



1 **Spatialised flood resilience measurement in rapidly urbanized coastal areas**
2 **with complex semi-arid environment in Northern Morocco**

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4 Narjiss SATOUR^{a*}, Otmame RAJI^{b**}, Nabil EL MOCAJD^c, Ilias KACIMI^a, Nadia KASSOU^a

5 a. Geosciences, Water and Environment Laboratory, Mohammed V University, Rabat, Morocco.

6 b. Geology & Sustainable Mining, University Mohammed 6 Polytechnic, Benguerir, Morocco.

7 c. International Water Research Institute, University Mohammed 6 Polytechnic, Benguerir-Rabat,
8 Morocco.

9 *** Corresponding author:** Narjiss SATOUR

10 **Address:** Geosciences, Water and Environment Laboratory, Faculty of Sciences, 4 Avenue Ibn
11 Battouta B.P. 1014 RP, Rabat, Morocco.

12 **Phone:** 00 2126 543661 45

13 **E-mail:** narjiss.satour@gmail.com

14 ****Corresponding co-author:** Otmame RAJI

15 **E-mail:** otmane.raji@um6p.ma



16 **Abstract**

17 Enhancing resilience is critical for coastal urban systems to cope with and minimize flood
18 disaster risks. Global increases in the frequency of floods is a major concern for many areas in
19 Africa. In this regard, urban planners need increasingly accurate approaches to set up a standard
20 for measuring the resilience to floods. In Morocco, this issue is still not fully covered by the
21 scientific community, despite the obvious need for a new approach adapted to local conditions.
22 Using three northern coastal municipalities, this study applied a composite index and
23 geographic information system approach to measure and map resilience to floods. The approach
24 is also based on a linear ranking of resilience parameters, offering a more optimal classification
25 of spatial resilience variation. The findings allowed to identify specific areas with different
26 resilience levels and revealed the relationship between urban dimensions and the flood
27 resilience degree. This approach provides an efficient decision support tool to facilitate flood
28 risk management especially in terms of prioritization of protective actions.

29 **Keywords:** *Resilience, Floods, composite index, Africa, Morocco.*

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43 **Introduction**

44 Climate change represents a major challenge for development of African countries. Several
45 studies highlighted the serious impact of global change in Africa (Bates et al., 2008). The pattern
46 of precipitation (Born et al., 2008; Giorgi and Lionello, 2008 ;paeth, 2011), Temperature
47 (Fisher, 2015) and evapotranspiration (Speth et al.,2010) are more likely to change. Which will
48 alter the hydrological cycle, in many regions causing frequent occurrence of extreme events
49 such drought and flooding (Ng'ang'a et al., 2016), especially in arid and semi-arid areas.

50 In this context, coastal zones situated in semi-arid are considered among the most threatened
51 areas by a specific increase in the occurrence of flooding and rapid urbanization as well (Filho
52 et al., 2018). In fact, population concentration impacts flooding. Consequently as population
53 growth will likely increase, exposure to floods will be a real societal problem (Kundzewicz et
54 al., 2014). Actually, 9642 peoples died out of 19,939,000 affected with floods in Africa
55 between 1993-2002 (Conway, 2009). Moreover, it is expected that coastal Africa will experience
56 a higher rate of population growth and urbanization especially in the coastal zones over the 21st
57 century (UN-Habitat, 2008; Lutz & Samir, 2010; Neumann et al., 2015). The rapid coastal
58 development will exacerbate the already high vulnerability of many African coastal countries
59 (Hinkel et al., 2011). Since coastal cities are the most developed urban areas in Africa with
60 residential, industrial, commercial, educational and military opportunities (UN-Habitat, 2015).
61 It is therefore, urgent to assess resilience of these areas to flooding regarding the rapid
62 urbanization.

63 Morocco, situated in the North West of Africa, reveals a trend towards a decrease in average
64 annual rainfall, as well as an increase in average annual temperature (Bennani et al., 2001;
65 Hoffman et Vogel, 2008; Schilling et al., 2012; Terink et al., 2013). The intensity of floods will
66 increase over time (Barnett et al., 2005; Vicuña et al., 2011; Doocy et al., 2013; Roy et al.,



67 2017). While the main economic activities are located in coastal zones, where 60 % of the total
68 Moroccan population are living (Rohini, 2019). During recent years, several new behaviors
69 policies have been implemented (Barthel and Planel, 2010; Ducruet et al., 2011; Kanai and
70 Kutz, 2011). These, policies are mainly dedicated to improve the economic growth of these areas
71 and reduce the negative effect of local migration. The main drivers of economy there are based
72 on tourism and free zones industries. Which will impact the vulnerability of these zones to
73 climate change (Perelli, 2018). Adaptation to climate change is a key factor to achieve
74 sustainability for such systems. Therefore, coping with combinations of environmental change,
75 demographic growth and urban complexity challenges are putting urban environment under
76 pressure (Marana et al., 2019). There are several ways to tackle adaptation issues limiting the
77 input of climate related disaster and especially regarding flooding, which is considered as the
78 most challenging disaster (UNDRR, 2019). The classical proposed methods to deal with such
79 a problematic resides in implementing structural systems (Plate, 2002; Pender and Néelz, 2007;
80 Papadopoulos et al., 2017; Bertilsson et al., 2019). Sizing these systems remain subject to
81 ubiquitous uncertainty. In fact, climate variability will affect the reliability of such complex
82 coastal areas systems. Therefore, adaptation should focus on resilience (Sustainable
83 Development Goals), rather than structural measures.

84 Resilience approaches aim to understand and manage the capacity of a system to adapt, cope
85 with, and shape uncertainty (Adger et al., 2005; Folke et al., 2002). Resilience has gained an
86 increasing interest (Cretney, 2014; Weichselgartner and Kelman, 2014; Patel et al.,
87 2017; Kontokosta and Malik, 2018). It has been considered, in different manners, by various
88 research fields: ecology (C.S. Holling, 1973; Folke, 2006), psychology (Westphal, 2007),
89 geography (Pike, 2010; Cutter, 2010), archeology (Redman, 2005), and physics (Cohen, 2000).
90 Recently including natural disasters, risk management, and climate change adaptation
91 (Godschalk, 2003; Cutter et al., 2008; Gaillard, 2010; Nelson Adger & Brown, 2007; Serre et



92 Barroca, 2013), among others. However, a lack of consistent metrics to assess resilience is
93 reported (Meerow et al., 2016, Asadzadeh et al., 2017; Rus et al., 2018).

94 Urban resilience is a broad and complex concept, difficult to express in quantitative terms
95 (Bertilsson et al., 2019). Several tools in the literature have been successfully implemented:
96 conceptual Model DROP (Cutter et al., 2008) and the operationalized version called BRIC
97 (Cutter et al., 2010; Cutter et al., 2014). Composite indicators (Chillo et al., 2011; Cutter et al.,
98 2010; Cutter et al., 2014 ; Joerin et al., 2014; Batica, 2015; Mugume et al., 2015 ; Hung et al.,
99 2016; Kotzee et Reyers. 2016; Qasim et al., 2016; Mayunga, 2007) as one of the most applied
100 frameworks on quantifying community disaster resilience in the literature.

