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of Administrative Science (MAS)/Accounting

**The role of local revenues as a source of financial and
administrative decision-making in emergency situations in
local government bodies (municipalities) in Palestine.**

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of Administrative Science (MAS)/Accounting.

2025

The role of local revenues as a source of financial and administrative decision-making in emergency situations in local government bodies (municipalities) in Palestine .

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الإهداء

إلى سيد الخلق، ومعلم البشرية، وقدوتنا محمد ﷺ.

أما بعد ...

من قال لها "نالها"

وأنا لها إن أبت رُغمًا عنها أتيتُ بها.

لم تكن الرحلة قصيرة ولا ينبغي لها أن تكون لم يكن الحلم قريبًا ولا الطريق كان محفوفًا بالتسهيلات لكنني فعلتها ونلتها

إلى الذي زين اسمي بأجمل الألقاب، من دعمني بلا حدود وأعطاني بلا مقابل إلى من علمني أن الدنيا كفاح وسلاحها العلم والمعرفة، إلى من غرس في روحي مكارم الأخلاق داعمي الأول في مسيرتي ملاذي بعد الله..

إلى فخري واعتزازي (والدي)

إلى من جعل الله الجنة تحت أقدامها واحتضني قلبها قبل يدها وسهّلت لي الشدائد بدعائها إلى القلب الحنون والشمعة التي كانت لي في الليالي المظلمات

سر قوتي ونجاحي ومصباح دربي إلى وهج حياتي (والدتي)

إلى من ساندني في كل خطوة وشجعني في كل تحدي وكان لي خير حبيب، وسندي بهذه الرحلة ، شكرا لاحتوائك و صبرك علي (زوجي)

إلى ضلعي الثابت إلى مُلهمي نجاحي إلى من شددت عضدي بهم فكانو لي ينابيع ارتوي منها إلى خيرة ايامي وصفوتها (إخواني وأخواتي)

إلى صديقتي رفيقة الدرب و سند القلب أختي التي لم تلدها أُمي التي لطالما آمنت بي وبقدراتي و شاركتني كل لحظات رحلتي من أصعبها إلى أجملها إلى غاليتي (جيهان) وإلى كل أصدقائي و أحبائي كافة .

وأخيرًا الشكر موصول لنفسني على الصبر والتي كانت أهلاً للمصاعب ها أنا أختم كل ما مررت به الحمد لله من قبل ومن بعد راجية من الله تعالى أن ينفعني بما علمني وأن يعلمني ما أجهل ويجعله حجة لي لا علي

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Abstract

Citizens continually demand high-quality services from their governments, increasing pressure on municipalities to provide affordable services. However, this situation varies depending on the country's circumstances, including the impact of the COVID-19 pandemic, its recovery, and the subsequent October 7, 2023 war. Financial, economic, and political crises impact services provided to citizens amidst the instability facing the State of Palestine. Therefore, this study aims to analyze the impact of emergency situations on revenue collection in municipalities affiliated with local authorities in Palestine during a state of emergency and its impact on the administrative and financial decision-making process, given the role of revenue in decision-making in the event of a recurrence of such crises. This relationship will be studied through a descriptive survey using both quantitative and qualitative approaches. A questionnaire will be distributed to heads of departments and divisions whose decisions are affected by collected revenues, the collection department, financial accountants in the financial departments, and the mayor. Statistical models were used to extract and analyze the data, such as Cronbach's alpha coefficient, to evaluate the internal consistency of the questionnaire items, where the values ranged between 0.814 and 0.915 for each section separately, and the total value reached 0.94. The result of the study showed that revenue collection has a significant role in responding to crises and continuing to provide services that support financial and administrative decisions, and it has a major role in responding to these crises.

Keywords: revenues , Municipalities , Emergency situations, Palestine

الخلاصة

يطالب المواطنون باستمرار بخدمات عالية الجودة من حكوماتهم، مما يزيد الضغط على البلديات لتقديم خدمات بأسعار معقولة. ومع ذلك، يختلف هذا الوضع تبعاً للظروف التي تمر بها البلاد، بما في ذلك تأثير جائحة كوفيد-19 والتعافي منها وما تلاها من حرب 7 أكتوبر 2023. تؤثر الأزمات المالية والاقتصادية والسياسية على الخدمات المقدمة للمواطنين في ظل عدم الاستقرار الذي تواجهه دولة فلسطين . لذلك، تهدف هذه الدراسة إلى تحليل تأثير حالات الطوارئ على تحصيل الإيرادات في البلديات التابعة للهيئات المحلية في فلسطين خلال حالة الطوارئ وأثرها على عملية صنع القرار الإداري و المالي ، نظراً لدور الإيرادات في عملية صنع القرار في حالة تكرار مثل هذه الأزمات. سيتم دراسة هذه العلاقة من خلال مسح وصفي باستخدام كل من النهج الكمي . سيتم توزيع استبيان لجمع المعلومات ، على رؤساء الأقسام والأقسام التي تتأثر قراراتها بالإيرادات المحصلة وعلى قسم التحصيل، وكذلك المحاسبين الماليين في الإدارات المالية بالإضافة الى رئيس البلدية . استُخدمت نماذج احصائية لتفريغ البيانات و تحليلها ، مثل معامل ألفا كرونباخ، لتقييم الاتساق الداخلي لفقرات الاستبيان، حيث تراوحت القيم بين 0.814 و0.915 لكل قسم على حدة، وبلغت القيمة الإجمالية 0.94 ، نتيجة الدراسة تبين ان تحصيل الإيرادات له درو كبير في الاستجابة للازمات و استمرار في تقديم الخمت التي تدعم القرارات المالية و الإدارية ، و لها دور كبير للإستجابة لهذه الازمات .

الكلمات المفتاحية : • الإيرادات • البلديات • حالات الطوارئ • فلسطين.

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Chapter 1

Introduction

1.1 Background of the Study

Palestine is one of the developing countries in this world that is affected by many different economic, political, financial and functional conditions, as these conditions may be problems that affect developed and developing countries in particular, and these problems will become a major challenge for countries around the world, and through them an imbalance in the exercise of public authorities at the national, regional and local levels arises (Пилипів , Венцель,& Венцель, (2021), and the state strives to protect the human life of its citizens and maintain the functions of the economy for its continuity, and this requires exceptional and coordinated measures and efforts by the government and local government to confront these conditions (Nelson ,2012), and Palestine in particular is exposed to many violations that it faces due to the colonial occupation of it, which affects its political, economic and financial functions, as all governorates and regions suffer, which requires local government bodies, especially in the state of emergency facing the country, to make a great effort and a quick response to eliminate and confront crises of various kinds (Padovani, Iacuzzi, Jorge & Pimentel ,2021), from wars and epidemics and regional and global problems, all so that they do not lead to deprivation of the basic content of local public affairs.

At the end of each year, many institutions in the public and private sectors and municipalities prepare budgets, which are considered a future plan to continue working for the coming years, and to exploit their resources in the best way without waste or misuse. Revenues and sales are considered the most important accounts within this future plan (Al-Hadary, Diana, and Boulos (2018)). Municipalities are part of the local government in particular, as they also estimate these revenues, through which they help provide services to citizens. They also begin to search for other sources of funding so that this system continues to provide the services that every citizen needs (Shavaa , 2020). It is certain that municipalities in all regions are an essential part of the general system of any country, as they benefit from using the local resources available within

their region to exploit them so that every citizen benefits from these resources (Lopez-Hernandez , Zafra-Gomez & Ortiz-Rodriguez. 2012), but changes occur that were not taken into account, such as the Covid 19 pandemic, wars, or regional or even global financial crises, so municipalities seek to plan for the future to monitor the resources they have within their estimated budget; In addition to reflecting the changes that occur in the general as monitor these resources in the final financial report for control purposes (Casal & Gómez, 2011), and to know the changes that have occurred and the extent of the impact of each crisis and emergency on the resources available to it to avoid them in the coming years.the planning team reflects the state of emergency on its future planning, and among these revenues that municipalities plan for are education tax, property tax, fines, interest, sale of road waste, construction fees, donations, and others (Kawkab & Sarmed. (2021), and knowing and estimating these revenues helps in planning and using this data to make administrative decisions that help municipalities continue in emergencies, wars, and financial, political, and economic crises that affect the world in general and Palestine in particular.

In light of the crises Palestine is experiencing, including violations against the Palestinian people by the occupation and the COVID-19 pandemic, most recently the war that began on October 7, 2023, this has led to a scarcity of resources for local municipalities (Al-Qatrawi, 2024). In light of the above, this study aims to shed light on local resources as a source for local authorities and their relationship to decision-making in emergency situations in some municipalities. These resources will be accessed and utilized in the future to avoid recurrence of these crises. Hence, the study aims to understand the relationship between local revenues collected by municipalities and the decision-making process in light of the crises facing the country.

The primary objective of this research is to understand the relationship between local revenues collected by municipalities and their sources in the financial decision-making process. For this purpose, financial data from municipalities will be used in light of the prevailing political conditions facing the country. The design of the current study builds on previous studies that adopted a descriptive survey approach. This study will examine the impact of the state of emergency in Palestine on the decision-making process based on the revenues collected by municipalities under local government. A

questionnaire will be distributed to analyze the relationship (Kosaye, 2018). The research sample will include managers in all departments and managers whose decisions are affected by the amount of revenue collected, collections, and accountants in the financial departments of municipalities located in the West Bank. Measurement model evaluation such as Cronbach's alpha was used to assess the internal consistency of the questionnaire items. The mediation results highlight in particular that revenue collection is one of the main channels through which crises affect decision-making, meaning that good financial behavior should be institutionalized at the municipal level.

1.2 Problem Statement

Municipalities under local government prepare estimated budgets based on their projected revenues and expenditures. The budget assists in planning and monitoring progress, which will be measured at the end of the year. This is where the research problem lies, as financial and administrative decisions depend on collected revenues to be spent on planned expenditures. However, in Palestine, given the political, economic, and social circumstances, this significantly impacts the size of collected revenues, which are affected by these circumstances, including the COVID-19 pandemic and the war on the Gaza Strip in 2023, which began on October 7.

This creates numerous obstacles to the implementation of planned future plans, which municipalities seek to implement to ensure they can provide optimal services. The research problem is: What is the role of local revenues in making financial and administrative decisions in local municipalities under the emergency circumstances facing the country?

1.3 Significance of the Study

This study contributes to the literature in multiple ways. It is a novel study in the Palestinian context, combining the following variables: emergency situations (war, COVID-19 pandemic), revenue collection, and the decision-making process. This study aims to explore these variables quantitatively by collecting data from individuals working in municipalities affiliated with local government bodies involved in the decision-making process and revenue collection.

In addition to contributing theoretically to the literature, this study will also help municipal decision-makers, whether administrative or financial, understand the importance of revenue collection in the decision-making process and future planning. This will help them understand how to address crises and emergencies that the country will face in the future and those currently facing it. Furthermore, the findings from this study will help them formulate new strategies for optimally allocating resources according to current priorities and update existing strategies to align with the current situation of municipalities.

1.4 Research Questions

Accordingly, this study will answer the following sub-questions:

Question 1: What is the degree of reliance on administrative and financial decisions that are supported by local revenues collected in municipalities affiliated with local authorities under political circumstances (war)?

Question 2: What is the degree of reliance on administrative and financial decisions that are supported by local revenues collected in municipalities affiliated with local authorities under social circumstances (Covid-19 pandemic)?

Question 3: What is the relationship between local revenues collected by administrative decisions to support the general budget in municipalities under emergency situations and their relationship to rationalizing financial decisions?

Question 4: Are there statistically significant differences at the significance level ($\alpha \leq .05$) for the level of local revenues due to the geographical location variable.

1.5 Research Objective

The study will seek to achieve the following objectives:

1. To determine the extent to which municipalities rely on financial and administrative decisions supported by collected revenues during the emergency situations facing the State of Palestine.

2. To identify the extent to which municipalities rely on administrative and financial decisions supported by collected revenues during social conditions (the COVID-19 pandemic).
3. To identify the relationship between local revenues collected and administrative decisions to support the general budget in municipalities during emergency conditions and their relationship to rationalizing financial decisions.
4. To provide recommendations and suggestions for amending planning and strategies that are consistent with the amount of collected revenues to assist in making more effective decisions.

1.6 Study Hypotheses

To answer the study questions, the following null hypotheses were formulated:

1. Hypothesis 1: There are no statistically significant differences at the significance level ($\alpha \leq .05$) between emergency situation in Palestine has direct related to decision making.
2. Hypothesis 2: There are no statistically significant differences at the significance level ($\alpha \leq .05$) between emergency situation in Palestine has direct link to revenue collection.
3. Hypothesis 3: There are no statistically significant differences at the significance level ($\alpha \leq .05$) there is a link between revenue collection and decision making.
4. Hypothesis 4: There are no statistically significant differences at the significance level ($\alpha \leq .05$) there is a mediation link played by revenue collection between emergency situation and decision making.
5. Hypothesis 5: There are no statistically significant differences at the significance level ($\alpha \leq .05$) between the averages of the study sample responses regarding the level of local revenue degree due to the demographic location variable.

1.7 Study Limits and Determinants

The limits of the current study will be as follows:

1. Human limits: The study will be applied to some municipalities in the State of Palestine.
2. Spatial limits: This study will be applied to some municipalities in the State of Palestine that will be contacted.
3. Time limits: This study will be applied at the end of 2024 and the beginning of 2025.
4. Conceptual limits: The study will be limited to the conceptual limits and terms included in this study, such as the revenues collected by municipalities affiliated with local government, and the decision-making process.
5. Procedural limits: The questionnaire will be used in this study, and therefore it is for collecting data, and its degree of validity and reliability depends on the study sample and its characteristics, and the appropriate statistical treatments .

1.8 Thesis Structure

This thesis consists of five main chapters in addition to the introductory chapter and the conclusion. The structure is organized as follows:

Chapter 1: This chapter provides a comprehensive overview of the study's topic and includes the background, research problem, objectives, research questions, hypotheses, as well as the significance and limitations of the study.

Chapter 2: This chapter reviews This chapter reviews the impact of the 2008 crisis and its impact on the economic and financial sector, the Great Recession it caused, the impact of the Corona pandemic on revenue collection and the financial policies that were followed, and the impact of the October 7, 2023 war and its impact on making financial, economic and social decisions in the revenue collection process.

Chapter 3: This chapter explains the methodological design of the study, its model, data collection tools, and the techniques used for data analysis and result evaluation. This chapter presents how to collect information to study variables related

to revenue collection, financial and administrative decisions, and exceptional circumstances such as wars and the COVID-19 pandemic .

Chapter 4: This chapter presents the analysis of data collected from the target group through the questionnaire, using various statistical packages.

Chapter 5: This chapter discusses the key findings derived from the empirical analysis and offers a set of recommendations and suggestions for future research.

Chapter 2

Research Overview

2.1 Background:

2.1.1 Municipal accounting system

The design of the accounting system for municipalities affiliated with local government differs from the accounting system affiliated with the commercial accounting system, as the commercial system is based on the accrual basis with double accounting entry, the municipal accounting system is more complex because the municipalities do not aim to make a profit but to provide various services to citizens.

accounting in the municipal system combines the internationally accepted governmental and commercial accounting systems, focusing on providing reliable financial data, as governments use the cash basis in the flow of current resources and also measuring the sources, uses and balances of financial resources received in cash during a specific period of time.

Municipalities affiliated with local government use MMFAS from a modified accrual accounting basis and the flow of total financial resources as the axis of measurement, the most important decision in designing a municipal accounting system is to determine the appropriate basis when recording any financial transaction, that is, whether the municipal body should have an accrual system, an existing modified accrual system, or a simple accrual accounting system.

This decision depends on many factors such as the accounting infrastructure in place in the municipality, the level of accounting skills of the accounting staff, the extent of the municipality's business activities, the level of public accountability and public participation in municipal affairs, and the management's support for more complex accounting systems and the level of computerization (Joshi , 2017) .

2.1.2 Revenues in the municipal system:

Definition of economic resources as all financial resources, as well as all assets of a fixed or permanent nature. It measures the sources, uses and balances of economic resources regardless of when or whether they will be received or disbursed in cash. Assets represent the expected services of the fund and liabilities represent the restrictions imposed on the fund's assets (Joshi , 2017) .

2.1.3 Sources of revenue for municipalities under local government:

2.1.3.1 Taxes:

The primary and primary source of revenue collected by municipalities from individuals affiliated with a given governorate is taxes. Scholars have differed on the precise definition of taxes, but in general, they are a source of public revenue for the state. A sum of money is taken from the taxpayer by force and is taken from their income and profits, regardless of the benefit they receive from the amount they pay to the government. These amounts collected by the state enable the state to fulfill its duty of providing various services to achieve social goals (Al-Marsi, 2019).

The objectives of taxes vary, as tax collection is not limited to providing the necessary revenue to cover the state's public expenditures. Imposing and collecting taxes has various financial, social, and economic objectives. The financial objective of tax collection is that the revenues collected from taxes are used to finance public expenditures for the services the state must provide. To achieve its social and economic role, the state must spend to achieve these goals, and therefore, it must provide this money without The need to resort to internal and external loans, because these loans have short-term benefits, and in the long term, countries incur interest on these loans, thus increasing expenses. These taxes are usually fair, equal, clear, and fixed for citizens (Alaouna, 1992).

As for the social objectives of tax collection, they aim to prevent wealth from being concentrated in the hands of a small group of citizens in society (Sahel, 2020), and to encourage investment in the state, such as exempting some sectors from taxes, thus increasing the investment opportunity for citizens (Abbad, 2022).

It is clear that taxes have an economic impact on consumption, savings, investment, and production. Taxes are used to guide economic policy to resolve any crises that the state may be exposed to, and thus, encouraging production increases the chance of reducing the recession that any country may be exposed to and combating production centralization in some sectors (Ben Al-Hajj, 2020).

2.1.3.2 Revenues from State Property:

The state imposes fees on its property in the event of its use, imposing nominal fees to cover the expenses it incurs on this property, such as property maintenance and preservation for continued use (Abu Al-Kas, 2015).

The sources of revenue that the state obtains from its property are diverse. Among them are real estate revenues, which are obtained from its ownership of forests, buildings, lands, and mines, from which it obtains revenue either through its own use or from citizens' use of them in exchange for a fee. The second type of revenue from state property is the financial revenues that the state obtains from treasury bills, stocks, government bonds, returns on loans granted to institutions, individuals, or other countries, or from interest earned from depositing its funds in banks (Muslih, 2021).

The third type is industrial revenues, which it obtains from the industrial sector, especially the large industrial sector, where the private sector cannot provide these services alone, or industries that are considered.

The fourth type is the commercial revenues that the state obtains through its practice of commercial activity through import and export, as some countries have monopolized the entire commercial activity to undertake all import and export operations in their entirety.

