
	2021	2022	Evol.
Transferred resources	15 466	16 437	6,3 %
Resources managed by state services for the benefit of local governments	4 576	5 071	10,8 %
Resources managed directly by the municipalities	4 175	4 048	-3,0 %
Total	24 218	25 555	5,5 %

Source : TGR, 2022

The financial governance of cities in Morocco is characterized by the weakness of local finances and by the importance of financial transfers from the state to cities.

We will explain the variable "financial governance" by the following variables: "financial autonomy (H1)", "consultation and coordination (H2)", "vision and planning (H3)" and "budgetary control and monitoring (H4)".

2.2 Analysis of the variables of the financial governance of cities

Good financial governance of cities can only be conceived in a framework where the local economy is strengthened. Therefore, it is essential to establish a good quality infrastructure environment. The determinants of financial governance are: "financial autonomy", "consultation and coordination", "vision and planning" and "budgetary control and monitoring".

2.2.1 Financial autonomy

Today, cities provide an effective response to the fundamental demand for services and facilities for an ever-growing urban population. As a result, they have a greater need for financing, which requires a strengthening of local taxation and better management of local resources. Therefore, a good rate of local tax collection, better pricing of public services, a predictable and relevant budget transfer from the state, the implementation of effective tools for the collection of capital gains on land, and appropriate governance of these resources are prerequisites for any decision that may lead the city to raise loans on the capital market or to access international aid from global funds or international financial institutions. Thus, to strengthen a city's financial autonomy, it is necessary to mobilize greater own resources (by strengthening local taxation and diversifying tax bases), develop the decision-making capacities and skills of local authorities in defining tax bases and rates, and innovate and diversify the sources of financing for cities.

Many empirical studies, research papers and reports have introduced the variable "financial autonomy" and/or its components into their work. It has a significant and positive effect on financial governance, which we can determine through: local taxation (H1.1), public-private partnerships (H1.2) and external resources (H1.3) (FMDV, 2014 ; FONDAFIP, 2015 ; AMAHMOUD, 2019 ; BAHL & ROY & JOHANNES, 1992 ; YATTA, 2014 ; DEDEHOUANOU, 2019 ; FONDAFIP, 2019 ; BOUVIER, 2018 ; JNAH, 2018).

2.2.2 Consultation and coordination

Sustainable urban development is a multi-partner and interdisciplinary approach, which encourages partnerships and cooperation between all the actors involved in the city, operating in different sectors (transport, water, waste, natural environment, social development, etc.), and in different sectors (associative, entrepreneurial, institutional, administrative, etc.), acting at different territorial

levels, local, regional, national and international (OUTREQUIN & CHARLOT-VALDIEU, 2009).

Today, many actors are involved in the management of the city or have an impact on it, ranging from citizens, private organizations, associations, institutions to state services. As a result, the financial governance of cities aims to facilitate coordination between all these actors and avoid the clashes that can arise as a result of conflicts of interest (SALEM, 2014).

Cities must therefore, in coordination with the administrations and actors concerned, develop operational strategies for conquering and reclaiming taxes, in order to mobilize sufficient financial resources that enable them to carry out their missions (FONDAFIP, 2015).

Many empirical studies, research papers and reports have introduced the variable "consultation and coordination" and/or their components in their work. It has a significant and positive effect on financial governance, which we can determine through: concertation (H2.1) and coordination and mobilization of actors (H2.2) (EL JADDAOUI & EL JAOUHARI, 2019 ; FONDAFIP, 2015 ; EL ALAMI, 2019 ; SADIK Y. & BAKHELLA W-J., 2019 ; YATTA, 2014 ; FONDAFIP, 2019 ; MIAS, 2017 ; LAOUINA, 2016 ; ALAOUI, 2019 ; ESSOGO, 2017).

2.2.3 Vision and planning

The financial governance of cities is a governance model that aims to develop a culture of planning, financing and evaluation of sustainable urban development projects. It allows cities to develop a global vision, which is then declined into strategic and operational objectives and finally into actions (FALLON & HANSOUL & PIRON, 2016, pp. 5-52).

The strategic vision is a precise representation of the desired future, indicating where the city wishes to be after 10 or 20 years or more, i.e. a long-term planning horizon. It is always at the beginning of the territorial planning process and helps to ensure effective and transparent management of local financial resources, strategic allocation of financial resources and more effective and efficient performance of public services. In addition, the strategic vision is addressed to all the city's actors and takes into consideration all the challenges of the different sectors of activity; it determines the orientations and objectives to be prioritized with regard to the city's citizens and social and economic actors; it provides guidelines to orient the actions of public managers so that they are supportive and

sustainable; and it proposes a convergent and coherent framework of intervention in order to achieve the common well-being (MAMROT, 2010). In most developing countries, this democratic dimension is very often underestimated or even ignored in debates on national or urban governance. Many empirical studies, research papers and reports have introduced the "vision and planning" variable and/or its components into their work. It has a significant and positive effect on financial governance, which we can determine through: vision (H3.1) and planning (H3.2) (GERALD, 1992 ; FONDAFIP, 2015 ; CHOUIKI, 2017 ; JORDAN, 1998 ; NACHOUI, 2018 ; KARIBI, 2019 ; OCDE, 2019).