101 The composite indicator provides a holistic overview of the resilience-building process and
102 helps end-users to understand resilience as a multidimensional objective (Marana et al., 2019).
103 The approach aims to provide a synthetic measurement of a complex, multidimensional, and
104 meaningful phenomena through the aggregation of multiple individual indicators (Bapetista et
105 al., 2014). Various indicators have been constructed during the last few years, to assess
106 resilience and to compare their levels within particular geographical area (Cutter et al., 2010;
107 Sharifi et al., 2016; Asadzadeh et al., 2017). Nevertheless, a knowledge gap has been identified
108 at national and local levels in Morocco (Price, R.A. 2017). Furthermore, it is highly
109 recommended to provide policymakers with information, simple approach and ways to enhance
110 resilience to floods in local area (OCDE 2016).

111 The present study represents the first attempt to provide a methodological way to measure flood
112 resilience for Northern coastal municipalities in Morocco: Martil, M'diq and Fnideq. In light
113 of fact that 18 hot spots located there are highly exposed to floods (ABHL 2016) and the area
114 is particularly highly vulnerable to different types of hazards : floods (Karrouchi et al.,
115 2016; Taouri et al., 2017), Sea level rise (Niazi, 2007; Snoussi et al., 2010) and coastal erosion

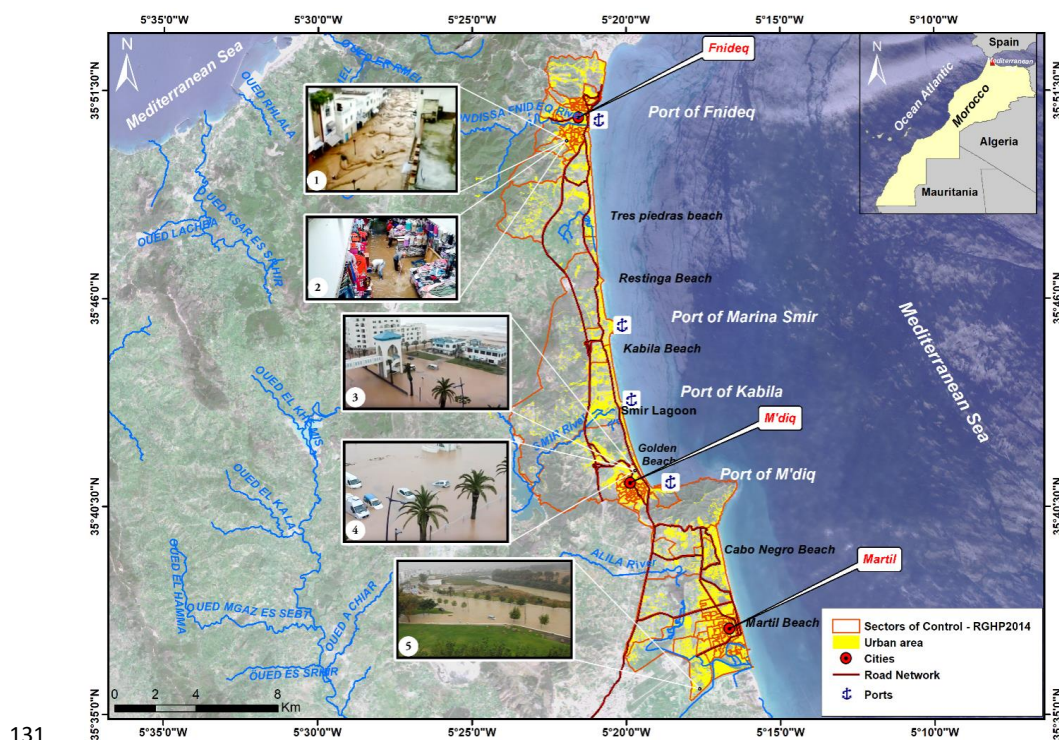


116 (Satta et al., 2016 ; Nachite, 2009). However, the littoral is nowadays very urbanized and tourist
117 activities are the main economic resources in the area (Anfuso et al., 2010).

118 **2. Methods: study area, index development**

119 **2.1.Martil, M'diq and Fnideq Municipalities**

120 Related to M'diq-Fnideq prefecture, Fnideq, M'diq and Martil municipalities have a population
121 of "984hab/km²" (RGPH 2014). Precipitation regime characterized by seasonality, annual
122 average rainfall of 679 mm (ABHL 2016). Rainfall variability is based on altitude and the
123 geographic situation (Karrouchi et al., 2016).Rivers flowing into the Mediterranean Sea (Martil,
124 Mellah, Smir, Negro and Fnideq) drain slowly during the rainy months and highly in short time
125 during flash floods (Niazi, 2007). While, the frequency of flood events and related damages
126 increased gradually over time (e.g. on 26 December 2000, Martil Floods have invaded more
127 than 2400 ha in the Martil plain) (Fig.1). Urbanization is concentrated in coastal zones and puts
128 pressure on coastal ecosystems with high touristic value (Snoussi et al.,2010).It is pitiable that
129 municipalities are also vulnerable to multiple climate andnon-climate hazards such as, erosion
130 and morphological changes (Satta et al., 2016).



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132 **Figure 1:** Location of the three studied municipalities : Fnideq, M'diq and Martil, in Northern Morocco
133 and examples of the flooding (1: Photo of Fnideq Center in September, 28th 2008; 2: Photo of Almassira
134 Commercial Center Fnideq in September, 27th 2014; 3 and 4: Photo of M'diq in March, 06th 2010; 5: Photo
135 of Martil River in March, 02nd 2018). (©Copernicus data (2017)).

136 2.2. Composite Indicator development

137 To produce an aggregate measure of resilience, through manipulation of individual variables,
138 constructing a “Composite indicator” is often applied. It’s a mathematical combination of
139 thematic sets of variables that represent different dimensions of a concept that cannot be fully
140 captured by any individual indicator alone (Nardo et al., 2008).

141 An indicator is a quantitative or qualitative measure derived from observed facts revealing the
142 relative position of the phenomena being measured. “It can illustrate the magnitude of change



143 (a little or a lot) as well as the direction of change over time (up or down; increasing or
144 decreasing)” (Cutter et al., 2010).

145 Moreover, considerable attention is increasingly given to composite indicators as useful tools
146 for decision-making and public communication. To simplify and communicate the reality of a
147 complex situation (Freudenberg, 2003) and convey information that may be utilized as
148 performance measures (Saisana and Cartwright, 2007).

149 For measuring flood resilience level, contracting composite indicators has been applied (Qasim
150 et al., 2016; Kotzee et Reyers, 2016). Although, through different geographical contexts and
151 scales, measuring resilience is significant and encompassing many theoretical perspectives.

152 Through exploring and analyzing the relevant literature, the quality of the framework, the data
153 and the methodology used influence, on the qualities of a composite indicator and the soundness
154 of the messages that conveys. There is a need to explain the set of steps to taken to develop the
155 Flood Resilience Index (FRI).