As for service revenues, some countries, such as France, have adopted a state-owned service sector, such as insurance (Al-Dabash, 2018). There are revenues that come from fees that an individual is obligated to pay to the state in exchange for obtaining a special service, such as municipal facilities that bring him private benefit, and this private benefit brings public benefit to the entire society to regulate the relationship between individuals and public bodies (Shadwan, 2020).

As for revenues from public loans in the modern era, loans have become an important financial source for implementing economic and financial policies, as the state tends to provide and implement services that exceed its financial capacity, which are covered by obtaining loans, whether the loans are from within the state or from outside it, and it turns to them to implement social and economic policies (Al-Dakhil, 2019).

Some countries cover their expenses by issuing new cash (the so-called inflation financing), where they create a new amount of money to be used to finance public expenditures, as this amount of money that is issued is studied, and they resort to this method when the revenues collected by the state are unable to meet its needs to cover the expenses incurred by it (Al-Aqra, 2020).

Aid, gifts and grants are considered internal revenues, as these revenues are irregular. As for external aid from foreign countries and external institutions, these aids and grants are either conditional on a specific goal or unconditional financing for a specific service (Al-Mahjoub, 2015).

2.1.3.3 Fees and Licenses:

This type of government revenue is derived from fees, licenses, and subscriptions received through specific services provided by the state in exchange for a fee. Citizens pay a specific fee, such as a fee for obtaining a passport.

For example, citizens pay a fee to be connected to the sewage network. This fee is paid upon receiving the service. This fee is paid to cover the costs of the service they receive (Sahel, 2020).

There are also fees such as traffic violations and fines paid by citizens for exceeding the speed limit. These fines and violations represent a secondary source of income for the government (Hakim, 2017).

2.1.3.4 Investments:

The state can use its resources and funds to invest in assets such as stocks and bonds. The purpose of investment is to obtain long-term financial returns. The goal of investment is to increase the state's financial resources. Investment is an important tool for financial planning, helping achieve financial goals such as early retirement, building wealth, and generating profits. Assets and financial resources are analyzed, risks are assessed, and the appropriate investment decision is made (Khasawneh, 2017).

These investments can generate returns for the purpose of repaying loans and addressing income shortfalls. Investment generates revenue either through the sale of these invested assets or through accumulative income from profits (Fahmy, 2023). The investor chooses the type of investment that best aligns with their financial goals. Investment includes bonds, stocks, commodities, exchange-traded funds, real estate, cryptocurrencies, and collectibles.

Investing in stocks is considered one of the most prominent investment methods in the markets. Shares are purchased to own a stake in a company and participate in its profits. and its losses as well, and it is possible to sell these shares in case of need for liquidity (Tarzi, 2016).

As for investing in bonds, the investor lends this money to either institutions or governments to meet their need for financial liquidity. These bonds have lower risks, because their risk is represented by the loss of the bond held by the investor in the event that the invested party is unable to repay its debts (Sahel, 2020).

It is also possible to invest in some basic commodities, but this type of investment requires sufficient knowledge of the market for this commodity to avoid as much as possible of the expected losses and reap profits from these investments, such as investing in energy, livestock, or agriculture (Al-Wadi, 2015).

It is possible to invest in the real estate sector by purchasing a building, land, or house, as this type of investment is safer than others (Hakim, 2017). It is possible to move towards investing in cryptocurrencies and dealing with the digital value of this currency and keeping it, as these currencies have symbols of value, and it is possible that these symbols can be used to pay certain fees. (Shibli, 2022).

investing in collectibles is the purchase of a specific type that is rare in order to calculate the increase in demand for it in the future and thus sell it at a higher price than the value obtained (Al-Baqami, 2018)

2.1.4 Financial Decisions:

A financial decision in an organization usually aims to maximize its value, whether it concerns financing, investment, or profit distribution. Financial decisions are often binding on the organization. Therefore, since they are

binding on the organization, the organization must carefully consider and study these decisions. Financial decisions can be fateful and will therefore impact the organization's success and continuity.

Some financial decisions take a short time to implement and determine their results, while others take a long time to determine their results. Financial decisions that take a long time to detect and correct are flawed and require analytical financial skills to understand and correct (Balmokhtar, 2016).

Za'am (2017) defined financial decisions as balancing between obtaining funds and owning assets (natural and financial). The financial decision aims to finance investments to achieve the highest possible profit, which in turn maximizes the organization's value. The objectives and characteristics of financial decisions vary, as some financial decisions affect the organization's entire activity. These decisions are binding on the organization, as they can be crucial, especially if the financial decision takes a long time to know its results (Ismail, 2018), as the financial decision requires the person making it to have financial management skills and qualifications that enable them to make these decisions.

A decision is considered sound if it generates profits and maximizes the value of the institution (Abdul Hamid, 2022). To know the results of these decisions, historical data related to the current or future problem must be studied and analyzed. This data and information collected must then be evaluated, and then the appropriate decision must be made and implemented. The decision must be continuously monitored and followed up to avoid any errors that may appear during its implementation.

Management always ensures that these decisions are appropriate for profits, which must be higher than the level of activity that can usually be achieved, with continuous care to achieve and provide sufficient cash flow to continue, and to be able to bear its expenses and cover them in a way that does not

fundamentally affect its business, without neglecting the process of paying its obligations on their due dates (Al-Mazrou, 2022).

Decision making

The decision-making process goes through five steps, and these steps go through all different types of decisions. These steps will be identified as follows (Franklin , 1992) :

1. Identify the problem and uncertainty. Uncertainty is the main reason for identifying the type of problem. First, the problem must be identified, regardless of its type, whether political, social, or social. This problem appears due to uncertainty about the future in the short and long term.
2. Obtain information. Collecting information before making a decision helps managers gain a better understanding of the uncertainty of the identified problem. It also collects and analyzes information about the identified problem. This information must be highly reliable and reflect the general situation.
3. Make predictions about the future. Based on this information, Naomi predicts the future (both long-term and short-term).
4. Make decisions by choosing between alternatives. When making decisions, the company's strategy acts as a vital guide for many individuals in different parts of the organization who make decisions at different times. These alternatives must be consistent with strategies and be consistent with a common purpose for these different decisions. Only if these decisions can be aligned.
5. Implement the decision, evaluate performance and learn. Take action to implement planning decisions, evaluate past performance, and provide feedback and learning to help inform future decisions.

2.1.5 The West Bank

After the Palestinian National Council announced that the Palestinian Authority had divided the territories of the Palestinian state administratively at its 19th session held in Algeria in 1988, the territories of the Palestinian state were administratively divided into (16) governorates, (11) of which were in the West Bank and (5) governorates in the Gaza Strip.

The governorates that were called the West Bank were: (Jerusalem, Ramallah and Al-Bireh, Bethlehem, Hebron, Nablus, Salfit, Qalqilya, Tulkarm, Tubas, Jenin, Jericho, and the Jordan Valley).

The governorates of the Gaza Strip were called: (Rafah, Khan Yunis, the Middle, Gaza, and North Gaza). (Palestinian Central Bureau of Statistics, 2018).

2.2 compared Liter Review :

2.2.1. The Impact of the 2008 Financial Crisis on Companies:

A large number of financial institutions have collapsed around the world since the financial crisis of 2007, and some financial institutions were saved by the corporate government followed. so they studied evidence from financial institutions around the world during the financial crisis of 2007-2008, to study the credit crunch during the crisis, Erkens ,Matos ,and Hung (2009), where the sample size of the study on financial institutions was 306 financial companies from 31 different countries that had a clear impact on them, so they studied several factors, namely the independence of boards of directors, institutional ownership, and internal ownership.

It became clear that companies that had independent boards of directors, high institutional ownership, and less internal ownership had the ability to replace CEOs more due to the large losses that followed the financial crisis, and that companies with more independence and greater ownership incurred many losses because they bore greater risks than others, and dispensing with executive

directors during the financial crisis period cost companies financial compensation for these directors in addition to the losses incurred during the financial crisis, as they adopted a policy of abandoning CEOs as a disciplinary measure for losses incurred by companies during the financial crisis (Erkens Matos & Hung ,2009) .

In addition to the previous study, which was completed in 2009, Companies and organizations around the world were affected by the 2008 financial crisis. Researchers shed light on the impact of the financial crisis on private sector companies, as well as its impact on the public sector. Erkens, Hung, and Matos (2012) presented evidence on the performance of financial institutions and corporate governance during the 2007-2008 financial crisis. The sample size for collecting evidence included 296 financial companies from 30 countries at the heart of the financial crisis that year.

The role of independent board members and shareholders influencing corporate performance during the financial crisis was studied. Stock returns were tracked during the crisis period until the company emerged from the crisis and recovered from it, or until it was delisted from its stock exchange, whichever was sooner.

To understand and study the impact of corporate governance on companies, the study focused on three factors: institutional ownership, large shareholders, and an independent board of directors. The survey results showed that companies with higher institutional ownership bore greater risks before the crisis, and companies with Independent boards of directors increased their capital during the crisis, which led to a transfer of wealth from shareholders to creditors. That is, despite the financial crisis and the impact on all companies, companies with independent boards of directors and higher ownership achieved lower financial returns than other companies.

The results of the study showed that corporate governance had a clear impact on the performance of financial companies during the financial crisis, and the

failure of these institutions led to the freezing and impact of global credit markets and government intervention around the world (Erkens, Hung& Matos ,2012).

Erfani and Vasigh (2018) studied the impact of the global financial crisis on the Egyptian sector's profitability during the crisis through a comparative analysis. The impact of this financial crisis was analyzed to determine the efficiency and profitability of financial institutions. This impact was studied on Islamic banks and commercial banks as a comparison between them to determine the impact of the financial crisis on each of them.

The number of Islamic banks in this study was about 11 Islamic banks compared to 11 conventional commercial banks. The study period was from 2006 to 2013. The results reached were that Islamic banks maintained their efficiency and profitability during the financial crisis. As for commercial banks, the results showed that their efficiency and profitability declined during the crisis, meaning that the financial crisis did not affect Islamic banks, and that the Islamic financial system is characterized by flexibility to adapt to crises because they were able to maintain their operational efficiency and other challenges that institutions will face in the future. This has led to the Islamic banking sector becoming a global financial growth sector after this financial crisis (Erfani & Vasigh ,2018).

Recessions and contractions have significant impacts worldwide, in all sectors and industrial production in particular. In the context of the financial crisis, the relationship between corporate growth and profitability and the interrelationship between them was studied. Fuertes-Callen and Cuellar-Fernandez (2019) studied growth and profitability of manufacturing companies in Spain during the financial crisis, before the financial crisis (2000-2007), and during the financial crisis period (2008-2014).

It was found that the recession caused significant damage to sectors and business structures. It was found that companies that emerged from the financial

crisis had growth rates much lower than during the period in which the economy expanded.

The results of the study show that during the economic crisis period, profits were achieved, while profits had a positive impact on the growth measures used. However, profit is not a fundamental determinant of sales growth, and profit rates continue in the short term. The applied strategy enables companies to grow continuously or hinder growth. This growth is related to profits and the performance of companies, especially small and emerging companies, and profit and growth are encouraging. To continue and mitigate the economic environment facing companies during the crisis period (Fuertes-Callen & Cuellar-Fernandez ,(2019).

2.2.2 The Impact of COVID-19 on the Private Sector:

The COVID-19 pandemic led to the closure of some businesses in the second quarter of 2022. Fairlie and Fossen (2021) presented an analysis of California businesses using administrative data and the California Department of Taxation and Excise. By analyzing the annual financial data of California businesses, they found that business growth was approximately 3-4% before the COVID-19 pandemic. After the pandemic, sales declined by 17% from the second quarter of 2019 to the second quarter of 2020. These losses spanned many sectors, but were most severe in non-essential sectors that provide secondary services.

As for online sales, sales in this sector increased by 180%. Small businesses suffered losses during the crisis, which is relatively greater than that of large businesses. This is because small businesses have less capacity to adapt to the global pandemic, demand during the pandemic was lower, and businesses have less experience with the uncertainty caused by the pandemic. The recession caused by the pandemic has caused significant losses for many types of businesses as a whole. Companies that communicate with customers online have shown that their losses are less than companies that deal directly with the customer (Fairlie & Fossen ,2021).

China is considered a productive and industrial country. In a study conducted on the productive livestock sector to collect revenues during the Corona pandemic, Chen and Yang (2021) found that livestock wealth and the collection of revenues from this wealth were affected by economic growth in many Chinese regions. COVID-19 had a negative impact on the livestock sector market, and the opportunity to consume and purchase these products decreased due to people saving their money and reducing their consumption, which led to a lack of sales in some regions and a decrease in others.

However, the decrease in revenues of large livestock companies was less than the decrease in revenues of small and medium livestock companies, due to the shortage of feed supplies, and the production and transportation costs that support this sector increased. This decrease in livestock wealth led China to rely on imports from abroad. That is, during the pandemic, meat consumption decreased, production requirements and costs increased, and product prices decreased, so losses became accumulated (Chen & Yang ,2021) .

The study on the decline in livestock production was not the first to examine the impact of the COVID-19 pandemic on production, sales, and profits in Chinese companies. Rababah, Haddad, Sial, Chunmei, and Cherian (2020) analyzed the impact of the COVID-19 pandemic on the financial performance of Chinese companies listed on the stock exchange. China is considered one of the countries most affected by the pandemic.

This study also confirmed that small and medium-sized enterprises (SMEs) were the most affected and harmed by the COVID-19 pandemic among small companies. Some sectors were more affected than others, especially if these sectors were non-essential. Such sectors witnessed a sharp decline in financial performance. To improve financial performance, governments, central banks, and local authorities must cooperate to reduce the economic and financial impacts of the COVID-19 crisis. To look to the future and reduce uncertainty, comprehensive policies must also be put in place to address it in the future.

This impact can only be mitigated by injecting new investments into the sectors, which may boost revenues and thus reduce the financial impacts of the COVID-19 pandemic (Rababah, Haddad, Sial, Chunmei, & Cherian 2020) .

Not only financial performance was affected by the COVID-19 pandemic, but all metrics, sectors, and countries were affected. After examining the impact of the COVID-19 pandemic on Chinese companies, a study conducted at the Jakarta Stock Exchange (Sari & Suharti, 2021) examined the impact of the COVID-19 pandemic on taxes, dividends, sales growth, and its impact on stock prices of these listed companies.

The targeted companies were companies in the health and pharmaceutical sector on the Jakarta Stock Exchange between 2018 and 2020, with a total of 17 companies. It was found that partial earnings per share had a positive impact on stock prices, as an increase in earnings per share contributes to a significant improvement in the stock price.

Tax rates had a positive but insignificant impact on the stock price. Sales did not affect stock price, and sales volume did not reflect any impact.

2.2.3 Economy and its impact on local governments

There are many crises and events that affect the country, whether in the private or public sector, Gharaibeh and Kharabsheh (2022) Corruption and political instability were the basis of the study conducted in Jordan, this study was conducted between 1987 and 2020.

This study analyzed the impact of political stability and corruption on investment in addition to the stability factor in the Middle East, and also studied regional wars and their impact on investment, the study was based on the annual data included, the study took several economic variables such as gross domestic product, national income, expected income and other variables.

The impact of corruption as measured by the corruption index has a negative and statistically significant impact on investment in Jordan, and it became clear that investment was constantly fluctuating during the study period, as is known, the impact of investment on the economic situation by increasing exports and production rates and thus reducing the unemployment rate and increasing development rates.

Decision-makers in Jordan must reconsider transparency standards and simplify procedures more on investment and reduce transaction costs for investors, the wars in neighboring countries had A major impact on investment in Jordan, due to the migration of investors and their capital from the Gulf countries due to political instability to Jordan (Gharaibeh & Kharabsheh ,2022) .

2.2.4 The relationship between geography and the financial status of municipalities

According to a study conducted on Spanish municipalities Lopez-Hernandez, Zafra-Gomez and Ortiz-Rodriguez (2012) as an empirical guide between 2005 and 2008, this study went through the global financial and economic crisis, which led to financial difficulties in the accounts of the town, due to the increasing demands of the population to obtain the best and highest quality service that the municipality must provide.

This study was conducted on a sample size of 2364 different local authorities divided according to the size of the population. The revenues obtained by municipalities in Spain depend on imposing taxes and fees for the service, and this was greatly affected by the financial crisis, which led to the existence of financial restrictions on municipalities.

Here, understanding and knowing the financial situation of municipalities has a great impact on knowing the factors that can provide services as the population

needs and thus reduce the impact of the financial crisis. One of the results that was emphasized is the continuous monitoring that contributes to the financial stability of municipalities, and due to the current financial crises, the financial burden on the current revenues obtained by municipalities has increased, which leads to an increased need to obtain funding sources that It is likely to increase indebtedness.

Through the indicators on which the study relied, it became clear that the municipalities lost financial stability, revenues and expenditures decreased, and resorting to borrowing increased for these municipalities (Lopez-Hernandez, Zafra-Gomez & Ortiz-Rodriguez ,2012).

The factors affecting the financial situation of municipalities are many. In a study conducted in Spanish municipalities by researchers Casal , Gómez (2011), they studied the impact of factors such as population size and the geographical location of the local government to determine their impact on the dimensions of the financial situation of Spanish municipalities. They confirmed that in order to solve the problems and crises that municipalities go through, they must be understood adequately so that they can be solved with the least consequences and in a short time, and avoid the financial consequences that will be directly reflected on the situation in society.

They used two approaches to analyze the factors that can be applied on the ground (ICMA and CICA). The study was conducted on a sample of 5158 municipalities in Spain. It became clear from the statistical analysis followed by this study that there are three dimensions: financial solvency, flexibility and solvency at the level of services provided.

They explained that the size of the municipality has a statistical significance on the financial situation of municipalities, while financial solvency has no statistical significance on the size of the municipality, and the location of this municipality also has a biological significance with the financial situation of the

municipality, where This result showed that municipalities with less than 20,000 inhabitants were more affected than municipalities with a higher population density (Casal & Gómez, 2011) .

Municipalities and local governments are affected by many conditions and factors, including social, economic, political and financial matters as well. In a study conducted by Brusca, Rossi and Aversano (2015), they compared the local governments of both Spain and Italy. The reason behind choosing these two countries is that their financial situation is controlled by the European Union. These two countries have a population of more than 60,000 people, so they have similar factors for comparison.

The study was conducted on the short-term economic situation and the long-term financial situation by knowing the relationships between them. Financial crises put pressure on governments because they always require them to provide services with the highest quality. The global financial crisis has had major effects on the viability of the public sector and financial conditions, but with emergency conditions, the resources available to the state are less. This study was conducted to understand financial indicators and monitor local governments.

After understanding the financial indicators, the basic analysis was how the economic and social conditions of local governments affect their financial health. They analyzed these indicators to be applied internationally or not to help decision-makers in local governments to avoid emergencies at the time they occur. In crises of various types, it became clear through the analysis that in Spain there is a link between the economic situation in the long and short-term dimensions, but in the case of Italy these two indicators are not suitable for its situation, they had to choose two other dimensions.