2.2.4 Budgetary control and monitoring

Ensuring effective and efficient management of public finances and effective control of the budget are two key factors in good financial governance of cities, which refers to the way in which authority is applied in managing a city's financial resources for its development (SANTISO, 2006).

The budgetary control of local budgets is an important procedure aimed at correcting malfunctions that may occur during the budgetary process (BOUVIER, 2004). Many empirical studies, research papers and reports have introduced the "budgetary control and monitoring" variable and/or its components into their work. It has a significant and positive effect on financial governance, which we can determine through: budgetary control (H4.1) and monitoring (H4.2) (DEMEESTERE, 1996 ; AOUIJIL & ALAOUI OMARI, 2019 ; BENKIRANE, 2019 ; FONDAFIP, 2019 ; DEMEESTERE, 1984 ; MEYSSONNIER, 1992 ; FONDAFIP, 2015 ; BATAJ. & CARASSUS D. & MAUREL C., 2009 ; JORDAN, 1998 ; SCHMITT, 1988 ; BOUVIER, 2018).

3 Research Methodology

The conceptual model adopted for this research is perfectly suited to the structural equation method since it proposes to address the link between the variable "financial governance" and its determinants "financial autonomy", "consultation and coordination", "vision and planning" and "budgetary control and monitoring". Through this work, we answer the following question: What are the determinants that allow to promote and strengthen the financial governance of cities in a sustainable urban development perspective in Morocco ?

3.1 Methodological approach

Data collection was carried out with a sample of 163 local, national and international actors and partners who are involved in the city in Morocco. These data were processed using an exploratory data analysis method: the variance-type structural equation method «the PLS approach ».

We opted for the analysis of variances (PLS approach) rather than the analysis of covariance (Covariance based structural equation modeling), commonly called LISREL (Linear Structural Relations), because the aim of the research is more to explore than to confirm the phenomenon, the studied problem is emergent and the conceptual design and measures are not very robust (CHIN & NEWSTED, 1998), also because it is essential to model, differently, the relationships between latent variables and their indicators (formative and reflexive) and the criteria regarding the normal distribution of data, independence or size are not required (FERNANDES, 2012)

For the practical implementation of PLS regression analyses, we chose to use the SmartPLS software, due to the ease of use of its interface and the possibility to edit graphs of the estimated models.

We used the stratified random sampling method, which gives the same chances to all units of the population and allows us to generalize the results obtained from the sample.

Our sample is made up of 163 actors and partners involved in the cities in the regions of Casablanca-Settat and Rabat-Sale-Kenitra. It is composed of 45 local authorities, 6 national actors, 31 public institutions and companies, 18 regional and local actors, 7 international actors, 31 associations and 25 private companies.

3.2 Background of the empirical study

Among the 12 regions of the Kingdom, we chose the regions of Rabat-Salé-Kénitra and Casablanca-Settat for several reasons, particularly their demographic and economic weight compared to the other regions. Demographically, the Rabat-Sale-Kenitra and Casablanca-Settat regions have 11,442,605 inhabitants, or 33.8 percent of the Moroccan population (HCP, 2014).

Economically, the regions of Casablanca-Settat and Rabat-Salé-Kénitra create the most wealth and contributed the most to the national GDP in 2014, These two regions alone contributed 48.3% of the national GDP (TGR, 2022).

Despite their economic and demographic potential, these two regions depend heavily on financial support from the state and have a relatively low level of local taxation, hence the need for a profound review of the financial governance of the cities in these regions, in order to mobilize more resources and manage them better.

Table 2 : Weight of local taxation in the budget of Casablanca-Settat and Rabat-Sale-Kenitra regions in 2022, in millions of dirhams

Resources managed directly by the municipalities	Resources managed by state services for the benefit of local governments	Transferred resources
Casablanca-Settat regions		
1958 MDH	2924 MDH	3625 MDH
4882 MDH		3625 MDH
57,3 %		42,7 %
Rabat-Sale-Kenitra regions		
1127 MDH	1194 MDH	3281 MDH
2321 MDH		3281 MDH
41,4 %		58,6 %

4 Results, Analysis and Discussion

The analysis of the responses of 163 actors and partners involved in the cities in the regions of Casablanca-Settat and Rabat-Sale-Kenitra allowed us to measure and understand the importance of the different explanatory variables retained in the model.