156 **3. The theoretical comprehensiveness for primary indicator building**

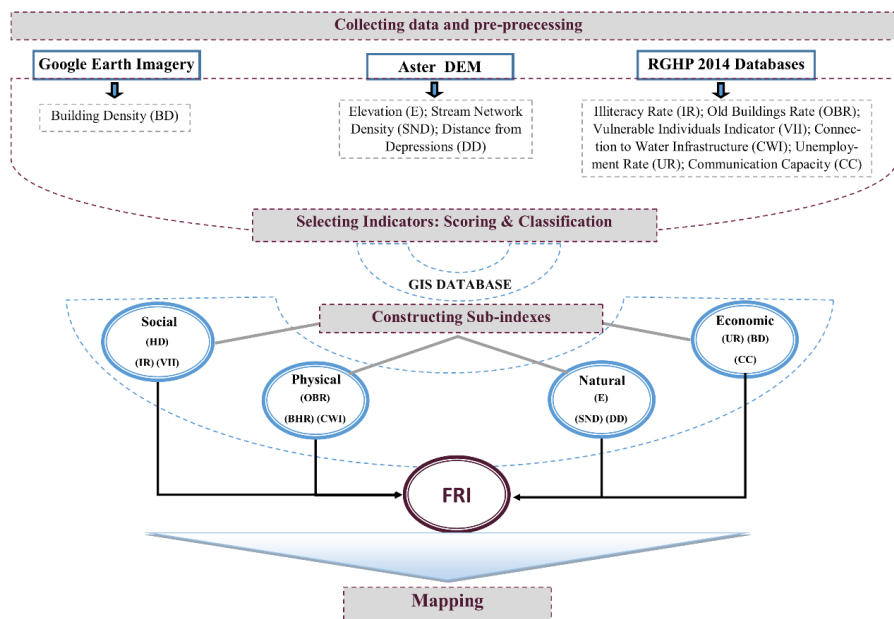
157 First of all a clear understanding of “flood Resilience”, and measurement of multidimensional
158 phenomenon are needed. In this case resilience is considered as both result and process oriented
159 simultaneously (CDRI 2009, CoBRA2013, and BRIC 2014) (Asadzadeh et al., 2017). The
160 assessments can be classified into measuring persistence (robustness), recovery (constancy),
161 and adaptive capacity (transformative).

162 Explaining the basis for the selection and combination of variables is necessary to structure the
163 various sub-components of the phenomenon. Flood Resilience Index (FRI) is divided into four
164 sub-indicators: Social, Physical, Economic and Natural sub-indexes. Then, whether a sub-
165 indicator will be included or not in the overall composite index will be identified (Fig.2).



166 It is important to mention that three indicators were chosen for each sub-index (Tab1):
 167 Households Density (HD), Illiteracy Rate (IR) and Vulnerable Individuals Indicator (VII) were
 168 taken into consideration as the mean indicators that affect negatively the social resilience, and
 169 construct the social sub-index. The physical sub-index included the Old Buildings Rate (OBR),
 170 the Modernly Built Houses (MBH), and the Connection to Water Infrastructure (CWI). This
 171 sub-index is important because it improves the physical capacity of individual and common
 172 properties against floods, and thus minimizes their vulnerability degree. The Economic
 173 resilience sub-index includes also three indicators: Unemployment Rate (UR), Building Density
 174 (BD), and Communication Capacity (CC). Finally, Elevation (E), Stream Network Density
 175 (SND) and Distance from Depressions (DD) are the indicators selected to determine the natural
 176 resilience sub-index.

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178

179 **Figure 2:** Procedure used to assess flood resilience in the three municipalities



180 **3.1. Selecting variables: Scoring and classification**

181 Based on their relevance, analytical, representativeness, and accessibility, 16 variables are
 182 selected (Tab.1). The data used was mainly drawn from the National Population and Housing
 183 Census (RGPH, 2014). The Arc Hydro and Line Density modules of ArcGIS© were used to
 184 generate a stream network density from an ASTER digital elevation model (30 meters of spatial
 185 resolution), while Google high-resolution satellite imagery was used to digitize the building
 186 area. This was converted firstly into points and then their density was calculated using the
 187 ArcGIS© Point Density module. The quality of data is an important factor that leads to realistic
 188 results (Fig.2.)

189 **Table 1:** Description of the selected indicators to assess the flood resilience in Fnideq, M’diq and
 190 Martil area; (compiled from different sources)

Dimensions	Indicators	Description, effect on resilience & justification
<i>Social</i> (SD)	Households Density (HD)	Is the number of households per unit area, it also reflects the population density. It expresses the exposure of the population to floods and negatively influences resilience.
	Illiteracy Rate (IR)	The persons who have never learned to read. That can make the emergency and public awareness processes challenging.
	Vulnerable Individuals Indicator (VII)	It refers to all vulnerable people (0-14 year olds, 60 year olds and disabled people) who can creates hindrances in mobility during floods and operations of evacuation (Qasim et al.,2016).
<i>Physical</i> (PD)	Old Buildings Rate (OBR)	Is the percentage of buildings that are over 50 years old, it expresses the fragility that increases with building materials age.

191 **3.2. Normalisation**



	Modernly Built Houses (MBH))	It reflects the percentage of modernly built houses (by Reinforced concrete and bricks with mortar) that will suffer less exterior damage during floods events in the local state (Cutter et al., 2010).
	Connection to Water Infrastructure (CWI)	The rate of connection to the sewage system and drinking water distribution strength resilience community (Cutter et al., 2010).
Economic (ED)	Unemployment Rate (UR)	It expresses the decrease in the individual economic capacity. Unemployed people are faced with difficulties related to their disability to recover or rebuild their damaged property (Cutter et al., 2010; Sherrieb et al., 2010).
	Building Density (BD)	It reflects the concentration of building per area. People are more concentrated in low quality urban housing, infrastructure and services the impact of natural disaster is higher (Pallard et al., 2009). It was selected based in the fact that an area with high building density is less resilient to floods.
	Communication Capacity (CC)	Is the rate of persons having communication devices (Television, Mobile phone and Internet). It express communication facilities, during, after and before flood hazards increases resilience (Cutter et al., 2010).
Natural (ND)	Elevation (E)	It was selected based on the fact that lands with low elevation, are more risked to flooding and exposed to damages compared to high elevation areas.
	Stream Network Density (SND)	It describes the degree of drainage network development and was recognised to be significantly linked with the formation of flood flows (Pallard et al., 2009).



Distance from Depressions (DD)	It expresses the distance from flood-prone areas or flood risk areas including natural depressions of high flow accumulation, dam area and marine areas.
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192 Integration of the selected indicators into sub indicators necessitates data transformation using
193 data normalization. Respecting the theoretical framework and the data properties, a suitable
194 normalisation was required; Min-Max Normalized were applied.

195 In order to moralize the selected variable into one sub-index, each variable was normalized
196 from 0 to 100 according to the following equations (1) and (2):

197 (1)
$$V^+ = \left(\frac{\text{real value} - \text{minimum value}}{\text{maximum value} - \text{minimum value}} \right) * 100$$

198 (2)
$$V^- = \left(1 - \left(\frac{\text{real value} - \text{minimum value}}{\text{maximum value} - \text{minimum value}} \right) \right) * 100$$

199 The equation (1) was applied for variables that positively influence resilience while the later one
200 was applied to those that are negatively correlated with resilience. When the scores are
201 attributed, each of these indicators was gridded and then a geodatabase was created in order to
202 calculate the sub-indexes by using the GIS. Each sub-index is the mean value of all
203 correspondent indicators.