As for the case of the number and density of the population, it became clear through the analysis that the number of population had an impact on Spain and Italy, while the factor of population density had an impact on Italy only, the results also showed that the larger local governments in Italy and Spain have a lower level of debt and a better position in the short-term economic and financial situation, and for these reasons it has become difficult to have a single model to prevent the financial crisis of local municipalities for all countries, but rather models must be taken for each country separately, while it is more correct to develop a specific model that reflects the specificities of each country (Brusca, Rossi & Aversano , 2015).

2.2.5 The internal conditions of the country and their relationship to the financial performance of municipalities

The conditions and factors that affect local revenues are numerous. In a study conducted by researcher Arends (2020), the article aimed to know the relationship between financial decentralization and organized crime violence, due to its significant impact on many countries, and its impact on local public institutions. Quantitative analysis was adopted for this research, by analyzing this issue in the context of the Mexican federal system during the period 1995-2015. They examined the argument that criminal organizations compete for local public funds as a source of income and enter into violent confrontations with each other.

It was also assumed that financial decentralization is the driving force behind increasing public resources at the local level. This leads to the existence of influence battles between local governments and increases the intensity of violence among mafia groups that affect the country. The results indicated that local public funds are still not important to the extent that they lead to violent confrontations within the country, but rather cause major disputes between local governments and affect the local services provided, and thus the services

provided by local government institutions to the people will be affected (Arends , 2020).

Buhaug, Croicu, Fjelde, and Uexkull (2021) examined the relationship between income shocks and ethnic group rebellion to create civil wars. The study variables were national income shocks and ethnic group rebellions. They constructed a global panel dataset with annual observations of ethnic groups for several heterogeneous countries. The data were collected between 1970 and 2013.

They showed that increasing economic hardships affect dispersed individuals who do not have much violent consequences. An income shock that disproportionately affects members of a privileged group of people can exacerbate civil conflicts. Measured exclusively in agricultural areas during the growing months of the calendar year, the loss is severe, although the loss of local income has made them more vulnerable to conflict.

The researchers argue that an external shock that exacerbates an already dire situation can heighten awareness of the underlying causes of shared deprivation and thus facilitate violent collective action. Technological advances and productivity improvements do not address the underlying causes of collective frustration linked to unequal land distribution, underdeveloped property rights, corruption and other forms of violence. Addressing these underlying political issues is crucial to successfully preventing conflicts and establishing lasting peace, thereby reducing the severity of the income impact on a country (Buhaug, Croicu, Fjelde, & Uexkull ,2021).

Crises vary in type, including political, economic and financial crises. In a study conducted in Romania, Oprea and Bilan (2015) evaluated the impact of the economic and financial crisis on local budget aggregates as a special case in Romania. A detailed assessment was made of the effects of the crisis on

revenues, expenditures and the budget of Romanian local governments. Data from Eurostat, the Romanian Ministry of Public Finance, the Romanian National Institute of Statistics and the Finance Council were analyzed.

The impact of crises varied on central and local government budgets. The focus was on the impact of this crisis on regular revenues in local financial budgets, as it became clear that these crises, such as the Great Depression, have a negative impact on local municipal revenues. It became clear that there is a weakness in central government estimates. Through the analysis conducted on general budget revenues, it became clear that there is a weakness in the local tax base, which leads to the stability of budget revenues.

As for local public spending, Romanian local authorities made cuts in spending in order to adjust it in line with the smaller revenues that occurred due to crises. Some expenses were compensated, such as Employee compensation, and he explained that there are inconsistent measures because there are some expenses that should not be reduced, such as education, because it is one of the most important investments for the country, and based on Romania's circumstances, the Romanian government should have formulated a general political response (basically a budget) appropriate to confront the effects of the crisis in a rational manner (Oprea & Bilan ,2015).

Financial crises do not stop, they continue as life continues, for this reason the Kimhi study (2008) came to develop legal solutions to revive cities with financial crises specific to municipalities, and confirmed that financial crises are a phenomenon that cannot be ignored due to their great impact on the population and the services provided to obtain clean water and streets prepared for walking and fire management and other services.

This article discussed the legal solutions that have been reached over the years that address local bankruptcy and debt problems, where the analysis in this analytical article concluded that the financial councils of the states are the most

effective response to the local crisis, it became clear that the problems of municipal bankruptcy and events related to financial crises in municipalities do not have legal writings to solve these problems that municipalities suffer from.

among the variables that were addressed in this article is the bankruptcy law and the redress of creditors and government financial councils, as the best ways to establish debt are to raise local taxes because countries have legal authority and political power to deal with crises, as for the problem of bankruptcy, the process of transferring part of its costs to its creditors to help increase its productivity and Recovery.

as for the government financial councils, because of the burden they place on the state during crises, and the reason behind that is the contrast between the population or creditors with the state, as neither the creditors nor the local population can avoid imminent crises, because the causes of these crises are often beyond their control (and the control of local officials), as for the state, it has the power and authority to deal with the causes of the urban crisis, and thus rehabilitate the sick localities (Kimhi ,2008).

In a previous study conducted by Synthesis (2010), he studied the impact of the global financial crisis that erupted seriously and with a clear impact in September 2008. The study was conducted on 10 developing countries (including Sudan, the Netherlands, Nigeria, Mozambique, etc.), during the period between January and March 2009, where several issues were studied, including (trade, private capital flows, remittances, and aid).

The effects varied from one country to another, and many of them were not yet clear due to the novelty of the situation. Consequently, it is necessary to monitor the impact on each country separately. Portfolio investment flows were particularly affected by the crisis in late 2008 and early 2009. This fact led to flight to safety everywhere.

For example, in Sudan, portfolio investments fell from \$30.5 million in 2007 to -\$33.4 million in 2008. This means that portfolio investments in stocks and government securities were negatively affected by the global crisis and the resulting decline in copper prices during 2008. In Cambodia, net foreign direct investment flows fell by 50% in 2009, particularly affecting the clothing and tourism sectors.

Remittances in Bolivia fell by 8% in the first three months of 2009 compared to the same period last year. The decline in trade was also evident in a wide range of sectors due to the decline in the value of imports and exports.

The study stressed that some low-income countries are more financially integrated due to the lack of The impact on it more than others is due to the financial crisis, and that foreign direct investment always enjoys flexibility in crises more than other flows due to its response to the crisis, and when diversifying in products and destinations, it is an anti-crisis front (Synthesis ,2010) .

2.2.6 War revenues and expenses

According to a previous study that measured national income under the influence of war by researcher Gilbert (1942) , where through this study he compared war expenditures with the gross national product and net national product as well, he saw that it is better to track spending flows in cases of war and also to pay attention to the disposal of the economic resources available to the state.

He emphasized that it is better to continuously track, unlike usual, on a continuous comparison of the comparison of the domestic product before and during the war, especially on expenditures, and in order to do so, he advised that there be an allocation of business taxes between war expenditures and all non-war expenditures, and then reduce the total war expenditures by the amount of

business taxes associated with them, as a kind of matching revenues with expenditures.

In this manner, national income and war expenditures become directly comparable, without assuming that these recommended costs are in line with market prices, while emphasizing that there is a difference between the methods of government and private companies, because government methods are based on estimates of both expenditures and resources.

He concluded that national income is a highly accurate analytical tool that can be used for economic planning in the presence of wars (Gilbert , 1942).

2.2.7 Do wars generate revenue?

Between the War Revenue Act of 1917 Blakey (1917) The meaning of this law was:

In 1913, Wilson signed the first revenue law, and in 1917 he signed the War Revenue Act, which is the largest law ever. In 1913, the plan was to collect about three-quarters of a billion dollars annually, and the goal of collecting these revenues was for ordinary purposes.

However, after the amendment in 1917, the expectation from enacting this law was to collect two and a half billion or more; And that was for war purposes only, other than the regular revenues that existed previously, after the first law, the revenues were achieved from customs and taxes and other means of collecting revenues, but this increase in revenues will pay in one year, the total of our national debt at the end of the Civil War.

This increase was provided by appropriations and licenses worth 21 billion, that is, multiples of this increase, Congress met to talk about revenues for war purposes to pass a bill from the House of Representatives about 1.8 billion dollars, while the Senate reduced the amount to 1.5 billion dollars, but it generated about 2.4 billion dollars.

The revenues came from multiple sources:

1. **Income tax during the war:** The law stipulated the collection of a regular income tax at a rate of only 2%, collected at the source.
2. **Excess profits tax:** This was determined based on the deduction amount. The total amount equaled the same percentage of the net income of the trade or business received during the tax year, as the average deduction rate. For domestic companies, the deduction was \$3,000; for domestic partnerships or U.S. citizens/residents, it was \$6,000.
3. **War tax on beverages:** Beverages stored, produced, or imported were taxed at \$1.10 per gallon, but if withdrawn for beverage purposes, the tax increased to \$2.10 per gallon. A can previously sold for \$3 was now priced at \$8.
4. **War tax on cigars, tobacco, and related products:** The war tax on each thousand cigarettes not exceeding three pounds was 80 cents; for those exceeding three pounds, \$1.20. The tax on tobacco and snuff was 5 cents per pound.
5. **War tax on utilities provided by public utilities and insurance:** A 5% tax was levied on receipts for the transportation of goods. Express transportation was taxed at 1 cent for every 20 cents or part thereof. An 8% tax was imposed on the transportation of passengers. A 10% tax applied to amounts paid for seats, berths, and rooms in saloon cars or ships. A 5 cent tax was levied on telegraphic, telephone, and radio messages costing 15 cents or more.
6. **War excise taxes:** A 3% tax was imposed on manufacturers of many goods, such as automobiles, motorcycles, musical instruments, talking machines, jewelry, cameras, and popular sporting goods. A 2% tax was

added to perfumes, cosmetics, patent medicines, chewing gum, etc. A 1/4 to 1/2 cent tax was levied on motion pictures per linear foot.

7. **War tax on admission:** A 1 cent tax was applied for every 10 cents or part thereof paid by the person for an admission fee.
8. **Stamp taxes and estate taxes during the war:** For example, a 5 cent tax was applied for every \$100 in bonds. Indemnity and surety bonds carried a 50 cent tax. When a premium was charged, 1% of the premium was taxed. Many other transactions were also included.
9. **Other revenues** were also introduced to increase war-time funding (Blakey, 1917).

2.3 Relevant Liter Review

2.3.1 Appropriate response to emergency situations in municipalities

Pylypiv , Ventsel and Ventsel (2021) show that there are many emergencies whose consequences threaten various aspects of life, requiring different municipalities and local governments to respond quickly and appropriately according to the emergency situation that the region is going through.

This article identifies the main causes of the situations and emphasizes the need to address them, which is done by unifying efforts at the local, national and regional levels of government. This effort requires many resources that are necessary to face the emergency situation, without violating financial stability.

The emergency situation in this article was Covid-19, where the expenditures that were allocated in the budgets to confront this epidemic were studied, in compliance with the European Charter. They did not stop at the expenditure side, but rather evaluated the changes in the financial capacity of municipalities and the financing priorities required to finance local government to confront this epidemic.

This included financing the fight against the epidemic at the national and sub-national levels, and its impact on financing priorities at the local level and municipal development strategies, improving the efficiency of available resources, and revenues for local budgets, which are also obtained due to the reduction of primary revenue plans and the reserve fund.

The result was that there was an unexpected need for a significant increase in funding to cover previously unforeseen expenses. This also negatively affected the sources of budget revenues (due to reduced incomes, business closures, property losses, etc.) (Pylypiv , Ventsel & Ventsel , 2021) .

2.2.5 The impact of fiscal policy on government revenues

Fiscal policy is an important part of a country's budget deficit or surplus in state revenues. In a study conducted by Dobrota and Chirculescu (2009) on the impact of tax policy in Romania on budget revenues, this study reflected that the level of general budget revenues in Romania must be in line with the country's gross domestic product.

The researcher relied on the scientific aspects of the fiscal policy followed by the country with economic measures in Romania. Romania sought to limit financial and economic crises through fiscal policy and budget policy as two basic structures to confront any potential financial crisis that it might face. These two structures must be consistent with the basic principles of the tax policy followed in that country, in order to achieve overall balance for the economy, especially in the field of employment and inflation.

This study concluded that any decrease in collected revenues results from a decrease in the collection of taxes and fees, as any tax revenues and fees cannot be increased except by expanding the tax base to achieve economic growth in the GDP. To ensure an increase in the tax base, there must be tax information flowing optimally without any bureaucracy. Eliminating tax inequality for

taxpayers, thus ensuring the optimal use of financial leverage, which will achieve economic stability in Romania (Dobrota & Chirculescu ,2009).

Aggregate demand, the allocation of available resources to governments, and income distribution are fiscal policy tools that are considered government tools used to manage the economy and have a direct impact on GDP.

Bunea-Bontas and Petre (2009) analyzed the Romanian government's response to the financial crisis that resulted in the Great Depression. This financial crisis damaged physical and human capital, affecting productivity and expected GDP. The current financial and economic crises (2008) require effective fiscal policy, because rapid recovery from crises reduces the losses that governments may incur in the short term.

The trend towards ineffective and unstable fiscal policy leads to macroeconomic and public budget imbalances and financial pressure on the private business sector, which is what happened in Romania. Governments must move towards appropriate fiscal policy at the right time to reduce the damage as much as possible, especially in the short term, as it has long-term consequences if crises continue without being resolved and recovered from.

According to the results reached, fiscal policy is affected by the credibility of the sustainability of fiscal stimulus and uncertainty. The current and future economic environment, the size of financial complications, and the effectiveness of international cooperation and incentives to confront various crises, especially recessions, and the high level of debt limits the process and effectiveness of financial measures that would confront economic fluctuations (Bunea-Bontas & Petre , 2009) .

2.3.2 The impact of the COVID-19 pandemic on government revenues

The economic crisis caused by the Corona pandemic has had a wide scope all over the world, and the European Union has also been affected by this

pandemic. Țibulcă (2022) studied the impact of the Covid-19 pandemic on tax revenues in European Union governments. Government revenues were considered the basis of economic activity in the European Union. He explained that all governments must adopt certain policies to confront the impact of the Covid-19 pandemic on negative trends in the European Union economy.

To confront such a pandemic, there must be semi-reliable expectations of the tax revenues that will be collected so that these revenues help in good planning and financing the policy followed that would recover from these negative economic effects and recover from them with the least damage. All policies that will be followed aim to improve revenue collection to reduce the budget deficit and the continuous collection of these taxes would help countries in the short and long term as well, and the stability of revenue collection on an ongoing basis helps to confront any future crises and shocks.

In this study, the researcher sought to provide accurate forecasts of tax revenues in the European Union. The forecasts, which cover seven countries, were presented for the period 2020-2022. These forecasts were based on financial data from 1995 to 2019. Tax revenue collection declined between 2020 and 2021, but in 2022, revenue collection rebounded, albeit to a small extent.

During the pandemic, governments in the European Union, like other countries, were forced to significantly increase government spending on providing essential healthcare services and safety equipment. This spending was not limited to healthcare alone, but also to compensate sectors affected by people's withdrawal from certain services, such as tourism and air transport. All of these policies aim to either improve tax revenue collection in the long term or stabilize financial revenues in the event of a future crisis (Țibulcă , 2022).

Turkey also did not escape the Corona pandemic. Çobanoğulları (2023) studied the impact of the Corona pandemic on the rate of tax collection due in Turkey

at the regional and local levels. Data was collected to determine the extent of the impact of this disease on the collection of tax revenues in Turkey, in addition to addressing strategies and factors that would reduce the severity of this crisis on revenue collection.

As is the case with other countries, there was a significant decrease in tax collection after Covid 19. At the regional level in Turkey, all regions decreased the percentage of tax due in the period after Corona compared to before Corona. As for the provincial level, there were 51 provinces in which the collection rate of tax revenues due decreased, out of 81 provinces. In general, according to the results of the study, tax revenues due and collected decreased during the pandemic.

Studies on government budgets have increased, especially after the COVID-19 pandemic. In a study of Slovak local governments by Černenko, Noybauerová, and Zubalová (2021) through this study, he identified the impact of the COVID-19 pandemic on the budget of Slovak local governments. He did not only identify the impact, but also made a proposal to help local governments face similar shocks in the future.

In the first step of his study, he compared the tax revenues that could be expected in 2019, and also focused on the size of the local government, i.e. the regions and districts served by this local government. Through the comparisons he made, it became clear that local government revenues were much lower than expected, and that local governments covering smaller areas and sectors were more affected and weaker in confronting this pandemic. Through the financial analysis of Slovak local governments, it became clear that tax revenues decreased by 2.23%, equivalent to 71.39 euros in their local currency.

The study showed that the optimal solution to confront this pandemic is to move towards and rely heavily on property taxes, but this solution is not ideal because it places the local government under a great deal of responsibility. Slovak

governments have tended to take out interest-free loans, as these loans do not have a significant impact in the short term, but its impact appears in the long term. However, it has turned to obtaining loans to be able to cover the expenses resulting from the Corona pandemic in light of the weak collection of revenues and fees (Černenko, Noybauerová & Zubalová , 2021).

The COVID-19 crisis is a shock to both the private and public sectors. This shock can be borne by Dougherty and De Biasi (2021). They analyzed the impact of this shock on financial performance at all levels of government. This crisis resulting from COVID-19 reflected that government budgets were under severe pressure due to shrinking revenues and increasing expenditures. Countries had to compare their revenues with their expenditures to identify the main differences between them.

This is because the sources of revenues and financing differed, the distribution of expenditures also differed, and financial stability was shaken for local and central governments. This showed that government revenues had a lesser impact on the contraction that occurred.

This lesser impact is due to the government's tendency to rely more on recurring taxes on real estate. As for the other aspect, which is expenditures, it was found that governments bear the largest part due to the responsibility that falls on the government to spend more on social protection for the state.

In order for local governments to be able to take the necessary measures to combat and limit the disease, central governments supported these local governments through international government grants. That is, governments The central government bore the brunt of the burden of facing this crisis, and the financial situation of the central government was affected much more than that of the local governments due to their contribution to assisting the local governments (Dougherty & De Biasi , 2021).

COVID-19 is one of the most prominent problems of the current era that countries are seeking to recover from. Some countries have recovered, while others are still affected by the disease. That is, the emergence of the disease has led to a state of recession in entire countries. Countries had to adopt a fiscal policy to limit the COVID-19 crisis. Researcher Murphy (2023) analyzed the response of fiscal policy to the recession caused by this disease. The emergence of a disease like COVID-19 .

This spread of the virus led to a noticeable decline in household consumption of some services that families needed due to social distancing, which is the basis for limiting the spread of the disease, which spread between 2020 and 2021. This forced people to save their money to face the crises that any person in the family could be exposed to. This saving led to the loss of some jobs and a direct decline in revenues and profits in all private and governmental sectors. This weakness in consumption also led to an economic weakness that resulted in a recession.

