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The role of the Iraqi family in developing the economic reality An exploratory study in Babil governorate /Awlad Muslim region

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Abstract: Our country, Iraq, has faced many challenges (terrorism, corruption, and economic rentierism) in various economic sectors and mafias, and the inability of successive Iraqi governments to address economic imbalances, especially after conflicts, destruction, displacement, and military spending to confront the terrorism that destroyed the country and its people, destroyed the factories and agricultural fields, and looted and stole the landmarks of the Iraqi economy, especially in the western regions of Iraq. Accordingly, it needs quick solutions and treatments to advance and diversify the reality of the Iraqi economy, which starts with the individual and the family and their important role in reducing the suffering of society from the economic, social and political aspects. Therefore, this research aims to clarify the reality of Iraqi family and the reality of Iraqi economy and its challenges, the role of the Iraqi family, and the development of the economic reality of the country. Among the most important conclusions reached by the research is that the Iraqi family is a small administrative and economic unit that affects and is affected in a reciprocal manner by external parties. It manages its needs according to its income and works to develop its income to expand its needs and aspirations and raise its standard of living, in addition to the investing time and family unemployment in work and crafts through which the economic movement is carried out from buying and selling, supply and demand, whether rural or urban families, and that the family from the production stage to the capital stage. The human capital has a fundamental role in the general economy as it forms an integral part of it and affects it and is affected by it. Understanding this relationship can help in understanding the economic dynamics and improve them from producing a workforce, educating and training them, and enhancing their capabilities and skills. This helps in developing the local and global economy. This relationship was applied statistically in the practical aspect on the targeted sample and showed the existence of a statistically significant effect between the reality of the Iraqi family and the general economic reality.

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1. Introduction

The Iraqi family is one of the economically struggling units compared to the societies of developed and developing countries. It can be expressed as a small economic unit that affects and is affected by the general economic reality. It is the economic supporter based on financial decisions to manage its well-being and stability and according to the various sources of income and to the face political and economic challenges.

2. Materials and Methods

First: Research Problem

The Iraqi family in particular and the Iraqi society in general are characterized by social and economic solidarity in difficult times, hospitality, generosity, adherence to values and traditions, ability to adapt, cultural diversity, and rejection of sectarianism despite limited income. Therefore, the research problem lies in the economic role of Iraqi family and what it suffers from (unemployment, limited income with inflation and accumulated debts, migration and displacement with political conflicts, health problems, and chronic diseases), and its reflection on the quality of its life and stability in particular and on the economic reality of the country in general.

Second: Research objectives

The research seeks to achieve a set of objectives:

1. Clarifying the reality of Iraqi family
2. Clarifying the structure of Iraqi economy
3. Clarifying the challenges of Iraqi economic reality
4. Clarifying the reality of Iraqi family and developing the economic reality of the country.

Third: The importance of research

The importance of the research lies in several reasons:

1. Identifying the economic and social challenges of the Iraqi family (unemployment, limited income with inflation and accumulated debts, migration and displacement with political conflicts, health problems and chronic diseases).
2. Using the political orientation to support the family economy and transform it into a working, productive, supportive family, such as material and moral support for small projects, creating job opportunities, reducing the unemployment, combating the corruption, and supporting the family in the health and education sector.
3. Encouraging the agricultural families with agricultural support, enhancing investment confidence, and investing the agricultural outputs in local and global markets.
4. Enhancing the economic role of women through their participation in productive activities and developing and improving their current skills for their effective role in supporting, motivating, and encouraging family members economically.

Fourth: Research hypotheses

1. The first main hypothesis states that there is a statistically significant correlation at the significance level (0.05) between the reality of the Iraqi family and the development of the general economic reality.
2. The second main hypothesis states that there is a significant influence relationship at the significance level (0.05) between the reality of the Iraqi family and the development of the general economic reality.