204 3.3. Weighting and aggregation

205 The existing methods for determining weights are not always reflecting the priorities of decision
206 makers (Esty et al., 2005), that are subjective (Cutter et al., 2010). In fact, the selection of
207 weighting method depend on the local factors where the method is applied (Mayunga,
208 2007; Reisi et al., 2014). For this case of study, all variables are given equal weight (EW) for
209 many reasons, the main one is to allocate equal importance across indicators. Because of the
210 lack of knowledge, and justification about the existing interactions among the sub-indicators
211 and composite indicator at the local level. Moreover, to avoid large concentration of few
212 indicators and making it is easy to communicate. The simple method of aggregation is supposed



213 to be transparent and easy to understand, a very important criteria for potential users (Cutter et
214 al.,2010).

215 All individual indicators have the same measurement unit. Therefore, using linear aggregations
216 is preferred than geometric aggregation. The linear aggregation formula of the FRI takes the
217 following form (3).

$$218 \quad (3) \quad FRI = \frac{SRI+PRI+ERI+NRI}{4}$$

219 Social Resilience Index (SRI); Physical Resilience Index (PRI); Economical Resilience Index
220 (ERI); Natural Resilience Index (NRI); Zero is considered as low resilience level, 100 as high
221 resilience level and 50 medium resilience level.

222

223 **3.4.Links to other indicators**

224 To correlate the composite indicator with related variables, data statistical analysis was
225 performed, using the program SPSS 23. Data presented as a mean and standard deviation
226 (st.dev) were statistically analysed using multi-variance to confront data of natural, physical,
227 economic and social condition with Flood Resilience Index. Furthermore, to identify which
228 variables differ significantly between the three data sites. The significant differences were
229 distinguished by post-hoc Tukey's Honestly Significant Difference (HSD) test at $p < 0.05$. The
230 Spearman's rho coefficient was used for correlations between variables. Only correlation
231 coefficients that were significant at a level of 0.05 are presented herein.

232 **3.5.Visualization and validation**

233 Proper attention should be given to the visualization. It helps and enhances interpretability,
234 thought to present information graphically. Graphics and maps facilitate further exploration of
235 geographic trends in the data (Kotzee et Reyers. 2016). Hence, to visualize FRI and sub-
236 indicators, results were expressed using Geographic Information Systems (GIS).



237 Last but not least step is the validity of results. Cross-validation was performed to test and
238 compare the reliability of the results of FRI approach in use with the results of another model
239 used to analyze risks of hydro-climatic hazards in the local zone (Satta et al., 2016).Through
240 exploring the opposite relationship between risk and resilience (Cutter et al., 2014 Sherrieb et
241 al.,2010).

242 **4. Results**

243 **4.1.Sub-indices**

244 Each sub-index was observed separately, to get additional insights about Flood resilience Index.
245 For the *social resilience* (Figure3D), produced based on the three indicators of social resilience
246 (Figure 3A, B and C).The highest values of social resilience are more related to a few urban
247 areas than rural and less developed sectors ones. In term of mean value, the social resilience
248 sub-index was higher in Martil (69.03 ± 11.24) followed by Fnideq and the coastal area of M'diq
249 showing similar values (57.11 ± 9.26 and 57.17 ± 11.44 respectively).

250 Higher *physical resilience* scores (Figure 4A, B, C and D) are concentrated in the urban center
251 areas with a spatial tendency towards the coastal area. Even though pockets of lower scores
252 exist in the central area and some less developed sectors indicating low physical resilience
253 levels.Therefore, the central area had a bit low level of physical resilience as compared to
254 Fnideq, M'diq and Martil urban centres and the coastal zone (Fig.4 D).

255 Results (Fig.5D) show a concentration of the low and moderate level of *economic resilience* in
256 the three urban centers. However, this does not exclude that some coastal urban sectors showed
257 high levels of Economic resilience sub-index.

258 The overall map of *Natural Resilience Index* shows a spatial variability between the lowest and
259 the medium level of NRI in the whole study area (Fig.6 D).However, the high level of natural
260 resilience is more prevalent in areas with high altitudes, such as Capo-Negro (Fig.6 AC).

261 **4.2.Total Flood Resilience Index**



262 The results reveal a marked spatial variability of resilience to floods (Fig.7). Overall, 31% of
263 the study area varies from low to very low, which equals 45 km² (Fig.8a). 43% of the studied
264 area, which equivalent to 52 km², was classified as moderately resilient and only 17% of the
265 studied area (17 km²) was classified as highly resilient and the remaining 3% with very high
266 resilience. The central area show the lowest levels of FRI including sensitive coastal sites such
267 as Smir Lagoon, Kabila beach, and Restinga beach. In contrast, M'diq and the North of Martil
268 have relatively moderate to high values in terms of resilience to floods. However, the major
269 disparities between rural and urban areas especially in terms of socio economics, highly
270 influences the flood resilience index values.

271 In order to avoid any confusion related to flood management priorities between the rural and
272 the urban areas. The resilience map corresponding to urban areas were extracted and the index
273 values using GIS were reclassified to have the priority areas without taking into account the
274 rural part. Using this tool to overlay the spatial distribution of households (RGPH 2014) and
275 FRI map, it turns out that 1151 households (around 2.4%) are in areas of very low resilience
276 and more than 7800 households (about 16%) in low-resilience areas. On the other hand, 7402
277 households are in a high resilience situation, and only 177 can be qualified as very high resilient
278 (Fig.8b).

279 **4.3. Statistical analysis**

280 In order to evaluate the contribution of the sub-dimensions (Social, Economic, Physical and
281 natural dimensions) for the resilience analysis, the statistical relationship between the total
282 Flood Resilience Index (FRI) and its sub-indices was estimated for each municipality (Tab.2).
283 The SRI is positively correlated to the FRI index in the three municipalities ($p < 0.001$),
284 particularly in the urban areas where is proven to be important as an FRI component. Regarding
285 the ERI sub-index, it shows a moderate correlation at the Fnideq and Martil municipalities
286 ($p < 0.01$), or even a low correlation at the M'diq level ($p < 0.05$). Unlike SRI and ERI, the



287 correlation to the PRI sub-index is different from one municipality to another. It is strong at the
 288 level of Martil ($p < 0.001$), weak at the level of Fnideq ($p < 0.01$) and absente at the level of M'diq.
 289 In the case of the NRI sub-index, it displays a strong correlation at the level of Fnideq and
 290 moderate at the level of Martil and M'diq.

291

292 **Table 2: Spearman's rho Correlation between the total Flood Resilience Index (FRI) and its**
 293 **dimensions.**

		SRI	ERI	PRI	NRI
FRI	Fnideq	0.643 ^{***}	0.441 ^{**}	0.378 [*]	0.650 ^{***}
	Martil	0.764 ^{***}	0.425 ^{**}	0.589 ^{***}	0.470 ^{**}
	M'diq	0.800 ^{***}	0.408 [*]	-	0.544 ^{**}

294 * $p < 0.05$; ** $p < 0.01$; *** $p < 0.001$.

