

Readability difficulties in Morocco's Financial Laws

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Abstract

The state budget, a crucial part of the finance law, is often characterized by opacity and lack of readability, as it translates the general activity of the state in numbers. Despite efforts to simplify the reading of the finance law, it still faces difficulties, especially considering the specificity of the law and its commitment to the development of the finance law.

Theoretical studies on the legibility of the finance law in Morocco are scarce and only partially address the subject. Strengthening the readability of the financial law can be an essential entry point for rationalizing the academic and political public debate on the subject. The difficulties of reading the finance law can be managed by identifying the main actors and technical complexities. This requires a comprehensive conceptualization that falls within the framework of rationalizing the public debate on finance laws. Addressing these issues requires reviewing the various difficulties associated with the subject in Morocco, answering key questions, and proposing possible alternatives.

Keywords: Finance law, settlement law, Organic laws, Readability, Transparency, Sincerity, Treasury special accounts, autonomously administered state services, Parliament power.

Introduction

Paul REUTER says that the budget, as it translates in numbers the general activity of the state, «**should be like a glass house**». "¹

Through this statement, we can detect the existence of a real dialectic between what is and what should be. The author calls for transparency, clarity and legibility at the level of the state budget. This call reflects the reality of the opacity and lack of readability that characterizes the state budget through the financial law of the year and public finance in general.

The definition of the state budget is considered the descriptive and accounting part of the finance law², and therefore the scope of the finance law expands to include the general data of the state's financial balance, in addition to a set of appendices of particular importance.

Despite the efforts and general controls that govern the budget of the state, as an integral part of the Finance Law, as well as the amendatory Finance Law³, whether of a constitutional nature or regulated by

¹Definition mentioned at : **Laurent PANCRAZI**, Le principe de sincérité budgétaire, L'Harmattan, 2012, Paris,P.32.

² **Paul-Marie. Gaudemet et Joël Molinier**, Finances Publiques, éd. Montchrestien, 1989, t. I, p. 249.

finance Organic law⁴ or included in many legislative and regulatory texts and various other sources, as well as in the citizen's budget document⁵ aimed at facilitating and simplifying the reading of the Finance Law. This reading still faces many difficulties, especially if we take into account the specificity of this law, which is subject to amendment annually, as well as the fact that it is committed to the development of the Finance Law.

It is noticeable that theoretical studies in Morocco on the readability of the finance law remain scarce and only partially deal with the subject, if compared to the French experience, for example, in which readability has become a budgetary principle, hence the theoretical importance of the topic.

In terms of practical importance, strengthening the readability of the financial law can be considered an essential entry point for rationalizing the academic and political public debate on the subject, the quality of which is linked to the difficulties facing the reader of the financial law and opens the way for different readings and interpretations at times and contradictory interpretations at other times according to an optimistic vision at times and pessimistic at other times.

So where are the difficulties of reading the Finance Law, and how can they be managed? This basic question is linked to a series of sub-questions. **Who reads financial laws? When are financial laws read, and how are these laws read?**

In answering these big questions, approaches belonging to a range of scientific and cognitive fields such as law, economics, management sciences, sociology and others are intertwined⁶. This multiplicity is in itself the best expression of these difficulties, because the field of public finance is a complex and intertwined field that requires at the same time specialization and openness to approaches that share its topics.

For this reason, addressing the difficulties of reading financial laws requires reviewing the various difficulties associated with the subject in Morocco, answering key questions, and proposing possible alternatives. However, the question of alternatives requires, in addition to partial reforms, a comprehensive conceptualization that falls within the framework of rationalizing the public debate on finance laws.

These issues and questions can be addressed by identifying the nature of **the difficulties of reading financial laws related to the main actors (Section I) and the difficulties related to the technical complexities (Section II)**.

³ Amending Finance Acts are presented and voted in the same way as the Finance Act for the year.

⁴ In Morocco, the organic law relating to the finance law is the text that determines the legal framework for finance laws. It is an organic law, which has a higher value than an ordinary law.

