A Critical Examination of Tax Fraud Dynamics and Policy Responses in the Moroccan Economy

Benemman Rabab[1], Mr. Lou Wen Long[2]
[1]Ph.D. Scholar, School of Public Administration, Yanshan University, Qinhuangdao, Hebei ,China.
[2]Professor, School of Public Administration, Yanshan University Qinhuangdao, Hebei, China.

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ABSTRACT

This article presents a critical examination of the dynamics of tax fraud within the Moroccan economy and evaluates the policy responses to this challenge. Tax fraud, a persistent issue in Morocco, is analyzed through a legal, economic, and administrative lens, highlighting its impact on the state's fiscal health and governance. The study delves into the intricacies of Morocco's tax law, drawing comparisons with the French legal framework to provide a broader understanding of different approaches to fiscal discipline. Furthermore, the paper explores the recent strategic shifts in Morocco's fiscal policy, particularly in light of its commitment to international conventions against base erosion and profit shifting. Through an in-depth analysis, the article proposes a multi-faceted strategy for enhancing Morocco's tax fraud prevention mechanisms, including taxpayer engagement, reforming the perception of tax fraud, and bolstering the administrative and operational capabilities of tax authorities. This comprehensive approach is aimed at not only addressing the current shortcomings in Morocco's tax system but also at fostering a culture of compliance and transparency, vital for the country's economic sustainability.

Keywords: Tax Fraud, Morocco's Fiscal Policy, Comparative Legal Analysis, Tax Administration, Economic Governance.

INTRODUCTION

Taxation, an integral component of fiscal policy, has perennially been at the forefront of political, economic, and social debates. Its implications are far-reaching, extending well beyond the realm of financing public expenditures. Taxation is instrumental in fostering business growth, wealth creation, and in ensuring a just distribution of national income. The doctrine of tax consent, enshrined in Article 14 of the 1789 Declaration of the Rights of Man and of the Citizen, is a cornerstone in this context. It not only legitimizes taxation by entrusting fiscal power to elected representatives but also embeds a democratic ethos, emphasizing the citizens' right to participate in fiscal decision-making processes.

Despite its critical role, taxation often encounters resistance, a phenomenon particularly pronounced in developing economies. This reluctance poses a significant question: Why does such a fundamental fiscal mechanism meet with widespread disapproval, especially in developing countries? A key aspect of the answer lies in the persistent challenge of tax evasion, a complex issue intertwined with the history of taxation itself. Tax evasion, characterized as an act of civic rebellion, transcends the mere avoidance of tax payments. It represents a premeditated act of fraud, an important distinction that bears considerable significance in both legal and fiscal realms.

In Morocco, the prevalence of tax fraud poses a substantial challenge. The sophistication of tax evasion methods has evolved, with certain taxpayer groups making decisions influenced predominantly by tax considerations. This development in the Moroccan tax fraud landscape necessitates a critical examination of the nature and scope of tax fraud within this context, and how it differs from broader, more generalized forms of tax evasion.

As we advance into the year 2023, a new era in combating tax fraud is emerging, particularly marked by the rise of digital economy actors such as YouTubers and social media influencers. In Morocco, these new-age earners, despite generating substantial incomes from social media platforms and brand endorsements, often evade taxation. This raises critical concerns about the adequacy and fairness of the existing tax regulatory framework. One must question whether the current tax policies disproportionately impact lower and middle-income groups, inadvertently favoring the wealth accumulation of affluent sectors, including these digital-era earners. This discrepancy highlights an urgent need for a tax system that is adaptable, equitable, and capable of encompassing the rapidly evolving economic landscape.

The dynamics of tax fraud are complex and multifaceted, particularly considering its significant impact on the economic and fiscal stability of a nation. This is particularly true for a developing country like Morocco, where tax revenues are a vital component of the national budget. The unique economic and financial challenges faced by Morocco underscore the importance of exploring effective policy measures for combating tax fraud.