295 5. Discussion

296 Within the current context of global climate change associated with an increase of flood
 297 damage, the efficient use of available data is, in most cases, the primary source of judgment
 298 control decision-making for flood risk management (Oumaet al., 2014). Producing flood
 299 resilience maps has thus become a crucial issue for the local flood management planners
 300 (Godschalk, 2003). However, these products require generally detailed knowledge about all
 301 resilience components in time and space to be effective. They should be designed in such a way
 302 that can help the decision-making by using ranking and prioritization process (Chitsaz et al.,
 303 2015). Accordingly, the choice of a good methodology to assess and quantify the resilience
 304 attains its utmost importance and relevance. Indeed, the adopted methodological approach as
 305 well as the quality of the data has a major influence on the obtained results, and hence on the
 306 final decision making (Suárezet al., 2016).



307 In this paper, the adopted methodology is completely adaptable according to the study case and
308 the available data. Moreover, the adapted ranking process is based in a linear scoring, which
309 offers the advantage to be more sensitive to changes compared to the usual methods based on
310 assigning scores according to intervals (e.g. Angeon et al., 2015). It provides also a more
311 reliable and objective spatial comparison of resilience parameters values which will finally
312 allow obtaining effective prioritization of resilient areas.

313 It should be noted that significant components for the resilience analysis have been considered
314 and the obtained resilience map allowed to classify the study area according to four resilience
315 degrees to floods: very low, low, moderate and high.

316 The difference on the social resilience sub-index between urban and rural areas could be
317 explained by the fact that human development indicators are generally lower in rural and less
318 developed areas, especially those related to school attendance and the people vulnerability,
319 which affect negatively the social resilience. However, the difference on SRI between
320 municipalities may because of the great growth rate of Martil municipality rather than Fnideq
321 and M'diq (HCP, 2018)

322 The low physical resilience in the central area and the less developed sectors may because of
323 the low population and urbanization (e.g. At the central area access to water infrastructure, as
324 a basic service is still low (Figure 4C). Unlike in the case of the urban centers with high physical
325 resilience scores.

326 Meanwhile, the high level of Economic resilience sub-index in some coastal urban sectors may
327 could be explained by the tourist and economic activities. An expected thing as the
328 characteristics of the wealthy residents living there (Tempelhoff et al., 2009; Kotzee et Reyers.
329 2016). Unlike in the three urban centers having a low and moderate economic resilience. That
330 could be explained by the high unemployment rate "17.9 %" (HCP, 2018) and the high urban



331 density. These findings support our hypotheses and the suggestions from Cutter et al. (2010)
332 and H.-C. Hung et al. (2016). Further, the results of Iradjifar et al. (2016) show that the association
333 of high population density and the high incomes make the recovery after disaster quicker.

334 The overall picture of the natural resilience shows that all the three municipalities have lower
335 natural resilience. Martil had a bit low level of the NRI as compared to Fnideq and M'diq. This
336 is because of the lowest values of elevation indicator, and distance from depressions. The
337 findings are fully corresponded to the existing literature (H.-C. Hung et al., 2016), supporting
338 the relationship between elevation, flood-prone areas and the least resilience.

339 The areas with very low and low Flood Resilience Index seem to be generally associated with
340 the areas showing unstable social conditions. This observation is confirmed by the statistical
341 analysis, and studies (Godschalk, 2003; Cutter et al., 2010; Kotzee et Reyers, 2016; Moghadas
342 et al., 2019) showing that the social resilience is strongly correlated to flood resilience degree.
343 Moreover, the disparities highlighted between rural and urban areas revealed that rural areas
344 displays the lowest resilience to floods.

345 Economic and natural resilience which is tightly linked in the sites are the second most
346 statistically significant indicators linked to the total FRI. Disparities between municipalities are
347 less significant. Means that areas having low or moderate resilience to floods need equal
348 attention (Qasim et al., 2016).

349 The risk and vulnerability-oriented studies (Niazi, 2007; Snoussi et al., 2010; Nejari, 2014;
350 Satta et al., 2016) in the coastal area were used for validation. The results are consistent,
351 showing that coastal sites such Restinga plain, kabila beach, Smir lagoon and Martil-Alila plain
352 having a low resilience are highly vulnerable to the flash floods and sea level rise impacts
353 (Snoussi et al., 2010; Niazi, 2007; Satta et al., 2016). Considering all the output, this confirm
354 that the flood resilience index is relatively valid and can be adapted and tested in other



355 geographical area. Moreover, this robustness analysis make the FRI in this case of study support
356 the idea that areas with higher vulnerability levels examined have the lower resilience levels
357 (H.-C. Hung et al., 2016).

358 There is a room for improvement within the three sites. There is a need to prioritize the actions
359 contributing to enhancing the social and economic communities' levels. Providing support and
360 strengthen actions promoting social and economic level in the municipalities.

361 Further, the statistical analysis shows a significant link between the natural characteristics and
362 resilience degrees. In that situation, it is recommended to establish best practices and measures
363 to avoid urban development in flooded areas, and to provide more efforts to manage the risk of
364 floods in urbanized areas. With a strong focus into the contingency plans in case of power or
365 drinking water failure in the three municipalities.

366 Therefore, there is a need to incorporate disaster management education in college to explain
367 hazards adaptation. Also, educate people through communication devices, seminars and
368 workshop involve citizens to be aware of the damages and the climate change effects.

369 The obtained results highlight the importance of using a multidimensional approach to assess
370 flood resilience. Furthermore, GIS is also highly recommended as a solution to complex
371 situation and as a decision support tool that offer an interactive use and continuing improvement
372 (Oumaet al., 2014; Mayunga, 2007).

373 **6. Conclusion**

374 Building and enhancing resilience to floods becomes critical, as the urban development in
375 coastal area in Africa is increasingly stressed. Especially for the coastal zones situated in semi-
376 arid threatened areas. Nevertheless, in the local contexts of Morocco where this study is the
377 first attempt focusing on enhancing the understanding of resilience to floods. Highlighting the



378 application of tangible approach to summarize and present complex components linked to
379 resilience to floods.

380 The measurement of resilience to floods was piloted using a composite index and a GIS. The
381 spatial and statistical analysis gives further insights into the geographic distribution of FRI
382 across Fnideq, M'diq and Martil municipalities. Moreover, clarify the presentation of a complex
383 set of components linked in a reproducible way.

384 The findings indicates different factors can vary spatial patterns of resilience to floods. The
385 robustness of flood resilience indicator was fully tested by comparing the results against
386 additional case studies and operationalized measures of resilience.

387 The framework is flexible enough to allow the proposed index, in a future work, to take in
388 consideration the institutional component. In order to advance our understanding of the
389 complex nature of flood resilience, and provide a useful results to suggest a floods adaptation
390 strategies in coastal area.