⁵ **The citizen's budget** is considered to be a simplified document of the Finance Act. It summarises the main figures contained in the Finance Act, through which citizens can determine how expenditure is allocated to finance public services, as well as revenue from various sources. This document also enables the public to monitor public spending and to find out about the levels of the budget deficit and public debt, as well as trends in the main macro-economic indicators. In this context see for instance:

https://www.finances.gov.ma/Publication/db/2024/Budget-CitoyenLF2025_VF.pdf. consulted on 18 April 2025 at 10h30mn.

⁶ For further information, see : **Pierre LA LUMIERE**, Les Finances publiques, Librairie Armond Colin, 1980, pp 20,21 et 22.

Section I: Difficulties in reading financial laws related to financial actors

In order to explain the role of the various protagonists, a number of secondary questions need to be answered. Who reads the financial law of the year? How do the actors read the year's financial law? When do the actors read the finance law of the year?

As long as the financial law is addressed to all citizens regardless of their categories and social strata, readability is everyone's concern. It is the issue of the simple citizen, the concern of enterprises, the responsibility of public utility managers, the area of interest of academics and researchers, the issue of politicians, the area of work of practicing professionals, and so on.

The ordinary citizen usually does not read the financial laws, nor does he understand the macroeconomic balances or the policies associated with the financial material, but he may be concerned with some tax reforms that may affect his purchasing power and lead to an increase in the price of consumer goods, or reforms related to his access to public facilities or his access to social services, etc. Although the citizen should be at the heart of all financial and budgetary policy and planning, the democratic stakes influence public finances, making citizen participation a requirement of financial democracy⁷.

The average citizen is caught between two discourses: **The official one** is optimistic and the **opposition one** is usually critical. It is difficult for the average citizen to understand major debates, especially if they are related to topics of a complex and complex technical nature or with international implications, but instead he is mainly concerned with his basket of economic services and basic services such as health, education, etc. Thus, he is not interested in reading the Finance Law document in principle.

Enterprises, , on the other hand, are often interested in the Finance Law document through the tax provisions related to tax expenditures, including incentives, exemptions, etc. In this context, their representative professional bodies⁸ are keenly interested in the budget document from the stage of its preparation and discussion to the stage of its implementation. The accountants of these enterprises and companies are also interested in the tax amendments included in the finance law related to the taxation of some economic activities or the adjustment of tax rates that have an impact on companies and the profits they achieve, as well as the budgetary allocations related to public transactions due to the large funds allocated to them and their connection to investment and the activity of these enterprises and companies.

As for the officials of public utilities and services, they are usually interested in the descriptive and accounting aspect of the financial law since it includes the appropriations allocated to their facilities. Their interest in the tax field varies according to the nature of the facility (tax facilities, administrative facilities, or specialized judicial bodies...).

⁷ Jean- Pierre CAMBY, « Les finances publiques et la démocratie : quel apport du Conseil constitutionnel ? », In Réforme des Finances publiques, Démocratie et bonne gouvernance, Actes de la première Université de printemps de Finances publiques du Groupement Européen de recherches en Finances publiques, L.G.D.J.2004.P.108.

⁸ The role played by « The General Federation of Moroccan Enterprises », for example, as an influential lobbying body in this area.

As for specialized academics and researchers on the subject, it is noted that they are at the crossroads and are interested in the Finance Law document in their respective fields of specialization.

In the face of the need for specialization, the academic researcher faces difficulties related to the multiplicity of possible approaches and readings of the Finance Law, which range from legal, economic, management science, and sociological approaches, which urgently raises the question of a common reading of these laws. In this context, it is noteworthy **that students**, even specialized ones, have little appetite for reading the finance law, and very few take the initiative to do so with various difficulties.

As for politicians, their readings of the finance law often reflect their political affiliation within the political discourse. In this context, a distinction is made between the official reading of finance laws, which is optimistic in nature and seeks to persuade, and often focuses on financial indicators and officially announced goals, and the opposition reading, which is critical in nature and usually focuses on the economic and social impacts and repercussions of finance laws. Opposed to this official reading is the opposition reading, which is characterised as critical in nature and usually focuses on the economic and social implications of the financial laws.