Addressing these challenges necessitates a thorough understanding of tax fraud mechanisms, encompassing the perspectives of both the state, particularly the tax administration, and the taxpayers. This exploration leads to a critical inquiry: How should the state, and more specifically the tax administration, respond to the complexities of tax fraud? Additionally, it is imperative to investigate various strategies that could be employed to mitigate tax fraud. Such an inquiry will not only highlight current practices but also pave the way for innovative, effective solutions.

In conclusion, this article aims to provide an in-depth examination of the phenomenon of tax fraud in Morocco. It focuses on delineating its characteristics, understanding its impact, and identifying potential policy responses. Through this comprehensive analysis, the article seeks to make a significant contribution to the ongoing discourse on fiscal policy and governance, particularly in the context of developing economies like Morocco.

UNRAVELING TAX FRAUD: LEGAL PERSPECTIVES

Tax fraud, extensively studied by tax specialists, theorists, and journalists, remains a complex and multifaceted issue within fiscal law. Despite thorough investigations into its causes, manifestations, scale, control, and penalties, the terminology surrounding tax fraud is notably imprecise, and its conceptual boundaries are blurred. This ambiguity arises from the diversity of terms used to describe it, ranging from 'tax fraud' to 'legal' or 'legitimate fraud', 'illegal fraud', 'international evasion', 'legal evasion', 'illegal evasion', 'tax havens', 'shelters', 'abuse of law', 'tax avoidance', 'underestimation of tax liability', 'fraudulent law circumvention', and the 'underground economy'.

In legal terms, tax fraud is understood as a violation of fiscal laws and regulations with the intent to evade or minimize tax liability. This act of willful and direct contravention of tax law manifests either as fraudulent tax underreporting or attempts to evade tax assessment or payment. The OECD frames tax fraud as any taxpayer action that violates the law, particularly when there is deliberate intent to evade tax. This definition highlights two critical components of fraudulent activity: the material element, which pertains to the irregularity of the operation, and the intentional element, indicative of the taxpayer's bad faith.

Three primary elements identify tax fraud in legal terms: legal, material, and intentional. The legal element necessitates a mandatory legal rule against which the act of bad faith is committed. In Moroccan law, articles 186 and 187 of the General Tax Code may be interpreted as this legal basis, whereas French law explicitly addresses tax fraud in both fiscal and penal terms through Articles 1729 and 1741 of the General Tax Code, respectively. The material element of tax fraud must be externally manifested, either through omission, common in VAT matters, or through action, involving concealment in taxable matters via material or legal methods. The intentional element is central to defining tax fraud, requiring a deliberate action by the taxpayer to circumvent tax law. Despite its clear theoretical definition, this element remains complex and is subject to varied interpretations in legal discourse.

From a doctrinal perspective, penal law distinguishes between material and intentional infractions, a distinction applicable to tax fraud. The objective perspective focuses on material violations, regardless of intent, while the subjective perspective necessitates knowledge and intent to contravene tax law. In legal practice, systems often lean towards the subjective approach, necessitating the demonstration of intentional tax evasion. This intent must be established by any means capable of forming the judge's conviction of a willful infraction.

The diverse approaches to defining and understanding tax fraud, alongside the multiplicity of related terminologies, contribute to its conceptual ambiguity. This complexity often leads to confusion, particularly when juxtaposing tax fraud with similar terms like 'tax evasion'. Such an analysis underlines the necessity for more precise legal definitions and a consistent application of these concepts in addressing the complexities of tax fraud.

STRATEGIC FRAMEWORK FOR COUNTERACTING TAX FRAUD

This section delineates the overarching policy structure aimed at combating tax fraud, with a focus on defining the term "policy" in this context. A policy, in essence, is a strategic plan or course of action adopted by a government, an individual, or an entity, to initiate and guide decisions towards a specific goal. In the realm of fiscal administration, this policy specifically targets the mechanisms and strategies deployed to mitigate tax fraud.