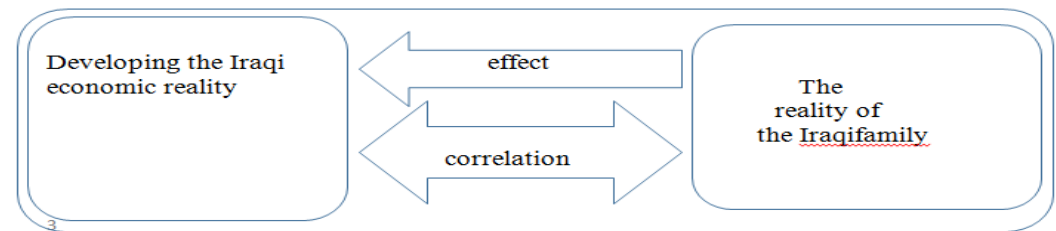
Fifth: Research limits

1. **Spatial limits:** The spatial limits of the research are represented in the village of Awlad Muslim/Babylon Governorate.
2. **Human resources:** The human resources are represented by a sample of families randomly selected from urban and rural families who responded to the questionnaire questions in the village of Awlad Muslim/Babylon Governorate.
3. **Time limits:** This is the period that the research takes and begins with choosing the title, preparing the theoretical framework, collecting the initial data from the research community (the village of Awlad Muslim/Babylon Governorate), distributing the questionnaire and returning it, and personal interviews, which was approximately three months.
4. **Research limits:** The researcher adhered to the research variables, which are two (the reality of the Iraqi family and the development of the country's economic reality).

Sixth: The hypothetical plan of research

The research plan is manifested in figure (1).

Figure (1):



Seventh: Previous studies

1. Al-Sawan, Najat Ibrahim "Domestic Work and Improving the Economic Level of the Family", University of Tripoli, Libya, 2019.

The importance of the research lies in the fact that it provides realistic data that determine the extent of women's participation in productive work, which in turn contributes to the advancement of the family from consumption to production. As for the objectives of the research, it is to reveal the economic characteristics of women working in the field of manual domestic work and to show the relationship between manual domestic works in contributing to the providing needs. The problem was in the form of a question (Is there a relationship between the family's productive domestic work and improving the economic level?). The most important conclusions of the research were through analyzing the questionnaire data used with the presence of an effective contribution of domestic work income in improving the family's economic situation.

2. Al-Khader, Kholoud Fahd "The Reality of the Role of the Saudi Family in the Economic Education of Children in Light of the Repercussions of Globalization", Journal of the Faculty of Education, (Assiut), volume (37), issue 4, April 2021, page 233-272.

The study aimed to identify the role of the family in the economic education of children in light of the repercussions of Globalization according to the following areas: Production, rationalization of consumption, and savings. As for the research method, tool and sample, the questionnaire was applied to 380 mothers of male and female students in the intermediate stage in the city of Buraidah, using a descriptive survey method. The most important conclusions were that the field of production ranked first, rationalization of consumption ranked second, and the field of savings ranked third according to the arithmetic mean and standard deviation measures. As for the current research study, it addressed the reality of the Iraqi family socially, economically and politically and its role in developing, improving and improving the general economic reality of the country.

3. Results

The Iraqi family is characterized by a vital and effective role in societal construction and economic development because it is the source of culture, economy, and thought for the human self. The more sound the construction is in this incubator, the more sound the family atmosphere will be. The Iraqi family has a material and spiritual status that no other may reach. It is keen on its cohesion, continuity, and continuity in a series of organized operations as it is the first social environment that educates the individuals materially, economically and socially. It is considered the basic unit in the Iraqi society, and it has an important role in the national economy and is affected by many economic, social and political factors, and in turn affects the standard of living and lifestyle of the family. This research is an attempt to understand the reality of the family in Iraq and its impact on the development of the country's economic reality and the challenges it faces. The challenges facing the family in Iraq are:

2.2 Stability, security situation, policies, political conflicts and partisanship

In recent years, Iraq has suffered from security challenges, instability and ongoing threats, including terrorism and epidemics, which have had a major impact on the increasing production costs, diverting reconstruction resources to unproductive activities, forced migration from the country for investing companies, opportunities to attract capital and

their role in causing a severe shortage in the production of public services (electricity, oil derivatives, and the spread of the black market). The family has a large share in these challenges:

1. Family conflicts due to differences in points of view due to the existence of family division according to partisan currents, which makes the family a raging volcano in the face of any discussion.
2. The allocation of the state budget by the parties, in addition to the largest share to impose the stability and confront the terrorist and epidemic challenges, so the Iraqi individual is far from sight.
3. The lack of security and the control of terrorism in all its forms have helped form armies of unemployed people who suffer from free time and financial hardship, which has led to illegal ways to meet their daily needs.
4. The near absence of government spending in the areas of social support, basic services, and economic reforms for the family.
5. The quota system of parties has a devastating effect in forcibly controlling the lands that support the majority of rural families (Al-Iraqi, website).