391

392 **Acknowledgments**

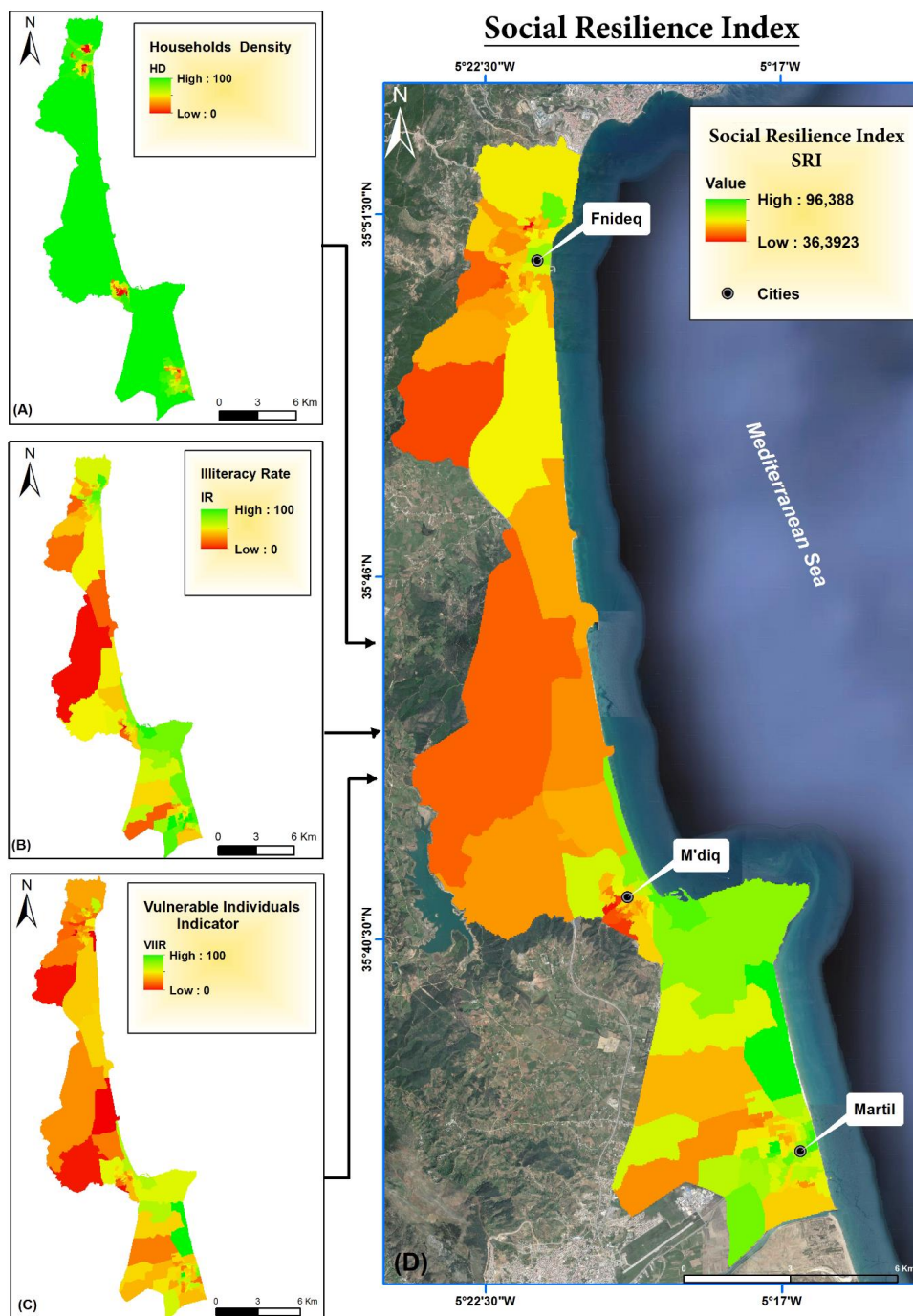
393 The authors would like to thank the Office of the High Commission for Planning (HCP) in
394 Morocco for making their data available for our study.

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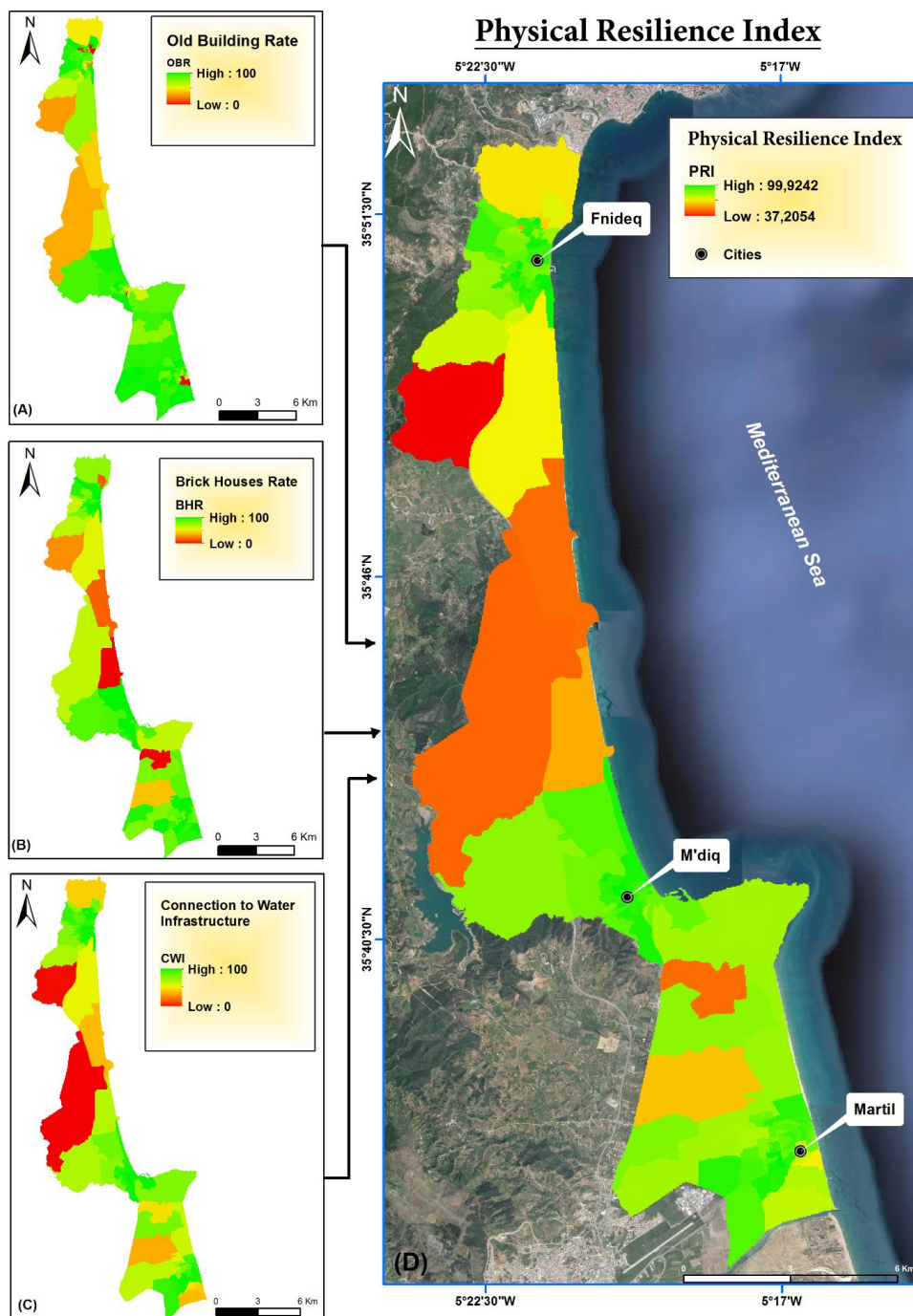


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Figure3: Spatial distribution of A: HouseholdsDensity, B: Illiteracy Rate; C: Vulnerable Individuals Indicator and D: Social Resilience Index (obtained from © Google map image in 2018).