A comprehensive understanding of the policy not only encompasses the strategies themselves but also includes an analysis of the process of policy formulation and the spectrum of actors engaged in this process. The journey of a fiscal policy, from conception to execution, involves a series of decisions by public authorities concerning taxation, aiming to reshape tax law to meet specific objectives.

The culmination of this process is marked by the practical implementation and enforcement of these fiscal decisions. This phase involves the administrative bodies tasked with the execution of the policies and the acquiescence of taxpayers to the legal mandates established by their legislative representatives.

Architectural Blueprint of Anti-Fraud Policy

To effectively navigate the complexities of Morocco's policy against tax fraud, it is imperative todistinguish between the policy's architects and its executors.

- **The Architects of the Policy:**

In the context of tax fraud, the legislative arm, typically the Parliament, serves as the principal architect. As per Article 39 of the 2011 Constitution, the Parliament is vested with the exclusive authority to legislate laws that create or allocate public financial burdens. Consequently, the origination of tax legislation squarely falls within the parliamentary domain. The Parliament's role extends beyond mere legislation; it encompasses shaping laws that mirror the agreed-upon fiscal policy and delineating the operational boundaries for public expenditure and income.

Moreover, the Parliament is tasked with overseeing the policy's implementation and the achievement of its

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intended outcomes. This oversight role is exercised through the ratification of laws that embody these policies, most notably the finance law, as stipulated in Article 75 of the 2011 Constitution. Nevertheless, this oversight is not without limits. Article 77 of the Constitution empowers the government to reject legislative proposals that would adversely impact public finances.

- **The Policy Facilitators:**

The role of facilitator in shaping and steering the policy is primarily played by the Head of Government. This role involves assisting in formulating the policy inline with the government's majority program, identifying achievable objectives, and supervising the policy's implementation.

The Head of Government's influence permeates throughout the policy lifecycle, from the initial stages of formulation to the evaluation of outcomes. This encompasses guiding policy direction, ensuring intergovernmental coordination, and mediating among various economic and social stakeholders.

In addition, the Ministry of Economy and Finance emerges as a pivotal facilitator, significantly impacting both the developmental and operational phases of the fiscal policy. This influence is exerted through resource mobilization, expenditure optimization, and expert advisory and negotiation.

- **The Implementers of the Policy:**

The operationalization of the fiscal policy is entrusted to the Minister of Finance, who delegates its execution to the Tax Administration. This administrative body, consisting of key divisions such as the General Directorate of Taxes, the Treasury, and the Customs Administration, is tasked with the ground-level implementation.

Given the prominent role of the General Directorate of Taxes, the focus will be primarily on its contributions. This entity stands as the critical interface responsible for realizing the objectives set forth by the policy architects. Its responsibilities include:

– Translating policy directives into tangible action plans.

– Ensuring the diligent execution of these plans.

– Validating and formalizing the operational plans and performance contracts of its external services.

MOROCCO AND FRANCE: A COMPARATIVE ANALYSIS OF SANCTIONS FOR TAX FRAUD

In the realm of fiscal governance, the manner in which nations penalize tax fraud is a significant aspect of their legal framework. This analysis focuses on the specificities and implications of the fiscal and penal sanctions in Morocco and France, providing a detailed comparison that underscores the varied approaches to fiscal discipline.

Sanctions in the Moroccan Tax System

Morocco's General Tax Code (CGI) outlines the fiscal sanctions for tax fraud. Article 187 of the CGI is particularly pivotal, imposing a penalty of 100% of the evaded tax amount for those complicit in tax evasion activities. This stringent sanction is a clear testament to Morocco's commitment to ensuring tax compliance. Moreover, Article 187 bis of the CGI introduces specific penalties for non-compliance with electronic filing requirements, mandating a 1% surcharge on the due tax, with a minimum penalty of 1,000 Moroccan

Dirhams (DHS). This reflects an evolving tax system adapting to digital modalities.