2.3 Economic and social challenges

The domestic violence and the intense conflict between its members due to the family disintegration, psychological pressures, distancing from the Islamic values, unemployment, inability to meet their various needs, and the high cost of living as a result of high inflation rates, migration, and the challenges of adapting to new environments. All of these challenges are caused by the standard of living and poverty, which is one of the most dangerous economic problems facing the Iraqi society due to its bitter repercussions on the people's health, social, and educational lives. The phenomenon of poverty became apparent in Iraq in the nineties of the last century for military reasons, in addition to the international sanctions imposed on Iraq and the policy of previous regimes to harness the budget for wars and building power, in which the population lived a passion for living, in which they were forced to work overtime and rely on the items of the ration card, and on their relatives who were abroad or selling their belongings. The World Bank statistics indicate that about 25% of Iraqis live below the poverty line, and it is more concentrated in rural areas than urban areas (Youssef, 2019: 45 (Facilitator, website)).

2.4 Cybersecurity challenges

Iraqi families face a major challenge with the expansion of the use of the Internet and technology, including electronic blackmail, piracy, malware, suspicious sites and viruses, phishing, unsafe privacy, electronic harassment and exploitation of children and adolescents, technological addiction, misleading and false news, and forced payment of amounts. These challenges have a major economic impact, such as the theft of money and the fraud with smart cards, in addition to the increasing unemployment, psychological pressures, and lack of confidence in e-commerce and electronic banking services, thus limiting the general digital economy.

2.5 Service challenges

Iraqi families suffer from the deterioration of the service sector: Electricity, water, health, education, transportation, housing, and environmental pollution. The deterioration of these sectors pushes the Iraqi families to resort to alternative, expensive methods to meet their needs, which burden the family budget: Generators to provide electricity, private clinics and health centers, renting private transportation, private education, housing rents, and private landfill operations.

2.6 Strategies to improve the economic situation of the Iraqi family

Iraq is characterized by many latent energies, capabilities, and competencies, in addition to its fertile ground and tributaries that enable it to be a source for improving and developing its products internationally and regionally, especially since it has proven this in a previous period of time. Therefore, the all available energies (unemployment) must

be exploited to revive the general economic situation. This was done by supporting the family to be productive as the pole of the general economy, whether rural or urban, economically and socially, to have an investment character, regardless of whether its activities are small or large (Youssef, 2019: 23). The educational system plays an active role in the labor market to produce workers capable of advanced work and technology. Therefore, Iraq must focus on developing educational capabilities for free and exploiting what can be exploited from the human resources in order to push the economy forward and work to create scientific departments that suit the labor market and focus on developing curricula to suit the needs of the country.

The country must take measures to combat the terrorism, security measures, laws and legislation to confront their terrorist activities, in addition to military intervention to eliminate the terrorist dens, and thus the family lives in a state of psychological and security stability to resume its economic activity.

As for strategies to prevent the political and party conflicts, these conflicts must be resolved through peaceful means, dialogue, and negotiations instead of violence and threats that have claimed the stability of Iraqi families and reforming the electoral system, so that it is fair and transparent without marginalization that leads to tensions between the members and parties, in addition to activating the law in a fair and equal manner for all parties.

While the cybersecurity strategy is to protect the data from fraud and theft, prevent the threats and exploitation by using strong passwords that are difficult to hack, block links, avoid suspicious files, apply anti-virus programs, and provide continuous awareness and training regarding the electronic phishing (Al-Zubaidi, 2007: 104). From the above, one can show that the Iraqi family is a small administrative and economic unit that influences and is influenced in a reciprocal manner by external parties. It manages its needs according to its income and works to develop its income to expand its needs and aspirations and raise its standard of living, in addition to investing time and family unemployment in work and crafts through which the economic movement takes place, including buying and selling, supply, and demand, whether they are rural or urban families.

2.7 The reality of Iraqi economy

Iraq depends solely on the production and export of crude oil to generate the gross domestic product, finance the general budget, and as a source of foreign currencies. This is called a rentier economy, and thus it is one-sided in the almost complete absence of other sectors, such as industry, agriculture, and trade. It is an arena for international economic fluctuations that occur in global oil prices, which produce fluctuations in local economic conditions. It suffers from monetary inflation (imported inflation) as a result of changes in the prices of imported goods, which are directly reflected in the general level of prices and purchasing power, in addition to the economic devastation resulting from the Covid-19 pandemic, ongoing terrorist and military activity, political instability, and lack of confidence in subordinates. This is what makes the Iraqi economy suffer from fragility and requires economic nutrients, strategic plans, and optimal exploitation of resources (Iraqi Economy Overview).