Fiscal policy had to think about filling this decline in services affected by the disease, as fiscal policy provided The response to every dollar lost in the private sector was to compensate it with two dollars. This monetary policy was a lenient policy, as the fiscal policy to confront financial epidemics was considered financial compensation, and this compensation was used as a basis for the financial response to limit these disease crises. This financial response was severe and reduced the duration of the recession, which could have greatly affected all sectors. It also reduced unemployment rates by an average of two percentage points over the course of three years, which could have continued for longer than that (Murphy , 2023).

2.3.3 The impact of wars on government revenue collection

A war broke out in Burundi in 1993. Researcher Nkurunziza (2004) noted that government revenues were affected by the civil war in Burundi in the 1990s.

This decline was noticeable, as aid and transfers from donor countries decreased significantly. It was not limited to external revenues only, as domestic revenues decreased significantly. With the decline in the collection of domestic and foreign revenues and export revenues abroad, revenues decreased by half their value three years after the start of the war.

From here, the Burundian government turned to relying on the inflation tax. The period of reliance on this tax due to the war was from 1980 until 2002, as the inflation tax before the war was 4% of total government revenues. After adopting the strategy taken by the government, it rose to 18%. This reliance on the inflation tax tripled this tax compared to what it was before the war, as this resort to saving government revenues was called what is known as “the flight of economic agents from the local currency,” as in light of the war Instability is evident in all aspects of life, including political and economic aspects.

Over the years, the impact of the war has been measured and the inflation tax policy has been used as a solution to compensate for losses and shortfalls in government revenues. It is clear that inflation tax cannot be relied upon as an alternative to traditional sources of government revenue (Nkurunziza , 2004) .

Government revenues, especially taxes, are affected by internal and external conflicts within countries, because conflicts weaken national identity and weaken states. In a study by Van Den Boogaard, Prichard, Benson, and Milicic (2018), they studied the long-term impact of conflicts, measuring their impact on revenues before, during, and after the conflict. A group of countries affected by conflicts since 1980 was selected.

This study measured the relationship between the tax revenues that countries depend on and the characteristics of the conflict, especially since the tax revenues that governments depend on in these countries are an essential element in building the state, especially in times of war, because war makes it difficult

to obtain external sources of funding and during conflicts and wars they depend on internal and local sources of funding, such as taxes.

It was concluded that contemporary conflict is not a sufficient condition for the financial advancement of countries, and also that strengthening the tax system must be a focus in the strategy of countries after war and the end of conflicts to build countries financially, so that countries do not erode and rebuild the state's ability to continue its legitimacy and continuous negotiations to continue financially and confront potential conflicts. Coming soon (Van Den Boogaard, Prichard, Benson & Milicic , 2018).

2.3.4 Financial Crisis vs. Covid-19 on Local Governments

Rocco and Santana (2021) compared the Great Recession of 2008 with the COVID-19 pandemic of 2020 and its impact on federal fiscal dynamics and how the United States responded to these events under a divided national government. They analyzed the quantitative and qualitative effects of local revenue and expenditure support in both crises, looked at the long-term effects of the pandemic on health and state and local fiscal policies, and explored the relationships between governments and fiscal federalism.

In the COVID crisis, the federal government did not abandon the principle of self-defense, which revived the economy more quickly because it used the Internet to collect many of its revenues. Local property taxes rose thanks to the booming housing market; He also explained that governments faced declining revenues from other sources and intense emergency spending needs, so the federal response to the Covid crisis was swift and far more significant than it was during the Great Recession.

He also explained that even if the federal government retains broad-based capacity to confront cyclical and unexpected fluctuations, it has not yet adopted

a policy of “automatic stabilization” for general purposes for state and local government finances (Rocco & Santana, 2021).

In another study, a study aimed at examining the effectiveness of the constitution and its requirements for European local government conducted by researcher Siket (2021), who through this research identified the government measures taken during the 2020 pandemic crisis that could mitigate the effects of this crisis without depriving the main contents of local public affairs, the article was presented on the analytical basis of relevant resources.

This study confirmed that the ability to respond quickly and effectively to the needs of the local population is of utmost importance during the elimination of the crisis and thus mitigate both the economic and social consequences, and in the event of a crisis such as the pandemic that has affected the entire world, the priorities of local institutions differed in accordance with this situation, and that the performance of governments even in a state of emergency should not be exposed to great risk due to the centralization of their resources, and should not lead to deprivation of the main content of local public affairs.

However, the situation requires close cooperation between the central government agencies and local self-government, and concluded that government measures do not negatively affect local authorities per se, but rather the residents of the municipalities themselves. It is clear that centralization measures and resource reductions can only be temporary in times of emergency because this is an exceptional situation, and government authorities lack the ability to predict and develop scenarios that would affect local governments; this would seriously violate the financial, economic and functional independence of local governments (Siket , 2021).

The consequences of the Corona pandemic affected all countries in the world. Padovani, Iacuzzi, Jorge, and Pimentel (2020) conducted this study on Portuguese and Italian municipalities, because municipalities have a direct

impact on people's lives; because they provide services such as security, health, education, health, etc., as the study had an analytical framework to know the impact of the cross-border crisis on the financial vulnerability of the municipality.

Through the analysis of this study, it was found that there is a financial vulnerability for municipalities in the two countries to confront global epidemic crises, and this financial vulnerability came from the administrative body due to the internal circumstances of each municipality, and the internal weakness of its ability to deal with crises, and to reduce crises and facilitate adaptation to them, municipalities must use the regulatory authorities framework to support mechanisms that can help municipalities become less financially vulnerable or at least more aware of their financial vulnerability so that they can confront it (Padovani, Iacuzzi, Jorge & Pimentel ,2020).

2.3.5 The 2008 financial crisis and local governments

Since the Great Recession of 2008, municipalities have faced difficult financial conditions. This emergency led to a study by Scorsone (2014) to identify municipal financial emergency laws. This study was applied to 16 states across the country.

These laws were enacted to address the financial affairs of local governments because state governments were involved in the emergency that occurred, which resulted in serious financial problems, including decreased revenues, increased expenditures and obligations on municipalities, and decreased pension portfolio values. All of these effects threaten the financial sustainability of local governments. These conditions led to some municipalities being taken over by the state.

Many of the laws are based on the idea that local inefficiency, mismanagement, or factors and causes within the municipality are what drive the financial crisis and help exacerbate it. Administrators usually deal with the immediate emergency conditions, while problems that take time are internal problems due to the internal administrations of the municipality. The laws that will be enacted in most cases address one problem in several cases. It is very difficult to ask for addressing multifaceted problems (the structure of the state's local public finance system, economic development problems, or underlying social pressures), and the laws are still criticized because they address only the failures of local administration and do not address the multifaceted local problems that municipalities face in future crises and emergencies (Scorsone , 2014).

Industries were affected by the financial and economic crisis in 2008. In a study conducted on the hotel industry, which was among the industries affected by the economic crisis in December 2008, the researcher Gehrels and Blanar (2013) studied a hotel during the past years of the economic crisis, through qualitative research through participant observation, how the economic crisis affects revenue management (the case of Hilton Hotels in Prague) in Eastern Europe. The effects of the crisis were in the decline in hotel revenues and the decline in demand. It became clear that revenues were greatly affected.

The hotel management took measures to limit the reduction in revenues, so it followed a strategy of resisting the discount and a cautious pricing strategy to maximize value and effectiveness. To achieve the maximum possible revenues, the hotel management made individual promotions, which led to an increase in the occupancy base and average length of stay. The focus on increasing sales and controls on the length of stay led to an increase in revenues and occupancy of hotel rooms. This increase came due to the efforts made to convince customers who book through the company's website (Gehrels & Blanar , 2013).

Revenues are the basic financing for expenditures included in the budgets of any economy, and the level of financial revenues obtained depends on the fiscal policy adopted by the government, according to a study in Romania by Mara, Inceu, Cuceu, and Achim (2009). At the end of 2008, after the economic financial crisis that occurred in that year, it became clear through analysis that budget revenues were decreasing by 10% every month, as the deficit in 2008 was higher than in the rest of the years, and this was a direct result of the economic crisis.

The government planned to maintain financial stability in light of the financial crisis by reducing some expenditures (such as freezing employment, reducing spending on goods, services and subsidies, reducing various bonuses in the public sector, restricting pension increases to inflation and bringing forward the date of increasing indirect taxes) and at the same time increasing some taxes and increasing investment in 2009. The increase in tax revenues during this period, but these measures are not enough to ensure budget balance and to bear all public expenditures in light of the worsening effects of the economic crisis. For the state to revive the economy, reduce the severity of the crisis and eliminate the deficit, it must move towards financing, but moving towards financing means increasing the budget deficit (Mara, Inceu, Cuceu & Achim , 2009).

Government revenues are somewhat similar across countries. A research paper by Bartle, Kriz, and Morozov (2011) examined trends in local government revenues and the current challenges facing local governments to increase local revenues. The study period was to identify trends in local revenues over 100 years. As in many countries, recent economic changes have faced serious challenges for local governments. The most important reasons for the decline in local revenues during crises were the decline in property values, threats to government aid, and fluctuations in sales tax.

To respond to economic, technological, and demographic changes, these changes must be reflected in the composition of the revenue structure. The economy during the recession in 2008 and 2009 put all local governments under pressure, which changed the structure of local revenues. External events such as recessions and wars caused significant changes in government revenues. The study also showed that government policy affects local revenues. To address changes during crises, government taxes are increased or spending is reduced to continue growth and achieve the required financial stability (Bartle, Kriz & Morozov , 2011).

Recessions are a factor affecting the financial, economic and political performance of countries. In an in-depth study conducted by Nelson (2012) in comparing sixteen American municipalities to the choices made by municipalities in dealing with and confronting revenue deficit crises, it is certain that these sixteen municipalities vary in levels such as independence, strength, weakness and government support for them. Whatever the financial situation of the government, municipalities must provide services to their citizens, which puts municipalities under constant pressure in crisis situations.

The researcher explained that in cases such as recession, governments and municipalities must deal with limited rationality to confront such a situation, and that following complete rationality leads to a deterioration in the financial situation and increases external pressures, and increases the restrictions imposed on them by governments in the states, and thus increasing restrictions affects the predictions that help in developing strategies. Therefore, through the results of this study, municipal leaders must find creative solutions that adapt to the new environment caused by the recession crisis in 2008, which makes this innovation and creativity help them generate new revenues that positively help in the advancement and Continuity.

The use of innovation in solutions in collecting revenues and facing the deficit in collecting them leads to reducing expenses and restructuring municipalities and thus providing services in the best possible way to the citizen, and innovation also helps in facing challenges in the short term and helps in dealing with crises in the long term, and overcoming crises and financial difficulties facing municipalities (Nelson , 2012).

2.3.6 Factors affecting revenue collection within municipalities

In an exploratory study conducted by Shava (2020) to identify the obstacles to revenue collection within rural municipalities in South Africa, he confirmed that revenue collection is the basis for providing services, especially high-quality services. He confirmed through the research that revenue collection in African municipalities views this revenue as providing a service commensurate with the revenues obtained by the municipality, in order to motivate citizens to pay taxes, which this view is considered a great pressure on municipalities.

The results indicate that rural municipalities are not effectively equipped to collect revenues due to the lack of skills among employees and technologies that help in this, as well as the lack of citizens' commitment to the obligations they must pay, poor performance management, ineffective and inappropriate revenue enhancement strategies with citizens, and the lack of implementation of plans that work to plan for them, especially since collecting these revenues from citizens from the citizen's point of view is involuntary, which leads to the disruption of the national field for providing services due to the lack of resources.

The municipalities' reliance on resources from transfers and incoming aid does not meet all their obligations from the financial framework that allows the local government to receive funds in the form of Equitable transfers and conditional and unconditional grants Transfers from provincial and national governments

are not enough to support and enable rural municipalities to deliver services and goods to communities.

This article concludes that in order to develop revenue enhancement strategies, rural municipalities in South Africa need to implement strategic policies that focus on local credit control policies. Other key employment generation schemes are also essential to enable citizens to generate the income needed to pay municipal taxes.

In terms of municipal finance, the South African government needs to develop a comprehensive and effective revenue enhancement model that takes into account the diversity between rural and urban municipalities. Such a model should be designed in a way that allows rural municipalities to access adequate funding to implement development projects while supporting their revenue base. The model could include offering discounts to consumers who pay their bills early. Such a strategy could lead to quicker repayments, as consumers prefer discount deals. This is innovative and has the potential to increase municipal revenue. The use of mobile money services is also essential for revenue collection, as rural community members with internet access can pay for services online. This is very convenient for service delivery (Shava , 2020). Revenue collection is one of the most important factors for governments to continue providing services and is a major source of income for all governments worldwide. In a study conducted in Kenyan counties, Mugambi (2018) investigated the factors influencing revenue collection in government collection systems in Kenya, particularly in Meru County.

This study analyzed several factors affecting the county's revenue collection system, demonstrating the impact of financial management on the county's revenue collection system. It was found that the use of mobile payment platforms and payment through various bank accounts aided revenue collection and increased the ability to pay taxes and fees. This contributed to an increase in tax collection.

In other words, the revenue collection system in place achieved its expected revenue targets, and the use of mobile phones to identify and pay taxes owed by taxpayers through bank accounts led to more efficient revenue collection (Mugambi , 2018).

There are many factors that affect revenue collections by provinces and governments. In a study conducted in Machakos County (Mutio, 2022) to determine the impact of administrative strategies and their role on the efficiency of revenue collection in the county, several factors were studied that could affect increased revenue collection, including the diversity of revenues collected by counties from citizens, the adoption of new technologies that increase revenue collection, and human capital management strategies.

The results of the study of these factors and their impact on revenue collection showed that the diversity of revenue sources collected from citizens in Machakos County increases revenues, and this increase in collections leads to the effective use of financial resources. The process of encouraging investment with companies aims to generate greater income, and the process of relying on technology has shown that its impact on revenue collection has increased the funds collected using technology.

The county must increase its investment in information technology infrastructure, given its significant role in revenue collection, by automating bills for citizens. As for facilitating the tasks of employees in revenue collection, this ensures effective performance, thus collecting more revenue (Mutio, 2022)

There are many methods of collecting revenues from the people to the government, through the multiplicity of technologies, the study of Kosaye (2018) came to examine the impact of technology and automation on the revenue collection system in Kenya, and how internal control affects revenue collection, where the dependent variable was revenue collection, and the independent variables were system automation, employee efficiency and internal controls).

The study sample was taken from sub-county managers, town managers, neighborhood managers, revenue employees in sub-counties, and revenue employees through a descriptive survey. The study concluded that the use of technology in revenue collection leads to saving time that could be wasted in revenue collection, as time is considered a valuable cost.

That the counties have employees but do not guarantee the efficiency of each employee to collect the revenues that are his responsibility to collect, and the counties must educate and train employees on revenue collection, and this study emphasized the continuation of reviewing the factors through which they can affect revenue collection, as for internal controls It has a great impact on the collection of local revenues. The more effective the internal controls are, the higher the collection of revenues, and this also leads to securing the collected revenues from embezzlement (Kosaye , 2018).

According to a previous study by Reaud (2011), Mozambique is one of the largest recipients of foreign aid. In an environment that relies heavily on foreign aid, this reflects that municipal performance is weak no matter how large and growing it is, due to the pressures imposed by these due and undeserved revenues on municipal performance.

This study evaluated the performance of municipalities in four case studies, which showed that these cases depend on resources and revenues coming from donors and central governments. It showed that revenues coming from local participation in collecting and obtaining revenues are weak. It also measured the extent of political influence on these revenues that come.

It showed that grants and funds obtained externally dominate the state's resources by one party, which leads to a reduction in competition for resources from a political standpoint. The first case is that donors of resources enhance the role of municipalities and thus improve municipal performance from these funds that have been obtained. The second case is that the existence of

decentralization in the authorities that have Municipalities were an incentive for the municipality to double the collection of revenues in exchange for aid and financial transfers that come from central governments.

The third case is that municipal leadership must be decisive in the use of available resources and thus improve the performance of authorities and municipalities, and the last case, showed that decentralization is a political opportunity in a country with a single rule, and the results in this study showed that sustainable political independence in countries enables local governments and municipalities to generate revenues and strengthen weak institutions.

IT also eliminates serious restrictions on obtaining revenues, and the results of this study also showed encouraging citizens to pay fees and taxes due on each individual, and thus governments will respond to taxpayers and thus achieve their compliance with the effectiveness of the state, and it also showed that the municipality's self-financing comes from the total revenues and fees that it provides to citizens (Reaud , 2011) .

Governments and counties are formed to deliver and improve services, and these services require revenues to be delivered. In Kenya and Kosaye (2018) studied the factors affecting revenue collection in the Marsabit County case. He studied the impact of internal control on revenue collection, the impact of employee efficiency in revenue collection, and the impact of automated revenue collection system.

The study population was about 182 employees, but the sample from which the results were extracted was 69. The target group was municipal managers, district managers, sub-county revenue employees, and district managers. The study confirmed that revenue automation ensures accuracy in revenue collection, as technology and its impact on municipalities ensures more effective and accurate revenue collection.

The services provided by governments require sufficient resources to provide these services to citizens, which is why resources must be obtained to cover these services. These resources are affected by many factors. In the case of Kisii County, Mohammed and Muturi (2018) studied the factors affecting the efficiency of government revenue collection in Kisii County.

It was found that the revenue collected within the work of the counties represents the inability of governments to provide services within their jurisdiction, and that the low level of revenue mobilization led to the misuse of these funds. The factors affecting the efficiency of revenue collection in the county were evaluated. The impact of citizens' efficiency on the efficiency of revenue collection was assessed - and the extent of citizens' culture in paying taxes helps in compliance with the efficiency of revenue collection.

Revenue collection increases if the corruption of employees working in revenue collection is reduced due to its problems in the process of revenue collection. The use of technology in revenue collection has led to its effectiveness by increasing revenue collection. The lack of necessary knowledge of tax laws and policies among taxpayers affects the optimal collection of revenue to achieve economic growth. Knowledge of laws and compliance with laws enhances revenue collection (Mohammed & Muturi , 2018).

Revenue collection is affected by several factors. In a study conducted by Gatheru (2015), he examined the impact of declining revenue collection due to strategic management practices in local government units in Kenya. Strategic management is a plan to ensure the effectiveness and efficiency of operations in Kenyan organizations.

Strategic management has been adopted in Kenyan local government units to enhance revenue collection. The importance of local revenue collection in local government units stems from the recovery of the Kenyan economy. Tax revenue is the primary source of revenue for local government units in Kenya, as in other countries.

Introducing strategic management to improve local revenue collection has many benefits, the most important of which is improving organizational performance. However, it also has several drawbacks, the most important of which is its cost, and these costs can reduce the achievement of goals and the fulfillment of the organization's mission.