4.1 Statistical analysis

All the items that helped us measure our explanatory variables are summarized in the table below:

Table 3 : Summary of the conclusions of the exploratory phase of validation of the measurement scales

Variables	Item code	purification of variables			Final scale		
		Number of items	Cronbach's Alpha	Number of items deleted	Items retained	Cronbach's Alpha	
Financial governance	GF1 GF2 GF3 GF4	4	0.788	1	GF1 GF2 GF3	0.810	
Financial autonomy	Local taxation	FISL1 FISL2 FISL3 FISL4 FISL5	5	0.404	3	FISL3 FISL5	0.720
	Public-private partnerships	PPP1 PPP2 PPP3 PPP4	4	0.310	1	PPP2 PPP3 PPP4	0.682
	External resources	REX1 REX2 REX3	3	0.686	1	REX1 REX3	0.829
Consultation and coordination	Consultation	CON1 CON2 CON3 CON4 CON5 CON6 CON7 CON8	8	0.608	5	CON1 CON2 CON6	0.810
	Coordination	COOR1 COOR2 COOR3 COOR4	4	0.600	2	COOR1 COOR2	0.763
Vision and planning	Vision	VIS1 VIS2 VIS3	3	0.668	1	VIS1 VIS3	0.682
	Planning	PLAN1 PLAN2	2	0.728	0	PLAN1 PLAN2	0.728
Budget control and monitoring	Budget control	CONT1 CONT2 CONT3	3	0.704	1	CONT1 CONT3	0.744
	Monitoring	SUI1 SUI2 SUI3	3	0.667	1	SUI2 SUI3	0.650

Through a factorial analysis, we proceeded to a data reduction. The objective was to "reduce the information without losing too much" (PLAISANT & al., 2010).

4.2 Evaluation of the mediation link

Mediation aims to show that the link between the independent variable X and the dependent variable Y

is significant in order to ensure the existence of an impact to mediate. The evaluation of the mediation link is given by the path coefficients, which consist of a T-value (which determines whether a specific association is significant or not) and a P-value, defined as the probability of error.

Concerning the acceptance criteria, we can see that the relationship between the dependent variable "GF" and the independent variable "PPP" is not significant, as it does not meet the minimum T-value limit of 1.96 suggested by (PREACHER & HAYES, 2008). On the other hand, this relationship is significant between the dependent variable "GF" and all other independent variables, as shown in the following table :

Table 4 : Path Coefficient (Direct links)

	Initial sample	Sample mean	Standard deviation (STDEV)	t-value (O/STD EV)	p-values	Significant
GF -> FISL	0.26	0.268	0.057	4.631	0.000	Yes
GF -> PPP	0.046	0.040	0.115	0.397	0.691	No
GF -> REX	0.959	0.960	0.004	246.73	0.000	Yes
GF -> CON	1.000	1.000	0.000	460.15	0.000	Yes
GF -> COOR	0.365	0.372	0.065	5.585	0.000	Yes
GF -> VIS	0.182	0.192	0.049	3.729	0.000	Yes
GF -> PLAN	0.402	0.403	0.071	5.680	0.000	Yes
GF -> CONT	0.957	0.958	0.005	187.52	0.000	Yes
GF -> SUI	0.277	0.284	0.073	3.820	0.000	Yes

4.3 Test of the hypotheses

The results obtained by this technique show us that the (t) value of all relationships have positive significant coefficients except for one relationship that has a non-significant coefficient (the relationship between financial governance and public-private partnerships).

Table 5 : Summary of hypothesis and sub-hypothesis validation

Hypotheses		Value(t)	Decision
H 1	Financial governance ---> Financial autonomy		
H 1.1	GF -> FISL	4.631	Validated
H 1.2	GF -> PPP	0.397	Rejected
H 1.3	GF -> REX	246.73	Validated
H 2	Financial governance ---> Consultation and coordination		
H 2.1	GF -> CONCERT	460.15	Validated
H 2.2	GF -> COORDI	5.585	Validated

H 3	Financial governance ---> Vision and planning		
H 3.1	GF -> VISION	3.729	Validated
H 3.2	GF -> PLANIF	5.680	Validated
H 4	Financial governance ---> Budget control and monitoring		
H 4.1	GF -> CONTR	187.52	Validated
H 4.2	GF -> SUIVI	3.820	Validated

4.4 Discussion of the results

Good financial governance of cities in Morocco makes it possible to move towards advanced regionalization capable of reducing inequalities between regions and achieving equitable sustainable urban development. To promote this, Moroccan cities must develop their financial resources by strengthening local taxation and diversifying tax bases, developing the decision-making capacities and skills of local authorities in terms of defining the tax base and tax rates, pricing public services, ensuring the predictability and relevance of State budget transfers, developing effective tools for collecting capital gains on land, and innovating and diversifying sources of funding. Therefore, a significant mobilization of financial resources and an efficient, appropriate and optimal management of these resources are necessary conditions for any decision that could facilitate access to loans and external financing resources. This makes it possible to mobilize significant funds to finance large-scale projects and implement ambitious economic, social and environmental policies.