There is a major fundamental and structural fragility that has made the Iraqi economy one of the economically exposed countries with a single resource to support its general budget. On the other hand, it is one of the economies dependents on countries exporting various goods and services that depend on black revenue (oil) that is subject to depletion and extinction to cover its expenses, in addition to political and security deterioration, unemployment, poverty, financial, and administrative corruption.

Section Three: Structure of Iraqi Economy

3.1 Agricultural economy

The area of Iraq is approximately 430 km², its borders are Turkey, Iran, Syria, Saudi Arabia and Kuwait. It is the land of the Tigris and Euphrates, the tributaries and agriculture and

its products because it is characterized by fertility of more than 20% of the total area. Agriculture is considered the traditional and basic activity in Iraq because it is considered the homeland of agriculture with its animal and agricultural aspects. See Figure (1).

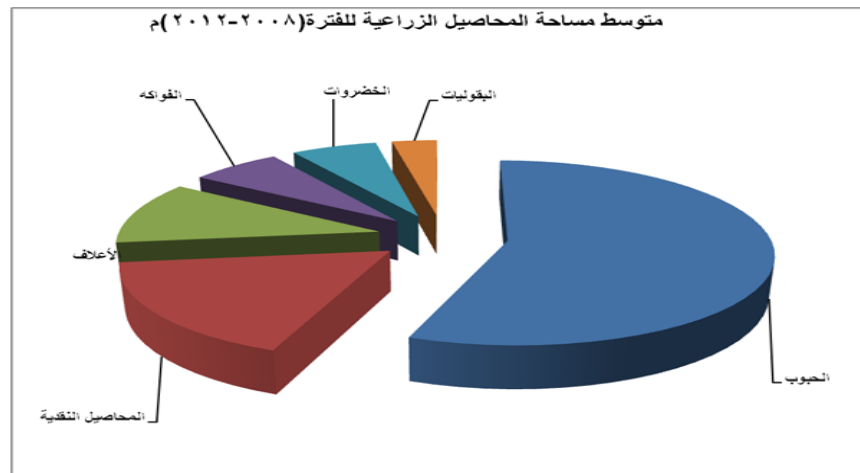


Figure (2): Diagram showing the types of agricultural crops for the period 2008-2012 (Website)

(الحبوب) Grains, (الخضروات)Vegetables, (الفواكه) Fruits, (الاعلاف) Feed, (المحاصيل النقدية) Cash crops

The plan (2) has an appearance and an interior. Its appearance is the biological aspect of planting, propagating, hybridizing, raising and breeding animals, which ensures the preservation of the lineage of living organisms from extinction, and its interior is the human aspect of it, representing the second face of life on the surface of the Earth in all its environments, atmospheres and oceans, as it is the main supplier of food directly and indirectly for every human being and absolutely. Before the discovery of oil and its derivatives, its export, and until the mid-fifties of the last century, Iraq was considered an agricultural country and 70% of the population lived in the countryside and invested approximately 53% of the total workforce in the Iraqi economy, and a source of income for a large segment of Iraqi society that practices agriculture or lives in the countryside, which contributes 32.6% to the gross domestic product and the state of self-sufficiency in agricultural and animal products to a large extent. Therefore, the agricultural sector in Iraq at that time was one of the main sectors in the Iraqi economy and its effective contribution to the formation of the gross national product, as it occupied an advanced position among the other sectors if one excludes the oil sector from it (Al-Asadi, 2010: 45). From the above, one can show that the Iraqi agriculture in the periods prior to the economic decline is characterized as the backbone of the Iraqi economy for long periods because its land is a fertile incubator with the presence of the two rivers (Tigris and Euphrates) in addition to the presence of a large workforce in the same sector and the great support from the state morally, materially, advisory, and the agricultural technology available to serve this sector.