The professionals of the Ministry of Finance, especially the elite experts in the Budget and Treasury Directorate, retain special abilities and qualifications to read the finance law, due to several considerations, the most important of which are:

- ✓ Their primary role in compiling, organising and categorising data;
- ✓ Their role in preparing the official "**persuasive and marketing**" reading, so their work is usually shrouded in secrecy;
- ✓ A select few have the real reading, because sometimes the ratios are created with the logic reversed. Instead of the ratios reflecting the figures presented, the figures are aligned with pre-determined ratios in line with international financial commitments or for political reasons, etc.

How do the actors read the year's financial law?

From the outset, this is related to the quality of the possible approaches and readings, which differ according to the scientific and cognitive fields (law, economics, sociology...)

Furthermore, these difficulties are related to the technical nature of the financial law, which requires extensive knowledge of specific areas of specialisation (such as budget law, tax law, public policies, management sciences, statistics, etc.)

More than that, these difficulties are related to the quantitative aspect related to the volume of documents and annexes constituting the finance law, which, although aims at providing parliament and public opinion with information, their volume has the opposite effect of discouraging them from reading them.

These difficulties are also related to the political nature of the reading of the Finance Law, as it is a tool for the implementation of various policies (the general policy of the state, public policies and sectoral policies).

The official political reading is optimistic in nature, based on a system of indicators that guarantee public and macroeconomic balances in a way that can reflect positively on the social aspect.⁹

The official reading relies on the elements of persuasion and marketing. In terms of persuasion, it is based on financial indicators that meet the country's international commitments, especially to international financing institutions to avoid the risk of exceeding the credit line or falling into the financial quarantine of these institutions by controlling the deficit ratio, the ratio of public debt compared to GDP, the growth rate, etc.

In terms of marketing, the official reading is based on the presentation of the finance law in line with the public policies adopted and the marketing approach, even for the simple citizen (**The citizen's budget**).

The opposition reading (political or trade union) adopts a critical approach based on the possible negative repercussions of the year's financial law on the social aspect in particular.¹⁰

An oppositional reading requires a system of indicators to measure impact or effect in addition to financial information, which remains the monopoly of the Ministry of Finance.

When do the actors read the finance law of the year?

The period of reading the Finance Law is related to the issue of the feasibility of reading, since this document includes projections regarding the state budget for the next year. This feasibility is related to a new budgetary principle related to readability, namely “**the principle of sincere budget forecasting**”¹¹.

«**Sincerity**”, which is a budgetary and accounting principle at the same time, seeks to ensure seriousness and objectivity in developing budget estimates, this **Sincerity** has a direct relationship and impact on readability, but **Sincerity** is necessary for it, because weak **Sincerity** affects the readability of the budget. Unrealistic figures affect readability and hinder the work of parliament in conducting effective political oversight. For example, in 2005, opposition MPs in France criticised the 2006 Finance law because it contained a series of gimmicks, including figures on resources and expenditures, related to the adoption of growth rates, deficit reduction, macroeconomic assumptions and balances, among others. These manipulations affected the finance balance and the determination of the budget deficit, which made a number of French MPs describe the project as unrealistic because it sets unrealistic rates and ratios. One of the French MPs stated that “the French public finances are deteriorating and that France is heading towards the wall», such situation required the opinion of the French Constitutional¹².

This critical situation prompted more than sixty (60) parliamentarians to challenge the project before the Constitutional Council. This confirms that balancing the budget is not only a technical matter, but also a political act given the French state's commitments within the European Union and its endeavour to avoid financial restrictions, especially by donor agencies and partners.

⁹ The official reading of the finance act is carried out by government departments, in particular the ministry of finance.

¹⁰ The opposition's reading of the Finance Act often criticizes the government's choices. Such an interpretation is represented by the opposition political parties.

¹¹ For instance see: **Gilbert Orsoni** “The principle of sincerity in other countries”, RFPP, n° 111, 2010, P.37.

¹² Constitutional Council. Decision no. 2004-511 DC of December 29, 2004 Finance Act for 2005. France.