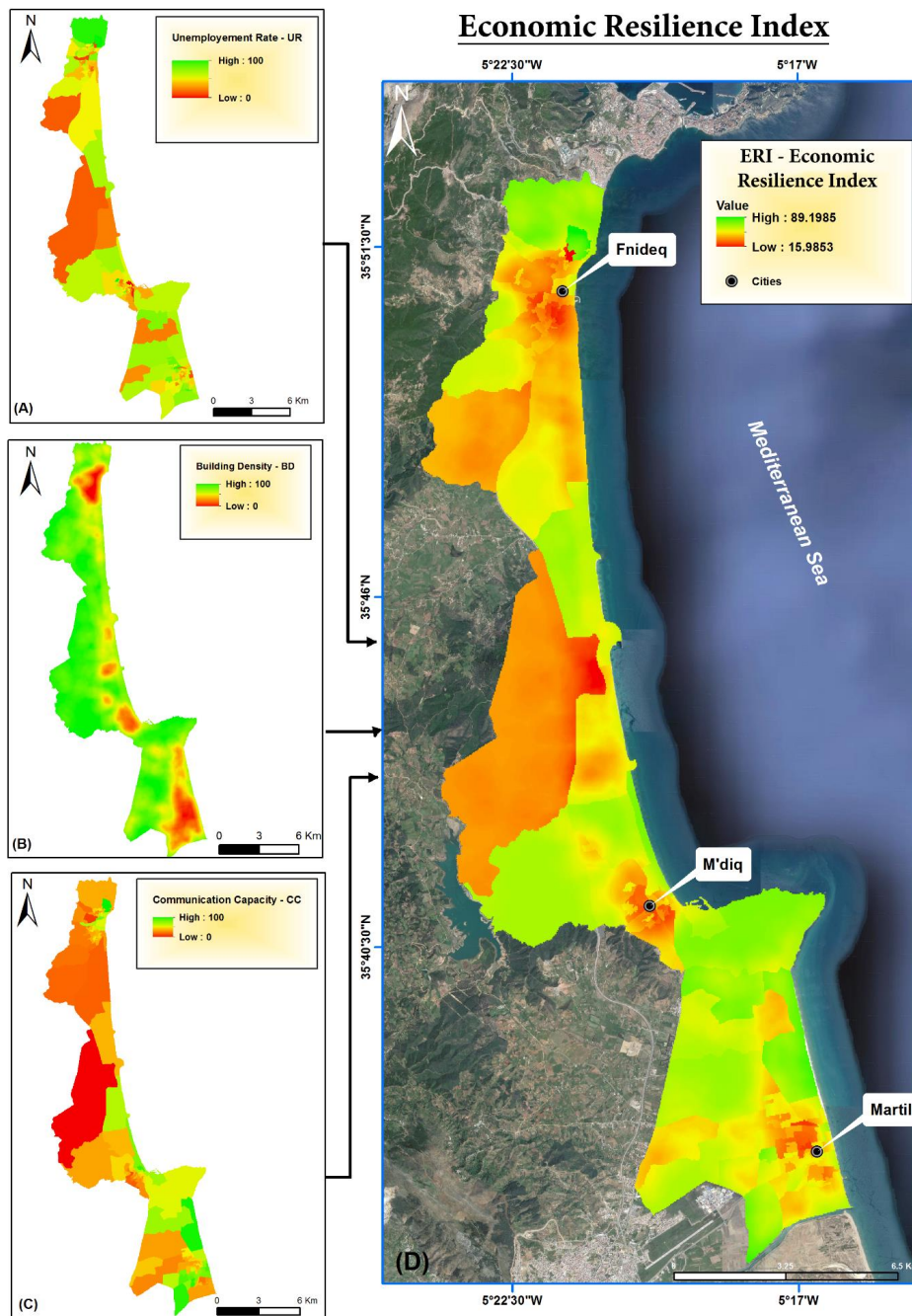


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Figure 4: Spatial distribution of A: Old Buildings Rate, B: Brick Houses Rate, C: Connection to water infrastructure and D: Physical Resilience Index (obtained from © Google map image in 2018).



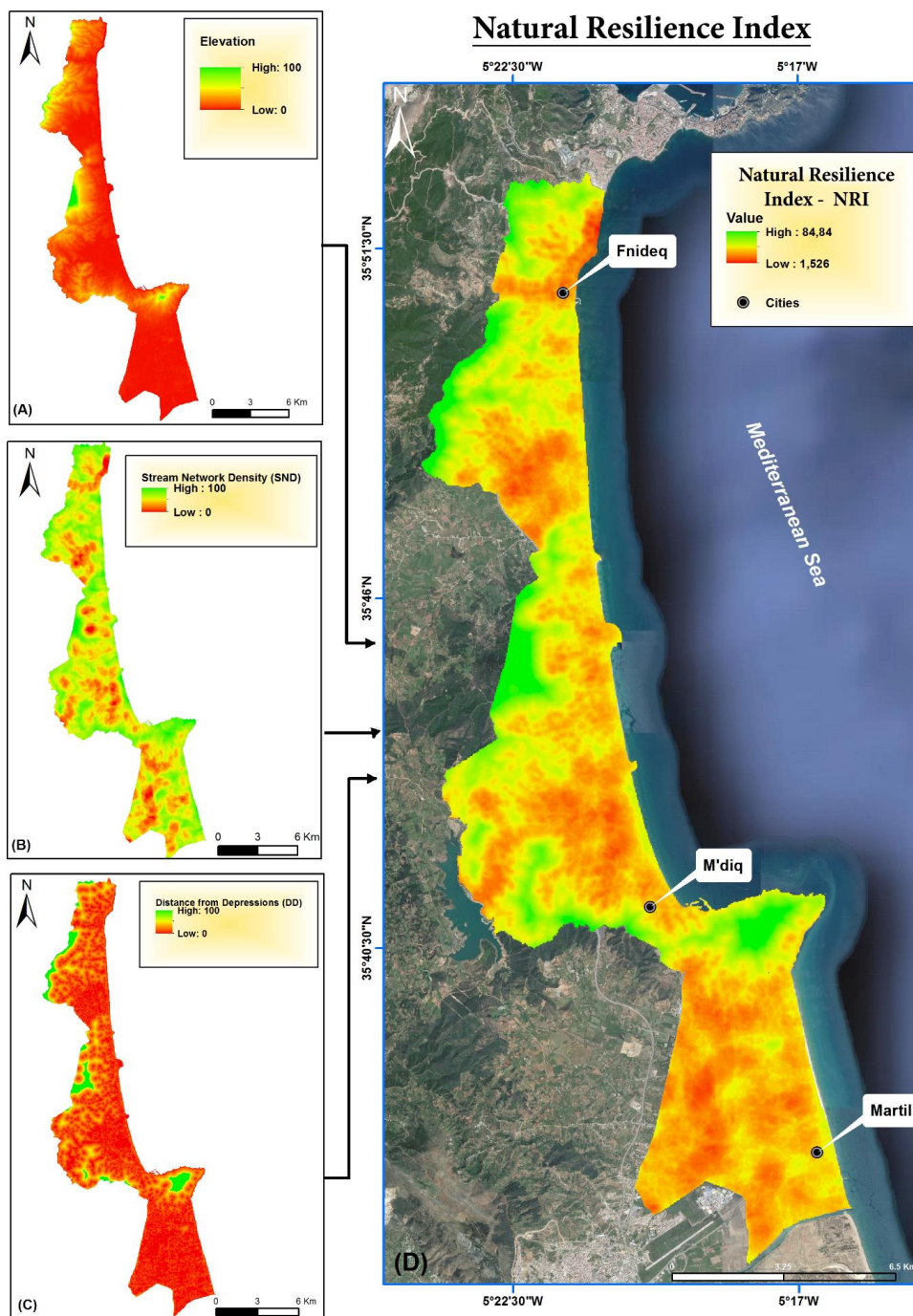
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Figure 5: Spatial distribution of A: Unemployment Rate, B: Building Density 2017, C: Communication Capacity and D: Economic Resilience Index (obtained from © Google map image in 2018)