The penal sanctions under Moroccan law, detailed in Article 192 of the CGI, are primarily monetary. These include fines ranging from 5,000 to 50,000 DHS for various fraudulent activities like issuing fake invoices or destructing financial records. The focus on financial penalties, rather than custodial sentences, reveals a preference for administrative over criminal enforcement in the Moroccan system.

French Approach to Tax Fraud Penalties

France's approach, as delineated in the General Tax Code, offers a contrasting picture. Article 1741 defines tax fraud and prescribes both severe fiscal and criminal penalties. It stipulates penalties including fines up to 500,000 euros and imprisonment for up to five years. This dual nature of sanctions – combining financial and custodial penalties – illustrates a more comprehensive and stringent response to tax evasion. The severity of these penalties is further escalated in cases involving aggravated circumstances, where imprisonment can extend up to seven years and fines can reach 1 million euros.

These distinctions in penal provisions between the Moroccan and French systems highlight the differing legal, cultural, and administrative contexts within which these nations operate. While Morocco primarily leverages financial penalties as a deterrent, France employs a more rigorous approach, integrating substantial imprisonment sentences into its punitive framework.

ENHANCING MOROCCO'S APPROACH TO TAX FRAUD PREVENTION: A COMPREHENSIVE STRATEGY:

As Morocco strives to strengthen its fiscal governance, evaluating the effectiveness of existing measures against tax fraud is crucial. This task goes beyond mere compliance enforcement; it encompasses improving taxpayer relations, boosting tax efficiency, augmenting revenue, and ensuring equitable tax distribution. A thorough, participatory evaluation using both qualitative and quantitative metrics is essential for identifying the strengths and gaps in the current system and setting the stage for meaningful fiscal reform.

- **Encouraging Taxpayer Engagement**

Combatting the pervasive anti-tax sentiment is paramount. Taxes, in a democratic setup, are the threads that bind citizens to their community. Reorienting public discourse to present taxes not as economic hindrances but as enablers of social welfare and economic stability is crucial. This requires a shift from viewing taxes as a burden to recognizing them as contributors to societal well-being, funding essential services like education and healthcare. Starting at the elementary education level, engaging and practical tax education can demystify its complexities, fostering early financial literacy and civic responsibility.

- **Reframing Tax Fraud**

Altering the public perception of tax fraud is a key step. Often glamorized as a savvy financial maneuver, tax evasion must be recast as a breach of civic duty. Publicizing the outcomes of tax audits, a strategy employed in several European nations, could help demystify the process and garner public support for stringent anti-fraud measures.

- **Addressing the Informal Sector**

The informal economy poses a significant challenge, calling for a strategic approach to bring citizens into the formal tax net. This involves clear and credible communication about the benefits of tax contributions and the repercussions of evasion. Simplifying the tax system for better comprehension and transparency can make tax payments more palatable and justifiable to the public.

- **Comprehensive Fraud Assessment**

The current assessment of tax fraud in Morocco lacks depth. Implementing a detailed monitoring system to track fraud trends and fiscal control effectiveness is essential. Regular reports to the Parliament on the outcomes of anti-fraud measures and the establishment of an observatory to track fiscal migrations of individuals and businesses could provide actionable insights.

- **Empowering Tax Administration**

The heart of an effective tax system lies in its workforce. Strengthening the capacity of tax officials through training and resources is crucial for the detection, analysis, and enforcement of compliance. Investing in the human element of tax administration will yield dividends in terms of efficiency and fairness.

- **Bolstering Tax Administration Tools**

Enhancing the administrative tools for tax enforcement involves refining audit and control processes. This includes adopting a balanced approach to sanctions, where severe fraud is met with stringent penalties, and minor non-compliances are dealt with more leniently. Active enforcement of laws penalizing tax fraud is imperative for maintaining the integrity of the tax system.

- **Balancing Power in Tax Administration**

Rebalancing the relationship between tax authorities and taxpayers is vital. This involves limiting administrative discretion and ensuring fiscal laws are clear and unambiguous. Such clarity prevents misuse of power and fosters a fairer, more transparent tax environment.