Therefore, the Finance Law can be read before its implementation through a careful tracking of the internal economic and financial situation of the state in relation to its regional and international surroundings: a good reading of the figures requires placing them in a multi-year horizon that evokes the expenditure side of programmes, projects and operations ¹³distributed over several budgets for consecutive years by making comparisons and correlations between the figures.

As for reading the finance law in conjunction with its implementation phase, this process is dominated and monopolised by the executive authority, as this process is surrounded by secrecy, which affects the sharing of information with the parliamentary authority, hence the difficulty in assessing tax measures, which are often governed by political considerations and backgrounds more than other considerations of an economic and social nature.

While Morocco's Finance Regulatory Law 130.13 imposed the need to inform the parliamentary finance committees of new measures taken by the government¹⁴, the duty to inform and follow up to ensure a good reading requires providing parliament with all information in conjunction with the implementation phase through the technique of "Reporting's". These periodic reports can allow parliament to form fact-finding committees to ensure the credibility of the information and enable a good reading or to request an inspection or audit of the accounts related to income and expenditure, for example.

In the same context, the French Court of Accounts¹⁵ confirmed in a report on the state of public finances in 1995 that the preparation and voting of financial laws is sometimes based on unrealistic or outdated information, as the Ministry of Finance adopts tricks to authorise insufficient resources and create secret funds, especially during periods of economic recovery and prosperity. These methods negatively affect public finances and create difficulty in reading the year's financial law. Here, we emphasise once again that the principle of budget Sincerity and readability go hand in hand.

The reading after the implementation of the budget is done through "**the liquidation law**"¹⁶. The latter has a legal nature, but it is technically an "account", and therefore includes real figures about the annual outcome, and constitutes an opportunity to present a real reading of the annual and revisionary finance law and to hold the government accountable again for the credibility of budgetary estimates and achievements linked to **the sincerity of the accounting** figures presented, as well as an opportunity to measure the differences between them and to raise the issue of readability.

However, it is noticeable that the liquidation law, like "the general declaration of conformity"¹⁷, does not receive the necessary importance in practice compared to the finance law of the year, despite its formal and substantive relationship with it. It is worth noting that the Moroccan constitutional legislator has

¹³ Reminds us of the new budget nomenclature in Morocco following organic law no. 130.13. In this context see : <https://www.finances.gov.ma/fr/Nos-metiers/Pages/Nomenclature-budgetaire.aspx>, consulted on 18 April 2025 at 11h.

¹⁴ Dahir n° 1-15-62 du 14 chaabane 1436 (2 June 2015) to promulgate organic law no. 130-13 relating to the finance law. OFFICIAL BULLETIN n°. 6370 - 1 ramadan 1436 (18-6-2015). Page 3105.

¹⁵ See: <https://www.ccomptes.fr/sites/default/files/EzPublish/Rpa2005Integrale>. Accessed on 18 January 2024 at 9 a.m.

¹⁶ **The Settlement Act or liquidation law** establishes and sets out the final amounts of revenue received and expenditure for which ordinances are referred to, relating to the same financial year, and sets out the profit and loss account for the year.

¹⁷ The general declaration of conformity, which must accompany the report on the implementation of the Finance Act, makes it possible to reconcile the results of the individual accounts produced to the Court by the public accountants with those of the Kingdom's general account drawn up and communicated to the Court by the Minister of Finance.

endeavoured to specify the date for the presentation of the liquidation law to Parliament¹⁸. **Article 76** stipulates that the liquidation law must be submitted for parliamentary ratification no later than the end of the first quarter of the second year following the year of budget execution, after previous experiences witnessed the postponement of the presentation of the liquidation law for parliamentary ratification for several years, which caused the budgetary estimates and achievements recorded in the liquidation law to be devoid of all meaning, and made parliamentary ratification of this law a mere formality, far from the elements of political control that recall the implementation of public policies and the extent to which the implementation of the budget conformed to the government programme and discussed the implementation of programmes and projects adopted to implement the law.

To sum up, the theoretical difficulties of reading financial laws are related to the types of possible readings, the reader himself and the period in which this reading is conducted. On the other hand, where are the difficulties related to the technical and artistic complexities of financial laws?