Cities can double or even triple the level of taxes and expenditures to improve the local economy. But such an ambition requires the involvement, mobilization and consultation of all the city's actors, operating in different sectors (transport, water, waste, social development, etc.), in different environments (associative, institutional, commercial, trade union, etc.) and acting at different territorial levels (local, regional, national and international). The commitment of the various local actors is a very important factor for the mobilization and good management of local financial resources. It requires the establishment of partnerships and cooperation between local managers and the various political, economic and social actors, from the public and private sectors, as well as civil society, in order to develop collective projects to adapt to economic transformations and to guarantee and promote the sustainable well-being of all citizens.

The financial governance of cities requires a consolidated vision of the role of each city actor, of

the evolution of State transfers (which must be stable and predictable), of the main components of local resources and of the possibilities of indebtedness ; a strategic vision aimed at determining objectives, strengthening the capacities of local authorities in terms of financial engineering, improving the capacities of elected officials and seeking appropriate financing ; a holistic vision that takes into consideration ecological, economic and social dimensions and a participatory and inclusive vision (based on active partnerships, effective planning, participatory and decentralized governance and respect for local democracy) through which public policies, local projects and individual projects are perfectly intertwined. These elements are essential to promote sustainable urban development.

In order to get the whole community to adhere to the implementation of a common ambition, the strategic vision must be inclusive and give hope. The challenge is to include all the actors involved in the management of the city or having an impact on it, from citizens, private organizations, associations, institutions to the state administrations in the decision-making process relating to sustainable urban development. This development is based on the commitment of all. This is why measures in favor of education, access to information and research must be encouraged in order to stimulate innovation and improve the awareness and participation of civil society in the implementation of this project. On the basis of our survey and our exchange with the various actors in the city, we recommend the creation of a monitoring committee that will ensure that the vision is known and shared, that the strategic vision is integrated into the programming of plans and public policies, that the various actors are energized in order to promote the implementation of projects, and that they regularly evaluate whether the actions envisaged have been carried out properly.

Ensuring effective, transparent and efficient management of public finances and effective control of the budget are two key factors in good financial governance of cities. Local politicians must balance elective and participatory democracy to improve fiscal efficiency: citizens have more incentive to pay for services that meet their priorities, especially if they have been involved in the decision-making process regarding the allocation of these services.

Thus, the summary of our research concludes that in order to strengthen the financial governance of cities from a sustainable urban development perspective, it is necessary to strengthen the financial autonomy of cities, develop consultation and coordination with all

city actors, have a strategic vision and planning, and effective budgetary control and monitoring.

We have focused on the case of Morocco, as a developing country, because the issues of financing and financial governance of cities are a major problem due to, on the one hand, the weakness of financial resources and, on the other hand, the need to respond to the needs of the city in order to develop collective projects to adapt to economic transformations and the objectives of sustainable urban development.

Among the 12 regions of the Kingdom, we have chosen the regions of Rabat-Salé-Kénitra and Casablanca-Settat for several reasons, in particular their demographic and economic weight compared to the other regions. Despite their potential, these two regions are heavily dependent on financial support from the State and have relatively low local taxation, hence the need for a thorough review of the financial governance of the cities in these regions, in order to mobilize more resources and manage them better and thus achieve the objective of sustainable urban development.

5 Conclusions

Analysis of the financial governance of cities in Morocco reveals a weakness in the financial resources available to local authorities, a very small proportion of which is devoted to socio-economic development programs and projects (FONDAFIP, 2015). In addition to this, there is a significant tax potential that is very poorly exploited (COUR DES COMPTES, 2015), an inability of local authorities to consume their entire resources, little recourse to borrowing (CCR, 2014), poorly skilled human resources and complex procedures. The State and public companies remain the main actors in the economic and social development of cities.

The results of our research allow us to confirm that in order to strengthen the financial governance of cities from the perspective of sustainable urban development in Morocco, it is necessary to strengthen the financial autonomy of cities, to develop consultation and coordination with all the city's actors, to have a vision and strategic planning, and to have effective budgetary control and monitoring.

While the survey we conducted allowed us to better identify the different variables of our research, it should be noted that the survey is not exhaustive, as the sample chosen is limited and the regions chosen are not very representative. This pushes us to deepen our research by relying on a sample allowing us to generate more representative results.

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