It is noted that the Iraqi agricultural sector has been declining significantly since 2003, especially in the recent years, and the cultivated areas in Iraq have decreased by half, amounting to two million and five hundred thousand dunums, which represents (5%) of the cultivated area in the year (2020). The most important reasons for the decline in the contribution of the agricultural economic sector in Iraq can be summarized as follows:

1. The water problem: One of the main reasons that the Iraqi agriculture suffers from is the sources of neighboring countries, where the glories of Benwameh have returned and they have a devastating effect on the decline in water resources in the recent years, namely Turkey, Iran and Syria, especially the Turkish side, which has reduced the Iraq's water

share dramatically and threatened the Iraqi agricultural reality at its core, due to the (KAP) project, which the successive Turkish governments have begun to build more than (22) dams on the sources of the Tigris and Euphrates rivers. And, the total number of dams built by Turkey amounted to about (208) dams, which deprived Iraq of more than (95%) of the waters of the Tigris and Euphrates. This led to a decrease in the cultivated areas in Iraq by half, amounting to two million and five hundred thousand dunams, which represents (50%) of the cultivated area in the year (2020), in addition to the Iranian side, where it closed the tributaries that flow into the Shatt al-Arab and other Iraqi lands, and Syria expanded its use of the Euphrates River. The glories of the originating countries can be explained in numbers: The quantities of water entering Iraq via the Euphrates River were (23 billion m³) and currently being (13 billion m³), while what enters from the Tigris River from Turkey was about (28 billion m³) and currently being (18 billion m³).

2. The problem of the reality of the Iraqi farmer and technical backwardness: The agricultural economy is greatly affected by the living, educational, health, social and economic conditions of the farmer, traditional agricultural methods, poverty, ignorance and disease, with the absence of agricultural technology and awareness campaigns in all its aspects and state support to raise the level of the deteriorating condition of the Iraqi farmer. All of this made him defenseless in the face of these indicators, which resulted in a decrease in the volume of production, and the migration of many of them to large cities.

3. The problem of almost non-existent agricultural allocations: The investment allocations in the general budget were (210) billion dinars in 2004, constituted (18.7%) of the investment allocations and (1%) of the general budget. They rose to (1059) billion in 2008 and (4.3%) of the investment allocations, (1.2%) of the budget, and in 2011, it amounted to (1683) billion, (5.6%) of the investment allocations, and (1.7%) of the budget. While they decreased to (4.1%) of the investment specializations in 2015 and (1.2%) of the budget, due to neglecting the agricultural aspect and supporting security, defense, health and displaced persons, especially after the ISIS terrorism and the Corona pandemic.

From the above, one can show that the agriculture, after it was the backbone of the Iraqi economy, has become the secondary and almost finished pillar due to several factors, including politics, partisanship, and the state's distancing from this sector, in addition to the irrigation disputes and the destruction of infrastructure that changed the features of the land of Sawad and became a land of drought, neglect, migration, and urban investment. See Figure (3).



Figure (3)

3.2 Industrial economy: The industrial street suffers from a low reality after 2003 compared to developed countries, which led to the closure of large factories famous for their products and the dismissal of their workers because the source of funding for this sector is oil, which was the source of funding for other external parties. Previously, since 1973, it has owned most of the country's producing oil fields. The oil resources constituted

93% of the value of Iraq's exports during the years 1966-1968, and the percentage rose to 98% in 1977, which made the oil exports only. Therefore, the trend became to develop plans for developing other sectors, such as agriculture and industry to support the national economy. This was facilitated by the availability of amounts from oil revenues, which increased from (55.5) million dollars in 1970 to (24.8) billion dollars in 1980 and to (31.7) billion dollars in 2005 through the export of (1.6) million barrels per day at a price of 55 dollars per barrel. The increase in oil revenues was directed towards developing reconstruction projects in the country, especially industry, including:

- **Industry, textiles and leather:** They include the cotton spinning and weaving industry, the wool spinning and weaving industry, the silk spinning and weaving industry, the leather industry, the ready-made clothing industry, and the rug and carpet industry. Iraq was one of the leading countries in the cotton, wool and leather textile industry, and this industry had a large presence in the market, as the Iraqi factories competed in the quality and diversity of production with foreign products, and as they covered the traditional, military, modern and rural individual needs (Al-Shafaq website).

- **Building materials industry:** It includes cement which is the largest and most powerful industry in Iraq and appeared in Iraq in the early fifties. There are many factories in Iraq: The new Badoush factory, the old Badoush factory, and the Badoush expansion factory in Nineveh; two factories in the Hammam Al-Alil district south of Mosul/Nineveh, a factory in Sinjar, which is a huge and giant factory in Nineveh Governorate; the Fallujah Cement Factory in Anbar Governorate; the Kabisa Cement Factory in Anbar Governorate; the Sarjnar Factory in Sulaymaniyah, which is a giant factory; the Saddah Cement Factory in Babylon; the Karbala Cement Factory in Karbala Governorate; the Kufa Cement Factory in Najaf Governorate; the Samawah Cement Factory in Muthanna Governorate; the Muthanna Cement Factory in Muthanna Governorate; a group of other factories in Kirkuk, Sulaymaniyah, and Basra; and the Mas Cement Factory, one of the largest factories in Iraq in Sulaymaniyah, Bazian.