Section II: Difficulties related to technical complexities

Readability in finance laws is associated with a number of technical complexities that are related to the level of training and experience of the reader. Perhaps the first difficulty is embodied in the weak ability to link the finance law to the economic and social situation of the country. Does the draft finance law alone reflect this situation?

It can be said that the implementation of the state's public policies is done through the annual finance law and the amendatory finance law, if any, but it is not the only mechanism adopted. The state creates public institutions and enterprises to implement some of these policies and may resort to a new method of partnership with the private sector, in addition to integrating the role of "territorial authorities"¹⁹ and the structured and unstructured private sector contributes to the understanding of this situation. Thus, the financial law contributes only partially to the implementation of these policies. Therefore, the finance law alone does not constitute a true mirror of the country's economic situation. The expected investments of public enterprises and companies amount to huge numbers that is very important for the benefit of organisations working in the social, agricultural and infrastructure sectors. This is especially the case if the amounts employed under the partnership framework allocated for the implementation of public policies outside the finance law are added to them.

On the other hand, the Finance Law includes tax provisions related to the tax code²⁰, the code of customs and indirect taxes²¹, the code of collection of public debts²², etc.

¹⁸ In accordance with Article 76 of the Moroccan Constitution of 2011, the draft liquidation law relating to the implementation of the finance law is deposited annually, on a priority basis, with the Office of the Chamber of Deputies no later than the end of the first quarter of the second year following the year of implementation of the finance law.

¹⁹ Territorial authorities in Morocco are:

- Regions; Prefectures and provinces and Communes. At present, 12 regions comprise 75 prefectures or provinces (13 prefectures and 62 provinces), which in turn comprise 1,503 communes.

Article 135 of the 2011 Moroccan Constitution states that 'The Kingdom's local authorities are the regions, prefectures, provinces and communes. They are legal entities under public law and manage their affairs democratically'. Constitution of 1st July 2011. Bulletin officiel of the Kingdom of Morocco of 17 June 2011, no. 5952 bis, p. 1765 to 1794

²⁰ General tax code Instituted by Article 5 of the Finance Act n° 43-06 for the 2007 financial year, promulgated by Dahir n° 1-06-232 of 10 Hija 1427 (31 December 2006). OFFICIAL BULLETIN n°. 5487bis of 1 January 2007. page 3.

These reforms are partial and governed by the logic of the relationship of the part to the whole. Given the annual nature of finance laws, partial reforms should be presented in an electronic format that allows simultaneous reference to the original texts and the amendments before referring to the final amendments, on the website of the Ministry of Economy and Finance or the General Secretariat of the Government, or in any other possible way.

The Finance Law includes the management of large sums of money outside the general state budget, under the system of “**special accounts of the Treasury**”²³ as well as “**independently managed state services**”²⁴. Although their categories have been reduced from **six (6)** to **five (5)** by merging “advance accounts” and “loan accounts” under “financing accounts”²⁵ to ensure better consistency, this measure remains a formality by merging two accounts into one.

These accounts pose a difficulty in terms of parliamentary oversight because they are difficult to read. There are sixty-eight (68) such accounts in the 2024 Finance Law²⁶, distributed as follows:

- ✓ **Fifty-five(55)** Special appropriation accounts;
- ✓ **Three(3)** membership account for international organisations;
- ✓ **Two(2)** monetary transaction accounts;
- ✓ **Four(4)** Financing Accounts;
- ✓ **Four (4)** accounts for expenditures from allocations.

These accounts are characterised as “management accounts” and “movement accounts “, and include transfers in favour of ministerial departments, public institutions, territorial authorities or others. This movement of funds from the general state budget to special accounts in the treasury and then to other units creates complex paths and even labyrinths in tracking funds, especially since these accounts may know multiple Authorising Officer within the same account.

Although the number of Treasury special accounts decreased from 130 in 2003 to 68 in 2024, the first category of Special appropriation accounts increased from 45 to 55 in the same period of time, While the

²¹ Dahir bearing law n° 1-77-339 of 25 chaoual 1397 (9th October 1977) approving the customs code as well as indirect taxes under the authority of the customs and indirect taxes administration. B.O n° 3389 bis of 13/10/77.