Given the structure of your article and the feedback you received, incorporating the requested comment into a new chapter involves a detailed exploration of the enforcement challenges of anti-fraud measures in Morocco, followed by actionable recommendations. This new section will integrate seamlessly with your existing work, enhancing its depth and addressing the reviewers' concerns comprehensively.

Overcoming Challenges in Enforcing Anti-Fraud Measures in Morocco

The enforcement of anti-fraud measures in Morocco faces multifaceted challenges, undermining the state's capacity to safeguard fiscal revenues and ensure economic justice. This chapter examines these challenges within the contexts of resource allocation, institutional frameworks, and collaborative enforcement efforts. It concludes with a series of recommendations designed to bolster Morocco's anti-fraud capabilities, informed by comparative analyses and best practices in global tax enforcement.

Enforcing Anti-Fraud Measures: The Challenges

Resource Constraints: A critical barrier to effective anti-fraud enforcement in Morocco is the scarcity of resources. Limited financial investment, outdated technological tools, and a shortfall in specialized personnel severely restrict the tax authority's ability to detect and combat sophisticated fraud schemes.

Institutional Capacity: The institutional framework governing Morocco's tax administration is characterized by rigid structures and processes ill-suited to the dynamic nature of tax fraud. This lack of flexibility and specialization hampers the development of effective enforcement strategies, particularly in addressing emerging challenges posed by the digital economy.

Coordination Among Agencies: Effective enforcement of anti-fraud measures is further compromised by insufficient coordination among various governmental bodies. The absence of a unified strategy results in fragmented efforts, inefficiencies, and missed opportunities for leveraging synergies across agencies.

Proactive Measures Against "Ghost Companies"

A significant stride in Morocco's efforts to combat tax evasion and enhance compliance has been the focused campaign against so-called "ghost companies." According to the General Directorate of Taxes (DGI), there are over 20,000 enterprises that fail to submit their tax declarations. These entities, known colloquially within tax enforcement circles as "ghost companies," have been a persistent issue, complicating the tax landscape. In an unfortunate twist for these entities, invoices issued in their names are often presented in the tax declarations of their clients, making them a target for the DGI's enforcement actions.

In 2023, a decisive move was made by tax authorities to clamp down on both these non-compliant entities and recalcitrant taxpayers. Drawing on multiple sources, Assabah newspaper reported on April 13 that the DGI issued explicit directives to its external services, urging them to enforce legal provisions against these fraudsters. Regional tax services were instructed not only to recover taxes owed to the state and local communities but also to impose coercive measures on non-compliant companies. This could extend to the seizure of a portion or all of the assets of the companies' directors.

These efforts have already seen tangible results, with tax services proceeding to seize assets and bank accounts of those owing back taxes. Such assets have been sold off to allow taxpayers to settle their dues. Among the companies that had never filed tax returns, many found themselves ensnared by this aggressive enforcement strategy. Tax authorities were able to identify the bank accounts and assets of these companies' directors, leading to the forced recovery of outstanding amounts. Before initiating these measures, notices were sent to the liable parties, urging them to fulfill their obligations.

From the 200,000 companies identified for not having filed tax declarations, despite having invoices listed in other businesses' tax filings, the DGI plans to execute asset seizure actions against the directors of at least 3,000 companies. This approach surpasses previous measures, such as issuing bank levies (ATD) to seize company accounts. By implementing a broader range of enforcement mechanisms, the DGI aims to recover more than 1.2 billion dirhams, capitalizing on the estimated 53 billion dirhams in turnover from these non-compliant businesses, which translates to an additional 12 billion dirhams in tax revenue.

This year, 2023, marks a pivotal moment in Morocco's crackdown on "ghost companies," showcasing a commitment to tightening tax enforcement and enhancing compliance. Such measures are indicative of Morocco's broader strategy to address tax evasion and fraud, underscoring the importance of robust, proactive enforcement in safeguarding fiscal integrity and enhancing state revenue.