Several studies have examined the effects of strategic management and its impact on reducing revenue collection. The study examined the impact of technology, customer service, operational efficiency, and strategic partnerships on enhancing revenue collection by the Kenya Revenue Authority. This study found that the continuation of strategic management practices impacts the reduction in local tax revenue collection in Kenyan local authorities, and that technological changes play a crucial role in reducing revenue collection in local tax administration. Regarding operational efficiency, the study concluded that efficiency has a decisive impact on reducing revenue collection (Gatheru , 2015).

2.3.7 The Role of Revenue in Decision Making

In the article of Skok (1980) this study was conducted on the budget preparation process in the Pennsylvania State process between the fiscal years 1975-1976 and 1976-1977. This study showed that there are two distinct patterns of budgetary decision-making - distributive and redistributive. The decision-making stage shows that the rational, comprehensive and incremental analytical methods coexist simultaneously in the budget preparation process.

After preparation, both the executive and legislative branches make decisions on the basis of limited comparison based on systematic analysis. The individual analyst is analyzed through his method, and this analysis is usually according to his administrative subordination to his superiors in the partial and total stages.

Budgetary decisions tend to be treated as issues of distributive policy - that is, each program within the budget is analyzed independently by determining its merits through routine criteria followed (past performance, indicators of need, evaluation studies, formula authorizations, previous year's allocations, salary projections, etc.). In addition, at the stage of making the overall decision at the highest level, the programmes are analysed through what was achieved at previous times based on decisive events of a political nature (Skok , 1980).

A study on revenue management and its contribution to achieving profits Burgess and Bryant (2001) spoke about revenue management and its contribution to achieving profits. Revenue management tends to look at revenues from a marketing or operational perspective, to reach decisions through the specific revenues through the impact of revenue management.

Two factors were studied: the application of the cost approach to revenue management, which affects the approach of managers who care about the financial aspects of the decision-making process. It was concluded that the financial field had a minor role in making decisions related to relationship management in the past, due to the focus on revenues rather than profits.

It also studied the impact of technological change on financial functions in hotel businesses and their impact on financial and operational managers. It became clear from this study that improved technology leads to improved financial performance and improved financial information obtained, which in turn facilitates the decision-making process in a more reliable manner.

2.3.8 The impact of financial performance on revenue collection in municipalities

The financial performance of municipalities is influenced by revenue collection from citizens. A study conducted by Wangamwa (2023) on the impact of revenue collection on the financial performance of Kenyan counties found that revenue collection from taxes, fees, and other revenue sources boosts government revenue, thus playing a vital role in county financial management.

Kenyan counties used several methods to influence revenue collection, including mobile collection, e-payment, personal collection, and automated billing. These methods were used to increase revenue collection, which in turn frees up funds for government expenditures and services. The results indicated that the use of these revenue collection methods increased citizen comfort and satisfaction, as well as revenue collection efficiency.

These methods had a positive impact on financial performance due to increased revenue collection. Personal collection methods are effective and positively impact revenue collection. As for personal collection practices, they do not have a significant impact on the district's financial performance. However, through automated bill collection and revenue collection, results have increased, and mobile payment has shown improvements in accuracy, ease of collection, efficiency, and payment compliance.

The strategic and financial plans of various governments are affected by revenue collection, as it plays a major role in supporting and financing these administrative and financial plans. In a study conducted on local councils in Kogi East, Nigeria, to study the impact of local revenue generation on government development plans, Adejoh and Sule (2013) found that local governments face difficulties in generating revenues, especially internal revenues from fees and taxes.

Through these difficulties, the impact of revenue generation on the development of these governments was analyzed. It was found that the revenues collected have a close relationship with the development of governments, which in turn has an impact on the weak development of the areas under each government. Weak revenues reduce the necessary and basic social facilities for rural residents. The lack of revenues also affects the periodic maintenance of the infrastructure of each government.

The most important recommendations following the results were that the government must be able to generate more internal revenues collected from fees, taxes, and others if the revenues are monitored through correct mechanisms. It is possible to achieve

government development through the participation of the local community in its activities to continue providing these development services.

The exploitation of natural resources through the exploitation of natural areas is likely to generate various revenues that help the government continue the steps of the plan (Adejoh & Sule , 2013).

2.3.9. The impact of COVID-19 on revenue collection in municipalities

The economic and social consequences of the COVID-19 pandemic. This pandemic has affected the revenues of urban municipalities in Poland (Wichowska & Maj-Serwatka, 2024). This pandemic has affected financial crises and revenue collection. The existence of such a pandemic has led to the responsibility of local government in greater planning in preparing the budget, and many decisions that were planned due to the decline in revenue collection .

This study evaluated the effects of the Corona pandemic on the general budget in terms of the revenue item, and then identified the changes that occurred in the budgets of urban municipalities in Poland as a result of COVID-19. It became clear that COVID-19 led to a general financial crisis, especially for municipalities under local government.

As a result of this pandemic, there was an increase in expenditures, accompanied by a decrease in revenues, which led to the emergence of a deficit in the general budget, thus increasing the debt of urban municipalities in Poland. These expenditures were accompanied by the pandemic due to the increased commitment of the municipality towards citizens during the crisis .

The study concluded that to address such challenges, local government municipalities must have flexibility in budgets during crises, and put a local financial policy that is compatible with times of crisis so that municipalities can adapt and respond more quickly, given the difficulty of introducing changes to operating strategies and choosing effective financial instruments due to the negative effects of financial and economic crises ((Wichowska & Maj-Serwatka, 2024).

Chapter 3

Methodology :

3 . Introduction

This research aims to find evidence of the relationship between local revenues collected by municipalities under local government within the West Bank and their impact on financial and administrative decision-making in emergency situations (war and COVID-19). This research explains the research methodology and the people included in the study.

3.1 Research Purpose

The purpose of this study was to explicate the relationship between variables. Because exploratory research provides a deeper understanding of the concept of collected revenues, financial and administrative decisions, and the state of emergency, and explains the causes of the war and COVID-19, the way this event affected administrative and financial decision-making, and its impact on collected revenues in light of this event, this methodology is the most appropriate choice for this particular study. It also achieves maximum effectiveness when limited information is available, to extract the best results that support this research's hypotheses.

3.2 THEORETICAL FRAMEWORK

Research Model :

- Independent variable: Emergency situations in Palestine (war, Covid-19).

Many financial and economic analysts have confirmed that recovery from the Covid-19 pandemic requires a long period of time for the economy to grow in terms of imports and exports, as it became clear that there was a sharp decline in economic activity during the Corona pandemic, and this decline was reflected as a result of low consumption and investment, and this decline in the overall economy was in Israel and around the world.

After the end of the pandemic, there was an increase in the rates of GDP, consumption and investments, as public consumption, which also grew at an exceptionally high rate as a result of government spending in dealing with the pandemic, returned to its long-term path by the beginning of 2022 with the disappearance of these effects of the pandemic faded.

However, the outbreak of the October 7 war in 2023, this led to many political disturbances that occurred on that day, which created a high level of uncertainty in the Israeli economy, which led to the weakening of the shekel compared to other leading currencies in the world, after the Covid-19 pandemic at the end of 2022, the budget indicated that there was a surplus and this surplus continued until the first quarter of 2023, that there was a surplus in budget revenues, which in turn covered the deficit Which was in the budget at the beginning of 2022, but in the second and third quarters of 2023 the situation changed and the deficit began to accumulate, and with the war that was taking place it became clear that this deficit was increasing and that the war changed the government's activity significantly (Shami & Bental, 2023).

- Dependent variable: Decision-making.

SKOK (1980) talked about rationality and gradualness in the decision-making process, especially from the administrative and financial aspects regarding the preparation of the budget, which is considered a financial and administrative planning tool. He urged that the process of making administrative and financial decisions must go through three stages.

The first stage is called the precise stage, which is based on brainstorming and thinking that depends on the analysis of current funding levels. Through these current funding, they measure the consequences and results with some small changes to the old budgets.

The second stage of the decision-making process is a major process through which the party members in the state reach, through bargaining, the best changes that have been included in the budget.

As for the final stage, it is the result, as government budgets tend to increase in spending categories every year, but these amounts are relatively small.

- Mediating variable: Revenue collection within the municipality.

Local municipalities follow legal frameworks to collect revenues that enable them to provide services to the people of the governorate. Municipalities collect revenues from the services they provide, and then divide these revenues fairly to fulfill their constitutional mission of providing basic services to the community in which they operate. This collection of revenues and their distribution to the services provided represents the basis for effective financial management within municipalities affiliated with local government, and thus organizes the financial management of the municipality.

This requires effective management to study these revenues and their role in obtaining assets and paying the obligations due on the municipality. Also, collecting revenues and their quantity makes it the responsibility of the municipality to determine the framework of municipal borrowing, which contributes to providing the services due on it. The administration and finance must overcome the obstacles to collection that may face the collection and collection department in obtaining the largest possible amount of collected revenues.

Collecting revenues correctly and effectively increases development projects, and these projects will in turn become a new financial focus for collecting revenues. (Shava, 2020), and here, as is the case with municipalities all over the world, municipalities in Palestine, in light of financial and political obstacles, are struggling to collect revenues as well to provide services that help the people of the country enjoy a better life within the capabilities of weak municipalities. Municipalities affiliated with local government bodies collect revenues from many practices, including building permit fees, solid waste fees, renting municipal parking lots, providing meters and subscriptions for drinking water and irrigation, fees from municipal parks, and revenues coming from grants and foreign aid and other revenues.

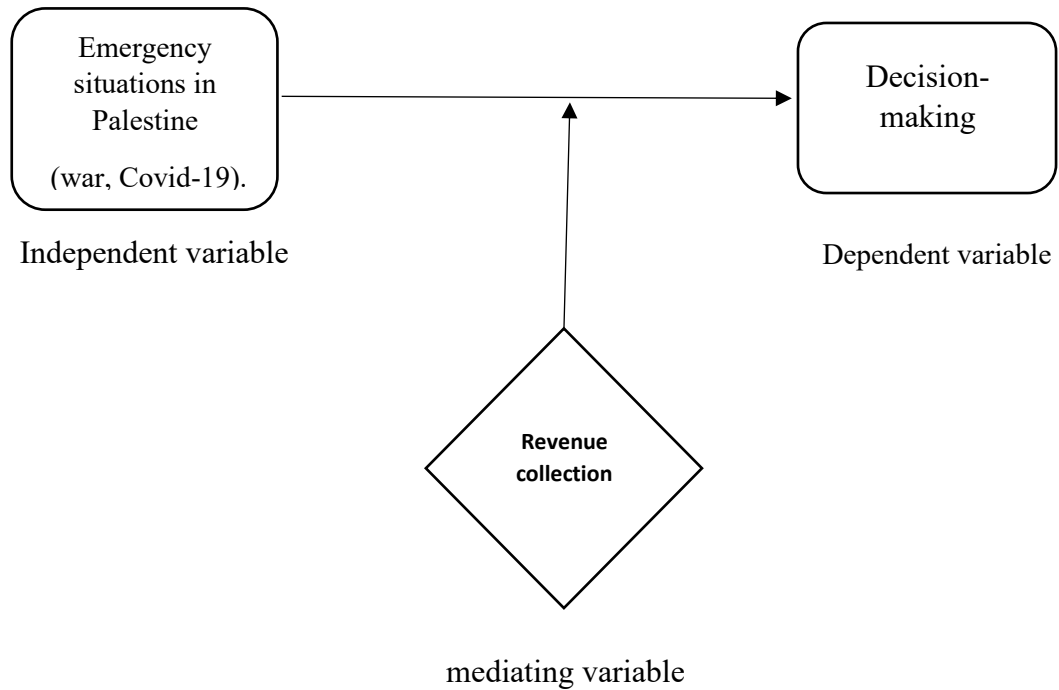


Figure 1. The research model .

3.3 Research Design

This research is a descriptive survey, Through this research the relationship between the impact of emergency situations on decision-making through the collected revenues in some municipalities in the State of Palestine will be known.

3.4 Research Approach

In this study, SPSS will be used to analyze quantitative data in questionnaires, will be collected from the target audience (mayor, municipal officials, department officials, and revenue officials in public service departments) . To process and collect the data, the researcher used the Statistical Package for the Social Sciences (SPSS, 28) using statistical processing.

The statistical analysis in this study included multiple methods to examine the role of local revenues in crisis management. Measurement model evaluations, such as Cronbach's alpha, were used to assess the internal consistency of questionnaire items, while arithmetic means, standard deviations, and percentages were used, and the Pearson Correlation test was used to determine the relationship between the study variables.

Questionnaire

The researcher developed the questionnaire. It is important to ensure that it addresses the intended objectives of the study. It is important to note that the questionnaire was tested and reworded to ensure acceptable reliability. The study questionnaire consists of five parts.

The first part collects demographic data, including the respondents' academic qualifications, length of experience, and job title.

The remaining parts collect data specific to the study objectives. The closed-ended questions are based on a Likert scale (1 to 5 points) to measure the role of revenue in administrative and financial decision-making in emergency situations.

3.5 Research Population and Sampling

The study population consists of municipalities affiliated with local government in the State of Palestine. The sample size was limited only to municipalities reached in the West Bank governorates due to political obstacles within the country. Some municipalities were not sampled. The target group consisted of municipal employees working in municipalities affiliated with local government, and individuals directly involved in the revenue collection process within municipalities (municipal officials, department officials, and revenue officials in Public Services Department for Revenue Collection in Municipalities) In addition to the mayor.

The questionnaire was distributed to many Palestinian municipalities In the West Bank. These municipalities are affiliated with local government bodies. It was distributed to many villages affiliated with the Palestinian governorates. In the Hebron Governorate, this questionnaire was answered (Taffuh, Sa'ir, Dura, Idhna, Beit

Ummar, Beit Kahil, Adh Dhahiriya and other municipalities). They were all collected in the Hebron Governorate municipality.

In the Jericho Governorate, the municipalities were collected (Al-Auja, Nuwei'ma and Duyuk). The Bethlehem Governorate included the Battir municipality. The Ramallah Governorate (included Beitunia and Al-Bireh), as well as other governorates, were distributed to the target group of municipal workers such as heads of departments and divisions, financial accountants and revenue collectors, in addition to the mayor. Questionnaires that were not among the municipalities in the West Bank and were not from the target group were excluded.

3.6 Data Collection Techniques

To calculate the validity and reliability of the sample, there is a simple sample from outside the scope of the study, as the total questionnaires collected for the purposes of the study were 230 questionnaires.

320 questionnaires were distributed, 250 were received, and 230 were analyzed within the required conditions and standards for the target group and the municipality's location, i.e. 78%, which represents reliability in the questionnaire analysis.

The sample was selected in two stages. In the first stage, the demographical division of the governorates was taken into account. The questionnaire was filled out from the northern, southern and central municipal of the West Bank (Jenin, Nablus, Ramallah and Al-Bireh, Jericho , Bethlehem, Hebron, and their villages), and the number of municipal is 11 municipal.

In the second stage of selecting the research sample, it was according to the distribution of employees in the municipal in a stratified manner. The directors of departments whose decisions are affected by the amount of revenues collected by taking decisions affiliated with each department were selected, as were the financial directors and accountants in each municipality, and the departments in the municipalities whose decisions are affected by the percentage of revenue collections.

3.7 Data Analysis Technique

To process and collect data, the researcher used the Statistical Package for the Social Sciences (SPSS, 28) program. Using statistical processing, the statistical analysis in this study included multiple methods to examine the role of local revenues in crisis management. Measurement model evaluations, such as Cronbach's alpha, were used to assess the internal consistency of questionnaire items, with values ranging from 0.814 to 0.915 for individual sections and an overall value of 0.94.

Means, standard deviations, and percentages were used, as well as Pearson's correlation test, indicating excellent internal consistency across the questionnaire. Pearson's correlation coefficients were calculated to assess the strength and direction of relationships between key variables, with correlation values ranging from moderate (0.41) to strong (0.81), all statistically significant at the $p < 0.001$ level, indicating meaningful relationships between variables.

To compare perceptions across different demographic groups, an analysis of variance (ANOVA) for educational differences was used, revealing significant differences in how respondents with different qualifications assessed the importance of local revenue in supporting services. The Mann-Whitney U test and the Kruskal-Wallis test were used for non-parametric comparisons, especially when normality assumptions were not met, and were applied to analyze differences based on gender, job role, and work experience.

Finally, descriptive statistics, including means, standard deviations, and medians, were calculated for all key variables, providing an overview of participants' perceptions, with most variables rated as "highly" important. Together, these statistical methods provided valuable insights into participants' perceptions of domestic revenues during crises, highlighting important demographic differences and relationships between key variables.

The methodology used in this mediation analysis is based on the Baron and Kenny approach, which involves several steps to calculate the total, direct, and indirect effects of an independent variable (IV) on a dependent variable (DV) through a mediator. The process begins by performing three regression models to estimate the effects of the IV on the DV and mediator:

1. Step 1: Total Effect - The dependent variable (DV) is regressed on the independent variable (IV), yielding the total effect of the IV on the DV. This step establishes the overall relationship between the two variables without considering the mediator.
2. Step 2: IV \rightarrow Mediator - The mediator is regressed on the independent variable (IV) to assess the effect of the IV on the mediator. This step quantifies how the IV influences the mediator variable.
3. Step 3: IV + Mediator \rightarrow DV - The dependent variable (DV) is then regressed on both the independent variable (IV) and the mediator. This model captures the direct effect of the IV on the DV while controlling for the effect of the mediator.
4. Step 4: Indirect Effect Calculation - The indirect effect is computed by multiplying the coefficient from Step 2 (IV \rightarrow Mediator) and the coefficient from Step 3 (Mediator \rightarrow DV), as specified by the formula $a \times b$ (where a is the effect of IV on the mediator and b is the effect of the mediator on the DV). This represents the mediation effect, or the pathway through which the IV influences the DV.

The p-values for each model are also computed to determine the statistical significance of the total, mediator, and direct effects. In the code provided, the results are stored and summarized in a data frame, and all coefficients are rounded to three decimal places. Finally, the results are exported for further use, such as in scientific publications. This methodology effectively quantifies the relationships between variables and helps to determine the role of mediation in the relationship between the IV and the DV.

Chapter 4

4.1 Data Analysis and Discussion :

Statistical results :

Measurement Model Evaluation

This section presents an evaluation of the measurement model's reliability and validity based on key indicators, including Factor Loadings, Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). These metrics are essential for assessing the consistency, robustness, and explanatory power of the latent constructs within the model. Values exceeding commonly accepted thresholds (e.g., Factor Loadings > 0.70, Cronbach's Alpha > 0.70, CR > 0.70, and AVE > 0.50) provide strong evidence for the measurement model's reliability and convergent validity.