²² Dahir n° 1-00-175 of 28 moharrem 1421 promulgating law n° 15-97 forming the code of recovery of public debts. (B.O of 1 June 2000). Page 357.

²³ In Morocco, the purpose **of the special treasury accounts** is to record revenues allocated, in accordance with the provisions of the organic law relating to the finance law, to the financing of expenditure relating to specific operations and the use made of these revenues.

²⁴ They are unincorporated government departments, some of whose expenditure, which is not charged to the general budget, is covered by their own resources.

²⁵ **The financing accounts** describe payments in the form of **loans** with a term of more than two years, or repayable **advances** with a term of less than or equal to two years, made by the State from Treasury resources and granted for reasons of public interest. These loans and advances are interest-bearing. The granting by the State of loans or advances through the said accounts is the subject of a contract between the Ministry of Finance and the beneficiary, which sets out, in particular, the amount of the loan or advance, the term, the interest rate and the repayment terms.

²⁶ Dahir n° 1-23-91 of 30 jourmada I 1445 (14 December 2023) promulgating Finance Act n° 55-23 for the 2024 financial year. B.O n° 7259 bis of 11 jourmada II 1445(25 December 2023).P.2912.

number of “Membership account for international organisations” stabilised at 3 and “Monetary transaction accounts” at 2 as follows:²⁷

Categories of accounts	Year 2003	Year 2024
Special appropriation accounts	45	55
Membership account for international organisations	03	03
Monetary transaction accounts	02	02
Financing Accounts	70	04
Accounts for expenditures from allocations	10	04
Total number	130	68

In terms of the management of these accounts, the ministry of finance dominates the authorising officer's authority for 33 of the 68 accounts, compared with 35 for the other departments.²⁸

The “autonomously administered state services” belonging to various ministerial sectors, for its part, reached 173 in 2024, compared with 205 in 2015.²⁹

Yes, there are measures to improve the readability of the special accounts as well as the autonomous state services, especially the need for them to have 30% of their own resources and the inability to allocate amounts from one special account to another etc, but given their high numbers and the importance of the amounts allocated to them and given their special nature, they pose difficulties with regard to their monitoring by the parliamentary authority in a way that clearly illustrates the difficulties of reading them, especially by the parliamentary institution that assumes the authority of authorisation and monitoring in the framework of the liquidation law.

Morocco's Finance Law, in line with **the Finance organic law** number 130.13, has adopted a new arrangement based on a system of programmes, projects and operations with the integration of the regional dimension³⁰, which ensures greater coherence of the Finance Law, but the methods of programmes and projects are based on concepts and management foundations related to conceptualising them based on results and tracking their implementation through dashboards, measurement indicators and other mechanisms that require specialised training. This shift raises the question of adapting to these new changes for MPs, parliamentary advisors and other stakeholders in order to fulfil the roles assigned to them.

The Finance Law includes, in addition to the body of the text of the law, the accompanying circulars, memoranda and reports, which together total about 1301 pages in the 2024 Finance Law, for instance. It is clear from the number of documents and the number of pages that it is difficult for parliamentarians to

²⁷ Dahir n° 1-23-91 of 30 joumada I 1445 (14 December 2023) promulgating Finance Act n° 55-23 for the 2024 financial year.B.O n° 7259 bis of 11 joumada II 1445(25 December 2023).P.2912.

²⁸ Directory of special treasury accounts. General Treasury of the Kingdom of Morocco, January 2024.

²⁹ Report on autonomously administered state services. For further information, see: https://www.finances.gov.ma/Publication/db/2025/Rapport-SEGMA_Fr.pdf Finance law of 2024. Consulted on 17 April 2025 at 2pm.

³⁰ The new budget nomenclature in Morocco following organic law no. 130.13. Op.cit.

read them given the time allocated for the adoption of the draft finance law for the year, fifty eight 58 days distributed between the House of Representatives and the House of Councillors³¹.