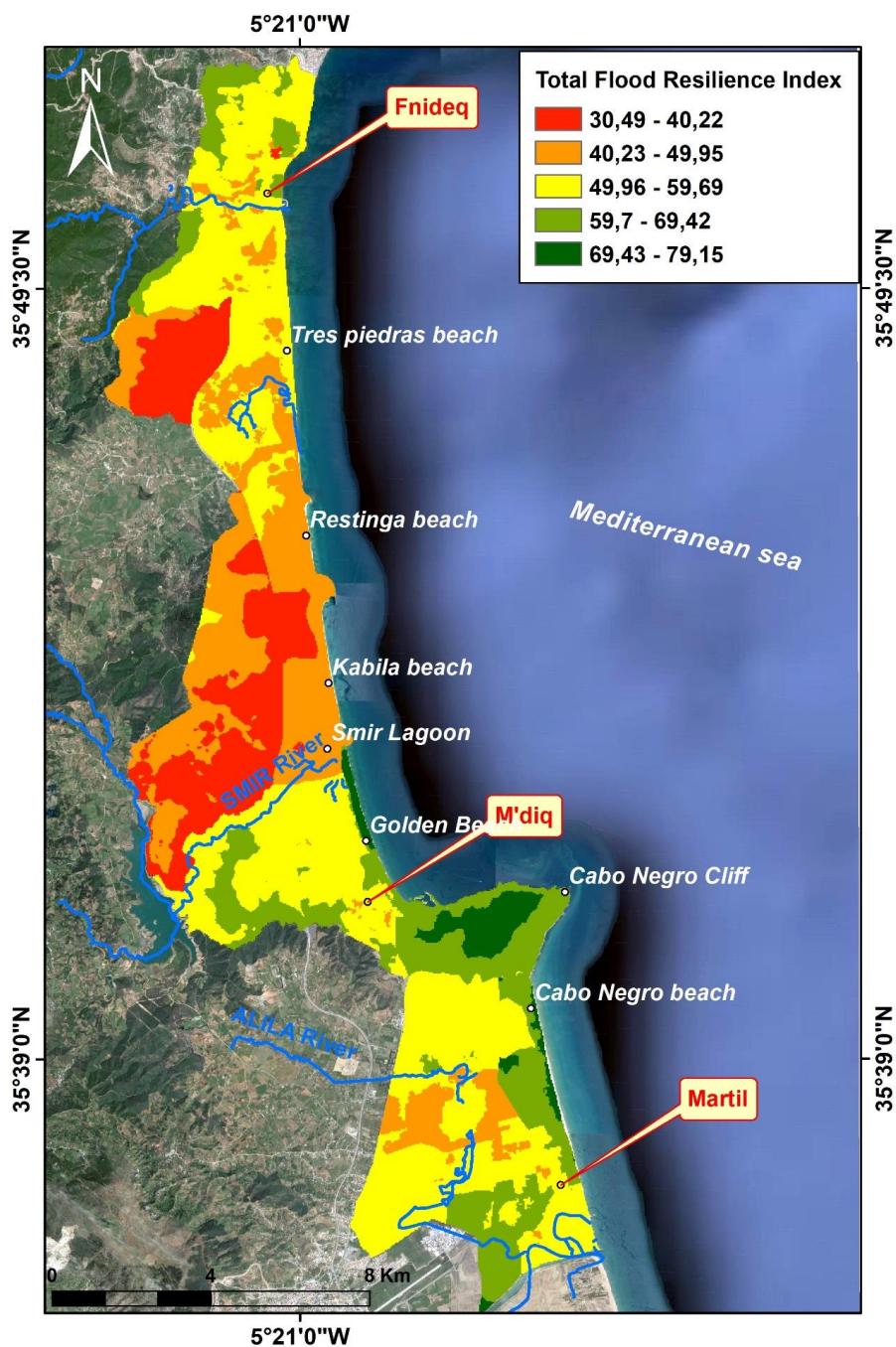


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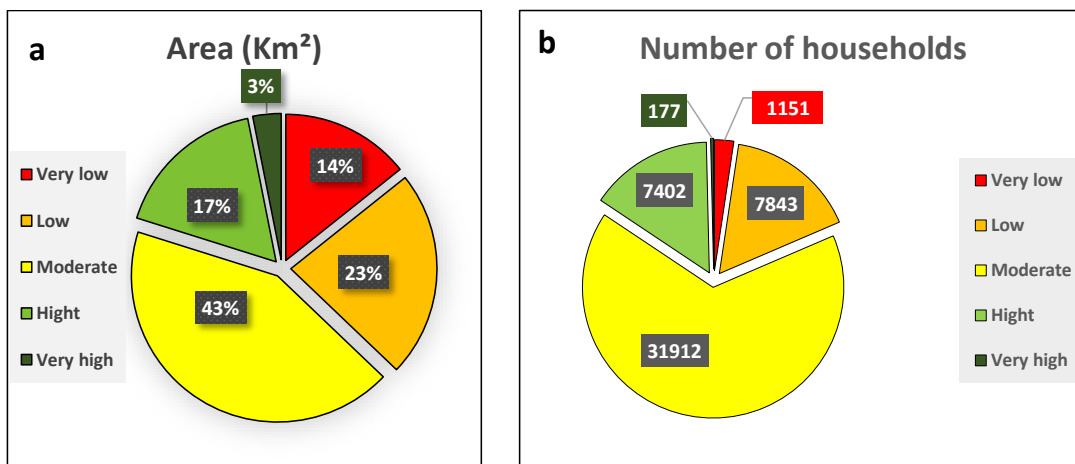
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Figure 6: Spatial distribution of A: Elevation, B: Stream Network Density, C: Distance from Depressions and D: Natural Resilience Index (obtained from © Google map image in 2018)



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413 **Figure 7:** Distribution of Total Flood Resilience Index. (obtained from © Google map image in 2018)



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Figure 8: a) Distribution of Total Flood Resilience scores according to the surface of the study area;

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b) Distribution of Total Flood Resilience scores according to Households numbers in the study area.

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