Table 1 summarizes the results for the evaluation of the measurement model, indicating the strength of the relationships between indicators and their respective latent constructs, internal consistency, and the overall explanatory power of the model's latent variables. All metrics exceed the recommended thresholds, confirming the reliability and validity of the model.

1. Factor Loadings (> 0.70):

The factor loadings in the model represent the strength of the relationship between each observed variable (indicator) and its corresponding latent construct. Factor loadings greater than 0.70 are generally considered acceptable, indicating that the observed variables are strongly related to the latent constructs they represent. In this case, all the factor loadings are greater than 0.70, with values such as 0.894, 0.815, 0.916, and 0.833.

This suggests that the indicators have a strong association with their respective latent variables, providing evidence of good construct validity. A factor loading above 0.70 typically reflects that a large proportion of the variance in each indicator is explained

by the underlying latent factor, which enhances the reliability and interpretability of the construct measurement.

2. Cronbach's Alpha (> 0.70):

Cronbach's alpha is a measure of internal consistency or reliability of a scale. It evaluates how well the items in a scale correlate with each other, and a value greater than 0.70 is commonly considered satisfactory. While the specific Cronbach's alpha value is not provided in the table, we infer from the high factor loadings that it is likely to be well above 0.70.

A high Cronbach's alpha indicates that the items are consistent in measuring the same underlying construct, which strengthens the validity of the measurement. High internal consistency assures that the items within each latent construct are reliable and can be used interchangeably in further analyses.

3. Composite Reliability (> 0.70):

Composite Reliability (CR) is an estimate of the reliability of a latent construct, similar to Cronbach's alpha but more appropriate for SEM models, as it takes into account the different factor loadings and the error variances. A CR value greater than 0.70 is considered indicative of a reliable latent variable. In this case, the Composite Reliability value of 0.749 falls well above the threshold of 0.70, suggesting that the constructs are reliable and provide consistent results across multiple indicators. This high value of CR further supports the notion that the latent constructs in the model are measured accurately and consistently, ensuring robust structural relationships in the model.

4. Average Variance Extracted (AVE > 0.50):

The Average Variance Extracted (AVE) measures the amount of variance captured by a latent construct relative to the variance due to measurement error. An AVE value greater than 0.50 indicates that the latent construct explains more than half of the

variance in its indicators, which is considered good convergent validity. While the exact AVE value is not specified, based on the high factor loadings and the reliable composite reliability values, we can infer that the AVE is likely to be above 0.50.

This suggests that the latent constructs in the model are well-defined and adequately explain the variance in their corresponding observed variables, confirming that the model is both valid and robust in terms of measurement quality.

The results from the factor loadings, Cronbach’s alpha, Composite Reliability, and Average Variance Extracted indicate strong measurement properties for the constructs in the model. The factor loadings above 0.70 demonstrate strong relationships between the latent variables and their indicators, while the high Composite Reliability and Cronbach’s alpha values further affirm the internal consistency and reliability of the scales. Additionally, the AVE values greater than 0.50 confirm that the latent constructs adequately explain the variance in their indicators, suggesting good convergent validity. Taken together, these findings provide strong support for the validity and reliability of the constructs, making the measurement model both robust and well-suited for further analysis.

Table 1: Measurement Model Evaluation – Factor Loadings, Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted.

Q	Factor loading(> 0.70)	Cronbach’s alpha (> 0.70)	Composite reliability (> 0.70)	Average variance extracted (> 0.50)
The role of local revenues in supporting the continuity of services in emergency situations				
Q1	0.718	0.893	0.894	0.557
Q2	0.769			
Q3	0.751			
Q4	0.745			
Q5	0.755			
Q6	0.730			

Q	Factor loading(> 0.70)	Cronbach's alpha (> 0.70)	Composite reliability (> 0.70)	Average variance extracted (> 0.50)
Q7	0.769			
Q8	0.794			
Q9	0.792			
Q10	0.701			
Q11	0.719			
Q12	0.799			
The impact of crises (wars and Corona) on local revenues				
Q1	0.802	0.814	0.815	0.593
Q2	0.734			
Q3	0.705			
Q4	0.744			
Q5	0.725			
Q6	0.791			
Q7	0.714			
Q8	0.756			
Q9	0.704			
Q10	0.713			
Q11	0.797			
The role of local revenues in financing emergency plans and decision-making				
Q1	0.769	0.915	0.916	0.640
Q2	0.768			
Q3	0.795			
Q4	0.727			

Q	Factor loading(> 0.70)	Cronbach's alpha (> 0.70)	Composite reliability (> 0.70)	Average variance extracted (> 0.50)
Q5	0.735			
Q6	0.783			
Q7	0.781			
Q8	0.797			
Q9	0.784			
Challenges of using local revenues in crises				
Q1	0.789	0.831	0.833	0.563
Q2	0.755			
Q3	0.785			
Q4	0.770			
Q5	0.724			
Q6	0.781			
Q7	0.730			
Q8	0.715			
Q9	0.773			
Q10	0.737			
Total		0.940	0.749	0.523

Correlations Between Local Revenues and Emergency Response Variables

Table 2: presents the correlation coefficients between different sections of the study, along with their significance levels (denoted by ***). The results show several significant correlations between the role of local revenues and various aspects of crisis management.

The role of local revenues in supporting the continuity of services in emergency situations has a moderate positive correlation (0.44) with the impact of crises (wars and Corona) on local revenues, which is statistically significant ($p < 0.001$). It also has

a strong positive correlation (0.81) with the role of local revenues in financing emergency plans and decision-making, highly significant at $p < 0.001$. Additionally, it shows a moderate positive correlation (0.41) with challenges of using local revenues in crises, also statistically significant ($p < 0.001$).

For the impact of crises (wars and Corona) on local revenues, there is a strong positive correlation (0.81) with the role of local revenues in financing emergency plans and decision-making, significant at $p < 0.001$, and a moderate positive correlation (0.61) with challenges of using local revenues in crises, also significant ($p < 0.001$).

Finally The role of local revenues in financing emergency plans and decision-making has a moderate positive correlation (0.42) with Challenges of using local revenues in crises, statistically significant ($p < 0.001$).

These results indicate that the role of local revenues in supporting services during emergencies is strongly linked to their ability to finance emergency plans and decision-making, with moderate correlations observed between the impacts of crises and the challenges faced in using local revenues, all statistically significant.

Table 2: Correlation Matrix Showing the Relationships Between Key Variables on Local Revenues and Emergency Management

	The role of local revenues in supporting the continuity of services in emergency situations	The impact of crises (wars and Corona) on local revenues	The role of local revenues in financing emergency plans and decision-making	Challenges of using local revenues in crises
The role of local revenues in supporting the continuity of services in	1			

	The role of local revenues in supporting the continuity of services in emergency situations	The impact of crises (wars and Corona) on local revenues	The role of local revenues in financing emergency plans and decision-making	Challenges of using local revenues in crises
emergency situations				
The impact of crises (wars and Corona) on local revenues	0.44 ***	1		
The role of local revenues in financing emergency plans and decision-making	0.81 ***	0.42 ***	1	
Challenges of using local revenues in crises	0.41 ***	0.61 ***	0.42 ***	1

Demographic Characteristics of the Sample

The sample consists of 230 participants, with a slightly higher proportion of females (55.65%) compared to males (44.35%). In terms of education, the majority of respondents hold a Bachelor's degree (66.09%), followed by those with a Diploma (17.39%), a Master's degree (14.78%), and a small percentage with other qualifications (1.74%). Regarding work experience, most participants have less than 5 years of experience (46.09%), followed by those with 5 to 10 years of experience (32.17%),

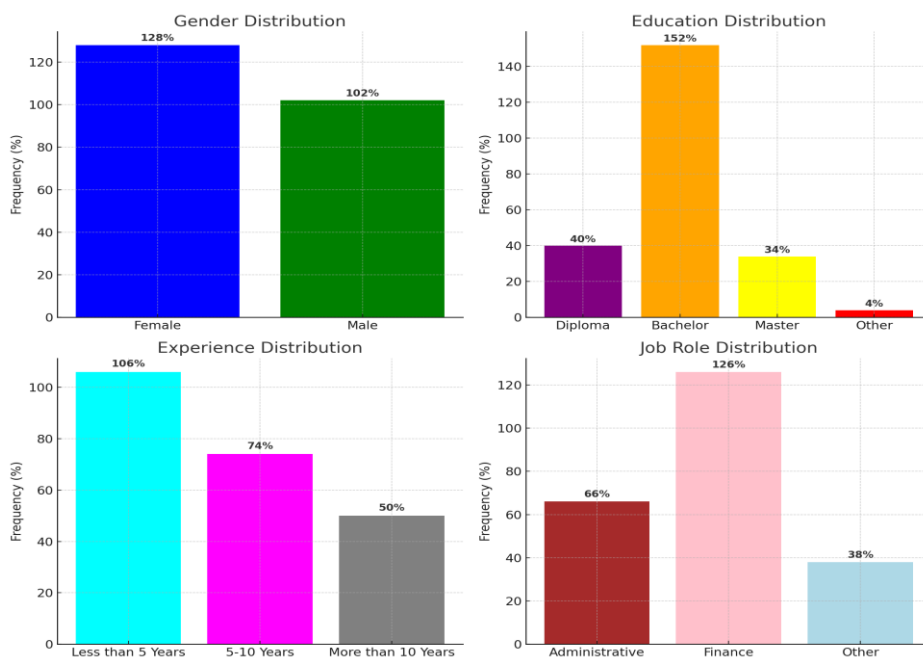
and 21.74% with more than 10 years. When it comes to job roles, the majority work in finance (54.78%), followed by administrative positions (28.70%), with the remaining 16.52% in other roles. (Table 3).

Table 3: Demographic Distribution of Participants Based on Gender, Education, Experience, and Job Role

Variable	N (%)
Gender	
Female	128 (55.65%)
Male	102 (44.35%)
Total	230 (100%)
Education	
Diploma	40 (17.39%)
Bachelor	152 (66.09%)
Master	34 (14.78%)
Other	4 (1.74%)
Total	230 (100%)
Experience	
Less than 5 Years	106 (46.09%)
5 – 10 Years	74 (32.17%)
More than 10 Years	50 (21.74%)
Total	230 (100%)
Job	
Administrative	66 (28.70%)
Finance	126 (54.78%)
Other	38 (16.52%)

Variable	N (%)
<i>Total</i>	230 (100%)

Figure 2: Demographic Distribution of Participants



Descriptive Analysis of Local Revenues in Emergency Situations and Crisis Management

Table 4: shows that respondents strongly agree on the importance of local revenues in crisis management, with mean values ranging from 4.115 to 4.343. The highest mean (4.343) is for the impact of crises (wars and the coronavirus) on local revenues, indicating a consensus that crises significantly affect local revenues. The mean for the role of local revenues in supporting services during emergencies is 4.115, reflecting agreement on its importance, while the role in financing emergency plans and decision-making has a mean of 4.138, showing strong support for this function. The

challenges of using local revenues in crises had a mean of 4.245, indicating recognition of the difficulties faced. Standard deviations range from 0.376 to 0.564, suggesting that while responses are generally consistent, there is moderate variability in opinions. All variables are considered to have a "high" degree of importance, indicating broad agreement on the significance of local revenues in these contexts.

Table 4: Descriptive Statistics for the Role of Local Revenues in Crisis Management.

Variable	Mean	Standard dev.	Degree
The role of local revenues in supporting the continuity of services in emergency situations	4.115	0.508	High
The impact of crises (wars and the coronavirus) on local revenues	4.343	0.376	High
The role of local revenues in financing emergency plans and decision-making	4.138	0.564	High
Challenges of using local revenues in crises	4.245	0.413	High

The role of local revenues in supporting the continuity of services in emergency situations

Table 5: presents the results for the role of local revenues in supporting the continuity of services during emergency situations. The highest mean (4.291) is for the statement "Weak local revenues reduce the ability to respond quickly to emergencies", which reflects strong agreement that inadequate local revenue hampers the ability to respond effectively to crises.

This high mean suggests that participants see the immediate impact of revenue strength on crisis management. The lowest mean (3.857) is for "Local revenues help fund cultural and sports institutions, clubs, and museums during crises", indicating that, while still agreed upon, respondents perceive cultural and sports funding as less critical during emergencies compared to essential services.

The standard deviations are relatively consistent, ranging from 0.614 to 0.894, suggesting moderate variability in responses across all variables. The consistent "high" degree indicates a broad consensus on the importance of local revenues in these areas.

Table 5: Descriptive Statistics for the Role of Local Revenues in Supporting Continuity of Services During Emergencies

Variable	Mean	Standard dev.	Degree
Local revenues constitute the main source of funding for basic services during crises.	4.261	0.681	High
Weak local revenues reduce the ability to respond quickly to emergencies.	4.291	0.632	High
Local revenues provide a kind of financial independence that helps in making immediate decisions.	4.239	0.717	High
Local revenues contribute to funding emergency operations and rapid response during crises.	4.257	0.647	High
Local revenues help ensure continued waste collection and disposal during crises.	4.226	0.614	High

Variable	Mean	Standard dev.	Degree
Local revenues provide the resources needed to maintain and repair infrastructure damaged during wars and disasters.	4.03	0.843	High
Local revenues are used to secure fuel and energy to ensure the continued operation of vital facilities.	4.083	0.769	High
Local revenues help fund awareness and education programs to respond to crises and emergencies.	4.083	0.728	High
Local revenues support the development of emergency response systems and enhance municipal preparedness to address future crises.	4.157	0.749	High
Local revenues enable municipalities to provide financial support to families affected by disasters.	3.865	0.894	High
Local revenues support the continued interest in tourist facilities, parks, and gardens during crises.	4.03	0.79	High
Local revenues help fund cultural and sports institutions, clubs, and museums during crises.	3.857	0.872	High

The impact of crises (wars and Corona) on local revenues

Table 6: shows the impact of crises (wars and the COVID-19 pandemic) on local revenues, with the highest mean value (4.613) for "The war created an unstable economic environment that affected individuals' ability to pay their dues."

This indicates strong agreement that wars significantly disrupt individuals' ability to meet financial obligations, followed by "The war created an unstable economic environment that affected companies' ability to pay their dues" (mean = 4.5).

These high mean values suggest that respondents strongly believe in the negative economic impacts of war on both individuals and businesses. The lowest mean (4.17) is for "Administrative follow-up challenges have led to poor collection management during crisis periods," suggesting that while this is still seen as significant, it is considered less impactful compared to the direct effects of war and the pandemic.

Standard deviations range from 0.523 to 0.701, indicating generally low variability, with most responses being consistent. All variables are considered to have a "high"

degree of impact, showing broad consensus on the effect of crises on local revenue systems.

Table 6: Descriptive Statistics for the Impact of Crises (Wars and COVID-19) on Local Revenues

Variable	Mean	Standard dev.	Degree
Wars led to a decline in local tax collection.	4.439	0.701	High
Armed conflicts have caused a decline in local fees.	4.261	0.707	High
The war created an unstable economic environment that affected individuals' ability to pay their dues.	4.613	0.523	High
The war created an unstable economic environment that affected companies' ability to pay their dues.	4.5	0.559	High
Business transactions declined during the war, negatively impacting local government revenues.	4.474	0.566	High
The COVID-19 pandemic has reduced local revenues.	4.291	0.659	High
Lockdowns and quarantine measures have disrupted financial collection operations.	4.365	0.665	High
The impact of supply chain disruptions on municipalities' ability to collect revenue during crises.	4.217	0.624	High
Administrative follow-up challenges have led to poor collection management during crisis periods.	4.17	0.635	High
The impact of financial stress resulting from crises on local financial stability.	4.187	0.696	High
Fiscal policies during crises affect local revenues.	4.257	0.633	High

The role of local revenues in financing emergency plans and decision-making

Table 7: presents the role of local revenues in financing emergency plans and decision-making, showing that respondents generally agree on the importance of local revenues for supporting emergency measures.

The highest mean (4.239) is for "Local revenues contribute to providing the necessary funding to implement emergency plans in municipalities", indicating strong agreement on the crucial role of local revenues in funding emergency plans.

The lowest mean (4.065) is for "Local financing is a key pillar in developing rapid crisis response strategies", although still considered significant, it is slightly less emphasized compared to the direct financial contributions of local revenues. Standard deviations range from 0.677 to 0.795, indicating moderate variability in responses. All variables are rated as "High" in importance, showing that there is strong consensus on the significant role of local revenues in crisis management and decision-making.

Table 7: Descriptive Statistics for the Role of Local Revenues in Financing Emergency Plans and Decision-Making

Variable	Mean	Standard dev.	Degree
Local revenues contribute to providing the necessary funding to implement emergency plans in municipalities.	4.239	0.699	High
Municipalities rely on local revenues when making emergency financial and administrative decisions.	4.183	0.713	High
Local revenues provide financial flexibility that helps allocate special budgets for crises.	4.122	0.749	High
Local revenues help accelerate relief operations and provide essential services during emergencies.	4.148	0.677	High
Local revenues enable municipalities to equip medical centers and provide necessary equipment in emergency situations.	4.091	0.768	High
Local financing is a key pillar in developing rapid crisis response strategies.	4.065	0.759	High
Local revenues contribute to supporting emergency plans by providing financial resources independent of external support.	4.078	0.795	High
Local financing helps municipalities make quick and effective decisions during crises.	4.174	0.721	High
The availability of local revenues allows immediate adjustment of financial and administrative plans during emergencies.	4.143	0.694	High

Challenges of using local revenues in crises

Table 8: shows the challenges of using local revenues in crises, with the highest mean (4.422) for "The deteriorating economic situation is leading to delays in payment of dues by citizens and institutions."

This indicates strong agreement among respondents that economic decline hinders the timely payment of dues. The lowest mean (4.152) is for "Lack of transparency and regulatory systems hinders the follow-up of financial collection," though still rated as significant, it is considered somewhat less impactful than other challenges.

Standard deviations range from 0.593 to 0.741, suggesting that responses are fairly consistent, with some variability on the challenges related to transparency and regulatory issues. All variables are rated as "High" in terms of importance, highlighting a broad consensus on the significance of these challenges in the use of local revenues during crises.

Table 8: Descriptive Statistics for the Challenges of Using Local Revenues in Crises.

Variable	Mean	Standard dev.	Degree
Weak domestic revenue collection due to the decline in economic activity during crises.	4.387	0.593	High
Lack of human resources negatively impacts the efficiency of revenue management during emergencies.	4.165	0.741	High
Lack of resources Technology negatively impacts revenue management efficiency during emergencies.	4.204	0.665	High
Lack of transparency and regulatory systems hinders the follow-up of financial collection processes.	4.152	0.717	High
The deteriorating economic situation is leading to delays in payment of dues by citizens and institutions.	4.422	0.599	High
Traditional financial policies used by local authorities are not keeping pace with the challenges imposed by exceptional circumstances.	4.122	0.738	High
Disruption of business activities during crises reduces the local revenue base.	4.23	0.608	High
Poor coordination and communication between government agencies affects the effectiveness of revenue collection.	4.278	0.621	High
Total reliance on local resources without external support makes it more difficult to meet financial challenges.	4.23	0.63	High
The difficulty of implementing financial reforms during crises hinders improving local revenue performance .	4.261	0.628	High

Analysis of Gender Differences in Perceptions of Local Revenues in Crisis Management

Table 9: compares the means and medians of several variables related to the role of local revenues in emergencies, broken down by gender (Female and Male), along with the results of statistical tests.