The Finance Law document sometimes contains a number of provisions related to operations and amendments to legal texts that are not consistent with the nature of the Finance Law, making these provisions «budgetary rider» that should have been included in their original texts. Given The "budgetary rider" is a very compromising technique which is used to introduce into finance laws, and complementary finance laws, legislative provisions.

Conclusion:

It is clear that the issue of readability in finance laws is no longer a categorical demand for parliamentarians only, but for all other public authorities, citizens, and public and private partners. This issue is in addition to the workshop on financial governance based on transparency and other constitutional principles³². In this context, the transparency workshop is linked to the promotion of readability.

Even if there is no agreement on the most important principles, "each country has its own model"³³, and Morocco must logically adopt its own.

From this perspective, some important proposals can be made to improve readability and enhance transparency as they go hand in hand:

- ✓ Discuss the year's financial law in the context of its comparison with previous financial laws as well as in relation to the liquidation law;
- ✓ Participate in the discussion of the year's financial law taking into account the different dimensions and approaches belonging to different scientific and cognitive fields (multidimensional approach);
- ✓ The difficulty of readability relates to structural observations related to the culture of the citizen and the political nature of financial laws that require a general and comprehensive conception that rationalises the public debate on the financial law;
- ✓ The process of ensuring greater coherence of the financial laws, in addition to the provisions of the Finance organic Law No. 130.13, should continue in line with the principle of gradualism. In this context, it should be elevated to the level of a constitutional principle, following in the footsteps of France and other western countries for example;

³¹ Dahir n° 1-23-91 of 30 jourmada I 1445 (14 December 2023) promulgating Finance law no. 55-23 for the financial year 2024.B.O n° 7259 bis of 11 jourmada II 1445 (25 December 2023). OFFICIAL BULLETIN N° 7259 bis - 11 jourmada II 1445 (25-12-2023).P. 2912.

³² Michel BOUVIER, « Repenser et reconstruire les Finances publiques de demain », In Réforme des Finances publiques, Démocratie et bonne gouvernance, Actes de la première Université de printemps de Finances publiques du Groupement Européen de recherches en Finances publiques, L.G.D.J.2004.P.3.

³³ Ian LIENERT, " Existe-il un modèle standard de gestion publique ?, In Réforme des Finances publiques, Démocratie et bonne gouvernance, Actes de la première Université de printemps de Finances publiques du Groupement Européen de recherches en Finances publiques, L.G.D.J.2004.P.120.

- ✓ Strengthening the powers of parliament at the level of readability of the finance law, especially during the preparation and implementation phases, by strengthening information and consultation mechanisms;
- ✓ Ensuring control and refinement of the Treasury's special accounts;
- ✓ Work to control and revise the Treasury's special accounts to ensure their financial transparency and readability through the authority to delete, merge and control, re-budgeting .etc;
- ✓ The finance law should be read in relation to the government programme and the public policies pursued in order to read the extent of implementation of the governments' political commitments;
- ✓ Accelerate the application of the three accounting systems³⁴ provided for in the new finance organic law. The budgetary accounting³⁵, the general accounting³⁶ and analytical accounting³⁷, because sub-budgets are lagging behind in the inventory and valuation of real and movable property, as well as the introduction of new techniques used in the private sector, such as depreciation or amortisation techniques and financial techniques for programmes and projects, etc.

All in all, it can be said that the issue of readability and its link to transparency makes it a front-end to the reform of public finance as a whole, which calls for its inclusion in a general framework to rationalise the public debate on the finance law. In the future, the issue will continue to be a theme in all reforms related to the finance law, and indeed all areas of public finance.

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³⁴ The State's accounts must be regular, accurate and give a true and fair view of its assets and financial situation."The **Court of Auditors**" certifies the regularity and sincerity of the State's accounts. For more information see: articles 31, 32 and 33 of the Organic Law on Finance. Supra.

³⁵The State keeps **budgetary accounts** of revenue and of expenditure.

³⁶ The State keeps also **general accounts** of all its operations.

³⁷ The State may keep accounts designed to **analyse the costs** of the various projects undertaken as part of programmes.

Finances publiques du Groupement Européen de recherches en Finances publiques, L.G.D.J.2004.P.120.

Legal texts and jurisprudence:

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