RECOMMENDATIONS FOR STRENGTHENING ANTI-FRAUD ENFORCEMENT

- Enhancing Resource Allocation: Addressing resource constraints necessitates increased budgetary allocations for anti-fraud initiatives and investments in modern technology. Collaborations with international partners can also facilitate access to advanced tools and methodologies for fraud detection and enforcement.
- Strengthening Institutional Capacity: To improve institutional capacity, the government should consider legal and organizational reforms that introduce greater flexibility, specialization, and adaptability into the tax administration. Establishing dedicated units for combating digital fraud and other emerging challenges will be crucial.
- Fostering Inter-Agency Coordination: The establishment of a centralized coordination mechanism for

anti-fraud efforts can significantly enhance the effectiveness of enforcement actions. This body would serve as a hub for sharing intelligence, harmonizing strategies, and executing joint initiatives across different governmental agencies.

The effective enforcement of anti-fraud measures in Morocco is impeded by significant challenges. However, through strategic resource enhancement, institutional reforms, and improved coordination, these obstacles can be surmounted. Implementing the recommendations outlined in this chapter will pave the way for a more robust, efficient, and adaptable framework for tax fraud prevention and enforcement, contributing to the integrity and sustainability of Morocco's fiscal environment.

CONCLUSION

This paper embarked on a critical examination of the dynamics of tax fraud within the Moroccan economy, presenting an evaluative discourse on the existing and potential policy responses. Through a rigorous analysis framed within legal, economic, and administrative lenses, this research has illuminated the persistent challenges posed by tax fraud in Morocco. Drawing on comparative insights from the French legal framework, the study has contributed to a broader understanding of fiscal discipline, offering nuanced perspectives on effective strategies for mitigating tax fraud.

Our investigation has revealed the sophisticated nature of tax evasion practices in Morocco, accentuated by the advent of the digital economy. This evolving landscape presents both challenges and opportunities for tax administration and policy formulation. In response, this paper has proposed a comprehensive suite of policy recommendations aimed at enhancing Morocco's mechanisms for preventing tax fraud. Central to these recommendations is the engagement of taxpayers, the reformation of tax fraud perceptions, and the strengthening of the administrative and operational capabilities of tax authorities. These strategic directions underscore the imperative for a multi-faceted approach that not only confronts the manifestations of tax fraud but also addresses its foundational causes. Such an approach is pivotal in fostering a culture of compliance and transparency, deemed essential for the sustainable economic development of Morocco.

The significance of this study transcends the Moroccan context, offering invaluable insights into the fiscal policy and governance discourse pertinent to developing economies. By adopting a forward-looking perspective, the research emphasizes the critical need for policy adaptability and resilience. As Morocco confronts the challenges of global economic integration and the digital economy's nuances, the policy recommendations delineated herein serve as a strategic blueprint for combating tax fraud and enhancing fiscal governance and economic justice.

In alignment with the objectives set forth at the commencement of this paper, the conclusion reiterates the urgency for Morocco to pursue comprehensive fiscal reforms. It advocates for a collective endeavor among policymakers, tax authorities, the business community, and citizens to nurture an ethos where fiscal obligations are met with integrity and a sense of collective responsibility. Such concerted efforts are vital for laying the foundations of fiscal integrity, ensuring the equitable distribution of national wealth, and propelling Morocco towards sustainable economic growth.

Looking forward, the path to mitigating tax fraud in Morocco is fraught with challenges. Yet, this study equips stakeholders with a deeper comprehension of the underlying issues and furnishes them with actionable policy recommendations. It is through the meticulous implementation of these strategies and a steadfast commitment to economic reform that Morocco can transcend its current challenges. The pursuit of these reforms is not merely an endeavor to curb tax fraud but a step towards realizing a future characterized by fiscal resilience and economic prosperity.

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