For "The role of local revenues in supporting the continuity of services in emergency situations," females reported a mean of 4.06, while males reported a mean of 4.18, with a statistically significant difference ($p = 0.02$), indicating that males generally rated the role of local revenues higher than females. For "The impact of crises (wars and the coronavirus) on local revenues," the mean values for females and males were 4.3 and 4.4, respectively, with a p-value of 0.06, showing no significant difference between the genders ($p > 0.05$).

The "role of local revenues in financing emergency plans and decision-making" showed similar results with a mean of 4.12 for females and 4.16 for males, and a p-value of 0.23, indicating no significant difference between the groups.

Lastly, for "Challenges of using local revenues in crises," females had a mean of 4.22, and males had 4.28, with a p-value of 0.21, again showing no significant difference between the genders. In summary, the only statistically significant gender difference was found in "the role of local revenues in supporting the continuity of services in

emergency situations," where males rated the importance higher, while the other variables showed similar perceptions across genders.

Table 9: Gender Comparison of Local Revenues' Role in Emergency Situations and Crisis Management

Variable	Female	Male	P
The role of local revenues in supporting the continuity of services in emergency situations			
Mean ± Std-Dev	4.06 ± 0.5	4.18 ± 0.5	0.02 ^c
Median (Q1-Q3)	4.04 (3.83-4.33)	4.17 (4-4.56)	
The impact of crises (wars and the coronavirus) on local revenues			
Mean ± Std-Dev	4.3 ± 0.4	4.4 ± 0.4	0.06 ^c
Median (Q1-Q3)	4.27 (4-4.55)	4.36 (4.09-4.73)	
The role of local revenues in financing emergency plans and decision-making			
Mean ± Std-Dev	4.12 ± 0.5	4.16 ± 0.6	0.23 ^c
Median (Q1-Q3)	4.11 (3.89-4.44)	4.11 (4-4.56)	
Challenges of using local revenues in crises			
Mean ± Std-Dev	4.22 ± 0.4	4.28 ± 0.4	0.21 ^c
Median (Q1-Q3)	4.15 (4-4.5)	4.2 (4-4.6)	

b: ANOVA Test, c: Wilcox Test, d: Kruska Test

Analysis of Educational Differences in Perceptions of Local Revenues During Crises

Table 10: compares the means and medians of several variables related to the role of local revenues in emergency management across different educational levels (bachelor's, diploma, master's, other), along with the results of statistical tests.

For the question "The role of local revenues in supporting the continuity of services in emergencies," respondents with a bachelor's degree (mean = 4.06) reported a slightly

lower mean than those with a diploma (mean = 4.25) and a master's degree (mean = 4.22), with a significant difference ($p = 0.02$). This indicates that individuals with higher educational qualifications, such as master's degree holders, tend to rate the importance of local revenues in supporting services higher than those with a master's degree, while diploma holders rate the importance of local revenues higher than those with bachelor's and master's degrees.

For the question "The impact of crises (wars and coronavirus) on local revenues," the means ranged from 4.31 (bachelor's) to 4.5 (other), with no significant difference ($p = 0.28$), indicating that educational level does not significantly influence perceptions of the impact of the crisis.

For the question "The role of local revenues in financing emergency plans and decision-making," there were no significant differences ($p = 0.54$), with means ranging from 4.12 (bachelor's) to 4.13 (master's), demonstrating similar views across educational levels.

Finally, for the question "Challenges of using local revenues during crises," there was no significant difference ($p = 0.09$) between groups, with means ranging from 4.2 (bachelor's) to 4.25 (master's).

Overall, educational level has a greater impact on perceptions of the role of local revenues in supporting services, but it has no effect on the impact of crises, funding decisions, or challenges during crises.

Table 10: Comparison of Local Revenues' Role in Crisis Management Across Educational Levels

Variable	Bachelor	Diploma	Master	Other	P
The role of local revenues in supporting the continuity of services in emergency situations					
Mean \pm Std-Dev	4.06 \pm 0.5	4.25 \pm 0.6	4.22 \pm 0.5	3.83 \pm 0.1	0.02 ^d
Median (Q1-Q3)	4.08 (3.83-4.42)	4.29 (3.98-4.67)	4.17 (4-4.58)	3.83 (3.79-3.88)	

Variable	Bachelor	Diploma	Master	Other	P
The impact of crises (wars and the coronavirus) on local revenues					
Mean ± Std-Dev	4.31 ± 0.4	4.41 ± 0.4	4.4 ± 0.4	4.5 ± 0.5	0.28 _d
Median (Q1-Q3)	4.27 (4.07-4.55)	4.45 (4.09-4.75)	4.45 (4.09-4.61)	4.5 (4.07-4.93)	
The role of local revenues in financing emergency plans and decision-making					
Mean ± Std-Dev	4.12 ± 0.5	4.22 ± 0.6	4.13 ± 0.6	4.14 ± 0.3	0.54 _d
Median (Q1-Q3)	4.11 (3.89-4.44)	4.22 (4-4.78)	4.06 (4-4.53)	4.17 (3.94-4.36)	
Challenges of using local revenues in crises					
Mean ± Std-Dev	4.2 ± 0.4	4.39 ± 0.4	4.29 ± 0.4	4.2 ± 0.4	0.09 _d
Median (Q1-Q3)	4.1 (4-4.5)	4.4 (4.07-4.65)	4.25 (4-4.57)	4.15 (3.95-4.4)	

Analysis of Experience-Based Differences in Perceptions of Local Revenues During Crises

Table 11: compares the means and medians of various variables related to the role of local revenues in crisis management, categorized by work experience (5–10 years, Less than 5 years, and More than 10 years), with the results of statistical tests.

For "The role of local revenues in supporting the continuity of services in emergency situations," the means range from 4.07 (Less than 5 years) to 4.19 (5-10 years), with no significant difference ($p = 0.25$). Similar trends are observed in the medians, indicating broad agreement across experience groups.

In "The impact of crises (wars and the coronavirus) on local revenues," the means range from 4.32 (Less than 5 years) to 4.37 (5-10 years), with no significant difference ($p = 0.94$), suggesting that all groups perceive crises similarly.

For "The role of local revenues in financing emergency plans and decision-making," the mean for More than 10 years of experience is 3.97, lower than the other groups (4.21 for 5-10 years and 4.17 for Less than 5 years), but the difference is not significant ($p = 0.11$). The medians also show consistent patterns. Finally, for "Challenges of using local revenues in crises," the means range from 4.15 (More than 10 years) to 4.29 (5-10 years), with no significant differences ($p = 0.15$), indicating similar perceptions across groups.

Overall, while there are slight variations, there are no significant differences in how respondents from different experience groups perceive the role of local revenues during crises.

Table 11: Comparison of Local Revenues' Role in Crisis Management Across Different Experience Levels

Variable	5 – 10 Years	Less than 5 Years	More than 10 Years	P
The role of local revenues in supporting the continuity of services in emergency situations				
Mean \pm Std-Dev	4.19 \pm 0.5	4.07 \pm 0.5	4.1 \pm 0.6	0.25 d
Median (Q1-Q3)	4.17 (4-4.5)	4.08 (3.85-4.42)	4 (3.77-4.5)	
The impact of crises (wars and the coronavirus) on local revenues				
Mean \pm Std-Dev	4.37 \pm 0.4	4.32 \pm 0.4	4.36 \pm 0.4	0.94 d
Median (Q1-Q3)	4.27 (4.09-4.64)	4.36 (4.09-4.61)	4.32 (4.09-4.55)	
The role of local revenues in financing emergency plans and decision-making				
Mean \pm Std-Dev	4.21 \pm 0.5	4.17 \pm 0.5	3.97 \pm 0.7	0.11 d
Median (Q1-Q3)	4.11 (4-4.56)	4.11 (4-4.56)	4 (3.78-4.33)	
Challenges of using local revenues in crises				
Mean \pm Std-Dev	4.29 \pm 0.4	4.26 \pm 0.4	4.15 \pm 0.4	0.15 d

Variable	5 – 10 Years	Less than 5 Years	More than 10 Years	P
Median (Q1-Q3)	4.2 (4-4.5)	4.2 (4-4.5)	4.05 (3.9-4.5)	

Analysis of Job Role-Based Differences in Perceptions of Local Revenues in Crisis Management

Table 12: compares the means and medians of various variables related to the role of local revenues in crisis management across different job roles (Administrative, Finance, and Other), with statistical tests.

For "The role of local revenues in supporting the continuity of services in emergency situations," there is no significant difference between job roles ($p = 0.22$), with similar means and medians across all groups, indicating broad consensus on the importance of local revenues.

However, for "The impact of crises (wars and the coronavirus) on local revenues," a marginally significant difference is found ($p = 0.07$), with Administrative roles reporting a higher mean and median, suggesting that they perceive the impact of crises more strongly than the other groups. For "The role of local revenues in financing emergency plans and decision-making," there are no significant differences ($p = 0.82$), with similar ratings across all groups.

Similarly, for "Challenges of using local revenues in crises," there is no significant difference between the groups ($p = 0.81$), with all groups showing similar means and medians.

Overall, Administrative roles tend to perceive a higher impact of crises, while there are no significant differences between job roles regarding the other aspects of local revenues during crises.

Table 12: Comparison of Local Revenues' Role in Crisis Management Across Job Roles

Variable	Variable	Administrative	Finance	Other	P
The role of local revenues in supporting the continuity of services in emergency situations	mean1				
Mean ± Std-Dev	Mean ± Std-Dev	4.21 ± 0.5	4.08 ± 0.5	4.08 ± 0.5	0.22 ^d
Median (Q1-Q3)	Median (Q1-Q3)	4.17 (4-4.5)	4.08 (3.83-4.42)	4.04 (3.77-4.44)	
The impact of crises (wars and Corona) on local revenues	mean2				
Mean ± Std-Dev	Mean ± Std-Dev	4.44 ± 0.3	4.32 ± 0.3	4.26 ± 0.5	0.07 ^d
Median (Q1-Q3)	Median (Q1-Q3)	4.45 (4.18-4.7)	4.27 (4.09-4.55)	4.18 (4-4.64)	
The role of local revenues in financing emergency plans and decision-making	mean3				
Mean ± Std-Dev	Mean ± Std-Dev	4.18 ± 0.5	4.1 ± 0.6	4.2 ± 0.5	0.82 ^d
Median (Q1-Q3)	Median (Q1-Q3)	4.11 (4-4.56)	4.11 (4-4.44)	4 (3.89-4.75)	
Challenges of using local revenues in crises	mean4				
Mean ± Std-Dev	Mean ± Std-Dev	4.26 ± 0.4	4.23 ± 0.4	4.25 ± 0.5	0.81 ^d
Median (Q1-Q3)	Median (Q1-Q3)	4.2 (4-4.5)	4.1 (4-4.5)	4.3 (3.92-4.6)	

Mediation analysis

Table 13: presents the results of three different models evaluating the relationships between the dependent variable (Dep) and the independent variables (Indep) and mediation effects.

1. **Model 1: DV → IV (0.601):** This model shows a significant positive relationship between the dependent variable and the independent variable, with an estimate of 0.601, a standard error of 0.08, and a t-value of 7.493. The p-value is less than 0.001, indicating that this relationship is statistically significant.

2. **Model 2: Mediation → IV (0.627):** In this model, the mediation variable is significantly associated with the independent variable, with an estimate of 0.627 and a standard error of 0.09. The t-value of 6.947 and the p-value less than 0.001 indicate that this effect is also statistically significant.
3. **Model 3: DV → Mediation (0.732):** This model shows a strong and significant effect of the dependent variable on the mediation variable, with an estimate of 0.732 and a very low standard error of 0.035. The t-value of 21.03 and a p-value less than 0.001 confirm that this relationship is highly statistically significant.

All three models indicate statistically significant relationships, with the strongest effect observed between the dependent variable and the mediation variable.

Table 13: Results of path analysis models showing the relationships between the dependent variable (DV), independent variable (IV), and the mediation variable, with estimates, standard errors, t-values, and p-values for each model.

Model	Estimate	Std. Error	t value	P
DV ↔ IV	0.601	0.08	7.493	<0.001
Mediation ↔ IV	0.627	0.09	6.947	<0.001
DV ↔ Mediation	0.732	0.035	21.03	<0.001

Path Diagram Interpretation

The path diagram shows the relationships among three key variables: **Emergency situations in Palestine (war, Covid-19)**, **Revenue collection within the municipality**, and **Decision-making**.

(a) Path between Emergency situations in Palestine (war, Covid-19) and Revenue collection within the municipality (0.63):

This path shows a strong positive relationship between emergency situations in Palestine and revenue collection within the municipality. The coefficient of **0.63** is

statistically significant (indicated by ***), meaning that as emergency situations increase, revenue collection within the municipality is positively impacted.

(b) Path between Revenue collection within the municipality and Decision-making (0.17):

This path indicates a moderate positive relationship between revenue collection within the municipality and decision-making. The coefficient of **0.17** is statistically significant (indicated by ***), suggesting that increased revenue collection has a positive effect on decision-making processes.

(c) Path between Emergency situations in Palestine (war, Covid-19) and Decision-making(0.60):

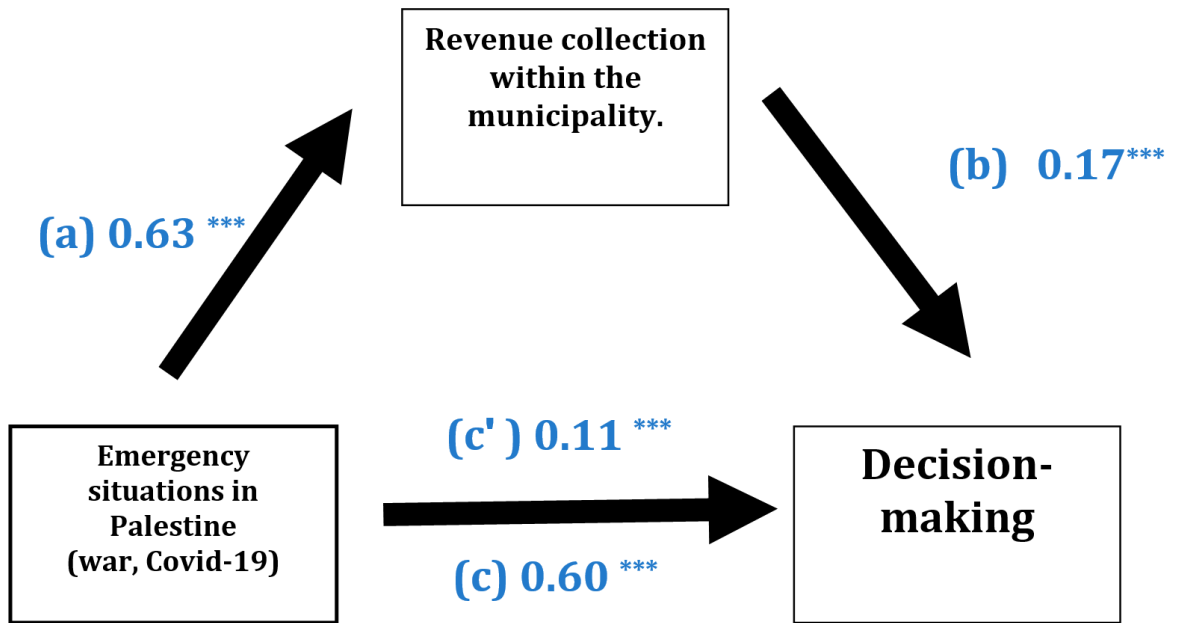
This path shows a substantial positive relationship between emergency situations in Palestine and decision-making. The coefficient of **0.60** is statistically significant (indicated by ***), indicating that as emergency situations increase, decision-making in the municipality is also positively affected.

(c') Path between emergency situations in Palestine (war, Covid-19) and decision-making through revenue collection (0.11):

This path represents the indirect effect of emergency situations on decision-making through the mediator, revenue collection. The coefficient of **0.11** is statistically significant (indicated by ***), meaning that revenue collection plays a role in mediating the relationship between emergency situations and decision-making.

Figure 3: Path diagram illustrating the relationships between emergency situations in Palestine (war, Covid-19), revenue collection within the municipality, and decision-

making. The diagram shows the direct and indirect effects with corresponding coefficients, where all paths are statistically significant (denoted by ***).



The results in table 14 of the analysis indicate that emergency situations in Palestine, such as war and Covid-19, have significant effects on municipal revenue collection and decision-making processes.

The path diagram shows a strong positive relationship between emergency situations and revenue collection within the municipality (0.63), which is statistically significant. Furthermore, there is a moderate positive impact of revenue collection on decision-making (0.17), and a substantial positive relationship between emergency situations and decision-making (0.60), both of which are also statistically significant.

The indirect effect of emergency situations on decision-making through revenue collection is also significant, with a coefficient of 0.11. Statistical analysis from the table further supports these findings.

The total effect of emergency situations on decision-making is 0.601, indicating a robust overall impact, while the mediator effect of revenue collection is 0.627, highlighting its key role in the mediation process.

The direct effect between emergency situations and decision-making is 0.172, and the indirect effect through revenue collection is 0.108, both of which are significant. P-values for all paths are statistically significant, confirming that revenue collection plays a major role in mediating the relationship between emergency situations and decision-making.

Overall, the findings suggest that increased emergency situations positively influence municipal decision-making processes, largely through enhanced revenue collection.

Table 14: Mediation analysis results showing the total effect, mediator effect, direct variable effect, and indirect effect of emergency situations in Palestine on decision-making, with p-values for each effect

Mediator	Total Effect	Mediator Effect	DV Effect	Indirect Effect	P Value Total	P Value Mediator	P Value DV
	0.601	0.627	0.172	0.108	<0.001	<0.001	0.003

Summary of Hypothesis Testing Results for the Impact of Emergency Situations on Local Revenue and Decision-Making

The following table presents the results of hypothesis testing conducted to assess the relationships among emergency situations, local revenue collection, and decision-making processes in Palestine. Each hypothesis was tested at a significance level of $\alpha \leq 0.05$. The table 15 includes the statement of each hypothesis, the corresponding p-value obtained from statistical analysis, the decision regarding the null hypothesis (rejection or non-rejection), and a brief interpretation of the results in the context of the study.

Table 15: Summary of Hypothesis Testing Results for the Impact of Emergency Situations on Local Revenue and Decision-Making

Hypothesis	p-value	Decision	Interpretation
H1: No significant direct relationship between emergency situations and decision-making.	<0.001	Reject H ₀	Emergency situations have a significant direct effect on decision-making.
H2: No significant relationship between emergency situations and revenue collection.	<0.001	Reject H ₀	Emergency situations significantly affect revenue collection.
H3: No significant relationship between revenue collection and decision-making.	0.003	Reject H ₀	Revenue collection significantly influences decision-making.
H4: No mediation effect of revenue collection between emergency situations and decision-making.	<0.001 (indirect effect)	Reject H ₀	Revenue collection partially mediates the effect of emergency situations on decision-making.
H5-Gender: No significant difference in perceptions based on gender.	0.02 (only for one item)	Reject H ₀	Only for the variable "supporting continuity of services," males scored higher. Others NS.
H5-Education: No significant differences in perceptions based on educational level.	0.02 (only for one item)	Reject H ₀	Significant for "supporting continuity of services." Other items: no significant differences.
H5-Experience: No significant differences based on work experience.	> 0.05	Accept H ₀	No significant differences across experience groups.
H5-Job Role: No significant differences based on job role.	> 0.05 (marginal for one item: p = 0.07)	Accept H ₀	No significant differences across job roles. Marginal (but NS) for impact of crises.

Discussion

This study highlights the importance of local revenues as drivers of municipal responsiveness and resilience to crises such as armed conflict and the COVID-19 pandemic. The statistical tests including confirmatory factor analysis (CFA), correlation analyses, and mediation modeling empirically confirm strongly the conceptual model that connects local revenue systems and crisis management outcomes.

The measurement model registered high internal consistency and convergent validity as witnessed through high factor loadings (>0.70), Cronbach's alpha (>0.80), composite reliability (>0.70), and average variance extracted (AVE > 0.50). All these results affirm methodological thresholds suggested by Hair et al. (2019), which justified the potency of the measurement instrument used to quantify constructs linked with fiscal resilience as well as preparedness in dealing with emergencies. An accurate measurement foundation ensures the quality of subsequent analyses and makes it possible to correctly interpret structural relationships between municipal finance and response to crisis.

Descriptive results and correlation analysis indicate high agreement among respondents regarding the significance of local revenues as a foundation to sustain core services and aid response efforts in the event of emergencies. The highest correlation was found between the applicability of local revenues in aid of service and their applicability in financing emergency plans ($r = 0.81$, $p < 0.001$). This is consistent with global practice that municipal own-source revenues directly support crisis management capacity by allowing bottom-up, locality-driven action (Allain-Dupré et al., 2020; OECD, 2020). Municipal governments empowered to raise and spend funds from their own coffers are best positioned to pursue timely action, maintain infrastructure, and support the resource-constrained in times of disaster (UN-Habitat, 2021).

The mediation analysis also verifies the central role of local revenue collection since it indicates that it significantly mediates the relationship between crisis conditions and decision-making processes in municipalities. More specifically, the indirect effect ($\beta = 0.108$, $p < 0.001$) indicates that effective and resilient revenue systems strengthen the relationship between crisis conditions and institutional responsiveness. This result is in line with Boex and Yilmaz's (2010) model, which emphasizes that the effectiveness of municipal governance depends not only on administrative capacity but also on stable and responsive fiscal institutions. This also reflects the increasing recognition in the literature that fiscal decentralization,

if well managed, enhances governmental performance and legitimacy during times of crisis (Faguet, 2014).

The research also explains a number of structural issues affecting the ability of municipality to maximize revenue collection during crises. The respondents revealed serious concern regarding economic downturn, technological limitations, and inter-agency coordination. These challenges lend credence to findings by Smoke (2013) as well as the World Bank (2022), which point to systemic vulnerabilities in developing and conflict contexts. For example, digital infrastructure, human capacity, and good regulatory systems are typically underdeveloped, thus lowering the capacity of local governments to receive dues, manage resources, or propel reforms.

Subgroup analyses by population group provide additional insights. There was a statistically significant gender difference in views on how critical local revenues are to ensuring the continuity of services, with males scoring higher ($p = 0.02$). Although other gender and work role comparisons were not statistically significant, these findings suggest potential differences in how responsibility and role shape views of fiscal matters (UN Women, 2020).

Education differences were also significant as regards the importance of revenue, with diploma and master's degree holders seeing it as more important than bachelor's degree recipients. These findings conform to empirical evidence showing that fiscal literacy and familiarity with principles of public finance influence local budget institutions' awareness and priority (Cazals et al., 2020).

While no significant differences were observed across work experience groups, slight differences in perceptions indicate the potential role of experiential knowledge in shaping understanding of fiscal constraints and emergency decision-making. Likewise, differences in job functions were small, though administrative personnel perceived a slightly greater impact of crises on local revenues. This may

be because they are closer to operational disruption and administrative follow-up problems during crisis periods.

In general, this study provides empirical evidence for the significant role that local revenues play not only in service provision but also institutional resilience and crisis management. It makes policy arguments for investing in stronger local public financial management systems, particularly in conflict or fragile settings. Strengthening local fiscal capacity—through digitalization, human resource development, and more self-contained decision-making powers—could be a point of departure for national crisis preparedness plans.

Chapter 5

Conclusion:

This study provides robust empirical evidence of the pivotal contribution that is made by local revenues toward enabling municipalities to respond to crises, guarantee the continuity of services, and achieve efficient, timely decisions. Through a combination of measurement model validation, correlation analysis, and mediation modeling, the study establishes that local fiscal institutions are not only the pillar of service delivery during the normal conditions but also constituting the foundation of municipal resilience during crises such as wars and pandemics.

Implement emergency measures, and react to vulnerable populations. The mediation findings particularly highlight that revenue collection is one of the key channels through which crises affect decision-making, i.e., good fiscal behavior should be institutionalized at the municipal level.

The results showed that the level of collected revenues from the point of view of municipal employees and departments concerned with decision-making according to the collected revenues, that the collected revenues are considered a basic feeder for making financial and administrative decisions under political conditions (war), as this result is considered supportive of the first question of this research. This result was reached for several reasons, including that the State of Palestine is an occupied state, and thus it becomes financially inconsistent in knowing the amount of collected revenues to support financial decisions and administrative strategic plans, especially development ones, and also the existence of multiple sources of revenues that can be collected by municipalities that help the municipality to make more decisive decisions in light of the current war, and municipalities can, without waiting for the issuance of laws and instructions to collect revenues under the current circumstances, and that the process of collecting revenues, if it is small, hinders the implementation of financial and administrative plans, which are a result of the war and the ongoing settlement in Palestine, as Al-Qurashi (2018) mentioned that revenues contribute significantly from the industrial sector to local production, meaning that it agrees that revenues support the financial and

administrative plans of each From government institutions in general and municipalities in particular.

Many studies, including (Al-Dafli, 2019), agree that there must be an economic policy with a real and intellectual approach at the same time in order to have a national administration to implement and follow policies to confront the crises and problems facing the country. The study of (Muhammad, 2022) and (Omar, 2016) on the process of preparing financial plans based on administrative plans must necessarily address difficulties such as the war currently facing Palestine, which can be trained to qualify employees to know how to deal with such crises and implement them in a way that reduces deviations in financial and administrative plans.

During the Corona pandemic, financial and administrative decisions were rationalized at the municipal level. From the perspective of municipal employees, it became clear that financial decisions were largely rationalized, as the recession was widespread throughout the world. This recession also led to the adoption of rational financial and administrative decisions due to the lack of revenue collection during the pandemic due to the social distancing policy. Any financial decision became subject to significant evaluation, examination, and scrutiny before implementation due to the lack of revenue collected during the social crisis, because spending on matters that do not reduce the pandemic is considered a financial decision that leads to financial distress in addition to reducing revenue collection. This confirms the answer to the second question of the study, that the Corona pandemic reduced financial and administrative decisions due to the lack of revenue collection during the pandemic and social distancing.

These results are consistent with the study by Fairlie and Fossen (2021), that counties and municipalities in California decreased their revenue collections due to mandatory closures due to the outbreak of the financial crisis. As for the study by Rababah, Haddad, Sial, Chunmei, and Cherian, (2020) It became clear that all companies and sectors were affected, but the sectors that were greatly affected were the sectors that do not provide basic services, with a decline in financial performance that depended on continuous planning and drawing up plans. Policy

makers such as governments, banks, local authorities and central banks must unify efforts to address the financial and administrative effects of the crisis and recession caused by the Corona virus.

Moreover, the study discovers that socio-demographic factors such as education and gender may have an impact on the perceptions of local finance systems, underscoring the value of inclusive and transparent financial management. The weaknesses observed, including inadequate institutional frameworks, insufficient human capital, and poor infrastructure, require policy interventions that focus on strengthening local financial autonomy and administrative capability.

Overall, the findings are favorable towards greater investment in domestic public finance reform, especially in crisis-affected sectors. Fiscal decentralization, digital infrastructure development, and capacity building need to be top priorities for policymakers and development institutions to enhance municipal resilience. Long-term studies must examine longitudinal impacts of crises on local revenue performance and monitor cross-country comparisons to identify context-specific best practices for crisis-responsive local government.

Recommendations and Suggestions :

Based on the previous findings, the researcher recommends the following:

1. The process of increasing local revenue collection requires radical solutions so that municipalities can achieve their strategic plan and financial plans that are subordinate to the strategic plan. Increase revenues whenever possible (through increased tax collection, fees, investments, and licenses) and reduce expenditures to better address anticipated political, economic, and social
2. crises (through rationalizing and limiting financial decisions to match collected revenues).
3. Develop oversight systems and intensive planning in municipalities so that they can strive to increase revenues collected from citizens, enabling them to advance and increase the municipality's development value.
4. Prepare and implement municipal budgets as part of the financial plans monitored annually. Municipalities must contribute to setting national goals,

strategic sector objectives, and strategic planning, which may allocate funds to address epidemics, wars, and other anticipated and unforeseen future events, so that these financial decisions are valuable.

5. When preparing financial plans, such as budget estimates, these plans must be linked to administrative objectives within a specific timeframe for measuring these decisions. This facilitates the easy recycling and modification of any financial decision according to specific terms that facilitate the municipalities' work.
6. Establish specific metrics to measure the inputs and outputs of the municipal financial system. These inputs are local revenues as a source of the general budget, and the outputs are financial and administrative decisions. These decisions must be rationalized and prioritized according to the current situation and the expected future situation, given the economic, political, and social conditions in which the country exists.
7. Develop a plan that outlines the objectives and course of action for any financial decision, its administrative implications affecting the municipality as a whole, and the expected results within a timeframe typically ranging from five to ten years.
8. Increase studies examining local revenues and their relationship to the decision-making process, without ignoring the economic and political situation in the country.
9. Increase studies examining financial and administrative decisions and everything related to their rationalization, recycling, and modification by specialists and scholars

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حضرة الموظف/ة المحترم/ة:

تحية طيبة وبعد"

تقوم الباحثة بالدراسة الموسومة ب **دور الإيرادات المحلية كمصدر في اتخاذ القرارات المالية والإدارية في حالات الطوارئ في الهيئات الحكومية المحلية (البلديات)**

ولتحقيق أهداف الدراسة يضع الباحث بين يديكم هذه الاستبانة المكونة من خمسة أجزاء: الأول يشتمل على البيانات الشخصية، والثاني يمثل مقياساً لدور الإيرادات المحلية في اتخاذ القرارات المالية والإدارية في حالات الطوارئ ، والثالث يمثل ل تأثير الأزمات (الحروب والكورونا) على الإيرادات المحلية ، و الرابع يمثل مقياس ل دور الإيرادات المحلية في تمويل خطط الطوارئ واتخاذ القرارات ، و الخامس و الأخير يمثل مقياس لتحديات استخدام الإيرادات المحلية في الأزمات ، أتمنى منكم تعبئة فقرات الاستبانة بما يتوافق مع وجهة نظرك، علماً إن هذه البيانات ستستخدم لأغراض البحث العلمي فقط.

شاكراً لكم حسن تعاونكم

الباحثة: غدير أيوب سدر

إشراف: د . أحمد أبو الرب

القسم الأول : البيانات الديموغرافية

(في المربع المخصص أمام ما يتناسب مع بياناتك الشخصية :الرجاء وضع إشارة X)

1. الجنس:

ذكر أنثى

2. المؤهل العلمي:

دبلوم بكالوريوس ماجستير دكتوراه أخرى

3. سنوات الخبرة في العمل:

أقل من خمس سنوات من 5 الى 10 سنوات أكثر من 10سنوات

4. موقع البلدية:

شمال الوسط الشمال

5. المسمى الوظيفي:

إداري مالي أخرى (يرجى التحديد: _____)

القسم الثاني :دور الإيرادات المحلية في اتخاذ القرارات المالية والإدارية في حالات الطوارئ

1- دور الإيرادات المحلية في دعم استمرارية الخدمات في حالات الطوارئ

الرقم	العبرة	موافق بشدة	موافق	محايد	معارض	معارض بشدة
1	تشكل الإيرادات المحلية المصدر الرئيسي لتمويل الخدمات الأساسية خلال الأزمات					
2	يؤدي ضعف الإيرادات المحلية إلى تقليل القدرة على الاستجابة السريعة للطوارئ.					
3	توفر الإيرادات المحلية نوعًا من الاستقلالية المالية التي تساعد في اتخاذ قرارات فورية					
4	تساهم الإيرادات المحلية في تمويل عمليات الطوارئ والاستجابة السريعة خلال الأزمات.					

5	تساعد الإيرادات المحلية في ضمان استمرارية جمع النفقات والتخلص منها أثناء الأزمات.
6	توفر الإيرادات المحلية الموارد اللازمة لصيانة وإصلاح البنية التحتية المتضررة أثناء الحروب والكوارث.
7	تستخدم الإيرادات المحلية في تأمين الوقود والطاقة لضمان استمرارية تشغيل المرافق الحيوية.
8	تساعد الإيرادات المحلية في تمويل برامج التوعية والتثقيف لمواجهة الأزمات والطوارئ.
9	تدعم الإيرادات المحلية تطوير أنظمة الاستجابة للطوارئ وتعزيز جاهزية البلديات لمواجهة الأزمات المستقبلية.
10	تمكن الإيرادات المحلية البلديات من توفير الدعم المالي للأسر المتضررة خلال الكوارث.
11	تدعم الإيرادات المحلية استمرارية الاهتمام بالمرافق السياحية و الحدائق و المنتزهات خلال الازمات .
12	تساعد الإيرادات المحلية في تمويل المؤسسات الثقافية و الرياضية و النوادي و المتاحف خلال الأزمات.

2- تأثير الأزمات (الحروب والكورونا) على الإيرادات المحلية .

الرقم	العبارة	موافق بشدة	موافق	محايد	معارض	معارض بشدة
1	أدت الحروب أدى إلى انخفاض تحصيل الضرائب المحلية.					
2	تسببت النزاعات المسلحة في تراجع الرسوم المحلية.					
3	الحرب خلقت بيئة اقتصادية غير مستقرة أثرت على قدرة الأفراد على سداد مستحقاتهم.					
4	الحرب خلقت بيئة اقتصادية غير مستقرة أثرت على قدرة الشركات على سداد مستحقاتهم.					
5	تراجعت المعاملات التجارية خلال الحرب مما أثر سلبًا على الإيرادات الهيئات المحلية.					

					6	أدت جائحة كورونا إلى تقليل الإيرادات المحلية.
					7	أسهمت إجراءات الإغلاق والحجر الصحي في تعطيل عمليات التحصيل المالي.
					8	أثر انقطاع سلاسل التوريد على قدرة البلديات في جمع الإيرادات خلال الأزمات.
					9	أدت تحديات المتابعة الإدارية إلى ضعف إدارة عمليات التحصيل في فترات الأزمات.
					10	أثر الضغط المالي الناتج عن الأزمات على الاستقرار المالي المحلي.
					11	تؤثر السياسات المالية المتبعة خلال الأزمات على الإيرادات المحلية.

3- دور الإيرادات المحلية في تمويل خطط الطوارئ واتخاذ القرارات

معارض بشدة	معارض	محايد	موافق	موافق بشدة	العبارة	الرقم
					تساهم الإيرادات المحلية في توفير التمويل اللازم لتنفيذ خطط الطوارئ في البلديات.	1
					تعتمد البلديات على الإيرادات المحلية عند اتخاذ القرارات المالية والإدارية الطارئة.	2
					توفر الإيرادات المحلية مرونة مالية تساعد على تخصيص ميزانيات خاصة للأزمات.	3
					تساهم الإيرادات المحلية في تسريع عمليات الإغاثة وتقديم الخدمات الأساسية خلال الطوارئ.	4

					5	تمكن الإيرادات المحلية البلديات من تجهيز المراكز الطبية وتوفير المعدات الضرورية في حالات الطوارئ.
					6	يعد التمويل المحلي من الركائز الأساسية في تطوير استراتيجيات الاستجابة السريعة للأزمات.
					7	تساهم الإيرادات المحلية في دعم الخطط الطارئة عبر توفير موارد مالية مستقلة عن الدعم الخارجي.
					8	يسهم التمويل المحلي في تعزيز قدرة البلديات على اتخاذ قرارات سريعة وفعالة أثناء الأزمات.
					9	يتيح توفر الإيرادات المحلية تعديل الخطط المالية والإدارية بشكل فوري خلال الطوارئ.

4- تحديات استخدام الإيرادات المحلية في الأزمات

معارض بشدة	معارض	محايد	موافق	موافق بشدة	العبارة	الرقم
					ضعف تحصيل الإيرادات المحلية نتيجة لتراجع النشاط الاقتصادي خلال الأزمات.	1
					نقص الموارد البشرية يؤثر سلبًا على كفاءة إدارة الإيرادات أثناء الطوارئ.	2
					نقص الموارد التقنية يؤثر سلبًا على كفاءة إدارة الإيرادات أثناء الطوارئ.	3
					تعيق قلة الشفافية والأنظمة الرقابية متابعة عمليات التحصيل المالي.	4
					يؤدي تراجع الوضع الاقتصادي إلى تأخير سداد المستحقات من قبل المواطنين والمؤسسات.	5

					6	السياسات المالية التقليدية المستخدمة في الهيئات المحلية لا تواكب التحديات التي تفرضها الظروف الاستثنائية.
					7	يقلل انقطاع الأنشطة التجارية خلال الأزمات من قاعدة الإيرادات المحلية.
					8	يؤثر ضعف التنسيق والتواصل بين الجهات الحكومية على فعالية جمع الإيرادات.
					9	يزيد الاعتماد الكلي على المصادر المحلية دون وجود دعم خارجي من صعوبة مواجهة التحديات المالية.
					10	صعوبة تطبيق الإصلاحات المالية خلال الأزمات تعيق تحسين أداء الإيرادات المحلية.

شكرا لتعاونكم