- Chemical industries:

- ◉ Petrochemical industry, refining industry, and liquefied gas industry

- ◉ Chemical fertilizers, including two plants in Basra to produce urea and ammonia, and there is a large plant in the northwest of Rutba, south of Qaim in Anbar Governorate in the Akka Shat area that produces 100% of the production of phosphate fertilizers in Iraq, as well as there is a plant in Baiji that produces urea and ammonia

- ◉ Paper, detergents and glass industries

- ◉ Pharmaceuticals: It is one of the very important industries in Iraq, represented by the General Company for Chemical Industries and its largest plant is the Samarra facility for the production of medicines, as well as there are other plants in Baghdad, Diyala, and Babylon, meaning that Iraq has achieved 70% of its self-sufficiency.

- Basic metal and electrical industries: Iron and steel in Basra, in the Umm Qasr district, south of Basra, where the iron is produced in three stages: Iron, shillman, and reinforcing and construction iron. There is a second complex in Karbala and the third complex in Wasit Governorate.

3.3 Tourism economy: The land of Iraq has witnessed a distinct tourism activity every year compared to other countries, due to the presence of tourism components and environmental, historical, cultural, therapeutic, religious, and many other tourism sites. The following is a list of the most important tourist attractions in Iraq. Among the most important environmental tourism landmarks are the banks of the Tigris and Euphrates rivers, waterfalls, and mountains in northern Iraq, in addition to the summer resorts that witness a great turnout in the hot summer days, see figure (4), including:



Figure (4):

Bekhal Waterfalls, Rawand Waze, Kali Ali Bek Waterfall, Haj Omran Summer Resort, Ahmed Awa Waterfalls, Dokan Lake, Lower Zab, Darbandikhan Lake, Sarjnar Summer Resort and other dazzling Iraqi landmarks in addition to the therapeutic tourist landmarks Hamam Al-Alil in Nineveh, Hajlan Valley in Anbar Governorate, Ain Al-Tamr in Karbala, and Sawa Lake in Muthanna Governorate. This is incomparable to the historical Iraqi archaeological landmarks, including: Aqar Quf Ziggurat, Sargon Castle, Dalal Bridge, Lalish Temple, Kirkuk Castle, Al-Muzaffari Minaret, Shandar Cave, in addition to religious landmarks, such as Al-Kadhimiya Mosque, Baratha Mosque, Imam Abu Hanifa Al-Nu'man Mosque and Shrine, Sheikh Abdul Qadir Al-Jilani Mosque and Shrine, Al-Khulafa Mosque, Latin Church, Our Lady of Salvation Church, Karbala, Al-Hussainiya Al-Tahraniyya, Al-Hussaini Camp, Imam Hussein Shrine, Imam Abbas Shrine, Basra and its landmarks, Basra Grand Mosque, Imam Ali's Step Mosque, Sayyid Ali al-Moussawi Mosque, al-Maqam Mosque, and the cultural ones have an effective role because they represent the civilization of Iraq. The most important of them are the Abbasid Palace, the Mustansiriya School, the Muwaffaqiya School, the Saray Market, the Baghdad Museum, the Gates of Baghdad, Khan Marjan, al-Mutanabbi Street, the Muzaffari Minaret, the Kurdish Textile Museum, the Iwan of Madain, the Citadel Museum, Tell Uwaina, Mosul Citadel, Mount Mar Daniel, the city of Ashur, the city of Kaleh, the Kingdom of Hatra, the city of Ashur, the ancient city of Babylon, Tell al-Rimah, Tell Uqair and many other Iraqi civilizations. These landmarks are considered a tourist attraction, whether locally or internationally, for exploration, entertainment, knowledge, treatment, and worship. There are other sectors that play an effective role in supporting the economy, but there has been no opportunity to mention them due to the limited research, so some of them have been focused on.

From the above, one can manifest that the Iraqi industrial reality before the collapse was characterized by technology, infrastructure, skilled labor, security, stability, opportunities, capabilities, government support, global competition, and continuous innovations to improve the production and economic efficiency. The Iraqi economy after 2003 suffered from challenges that led the country to the abyss, see figure (5):



Figure (5)

1. Corruption, mismanagement, unemployment and poverty (Al-Qaraghuli, 8: 2006) and (Al-Moussawi, 8: 2007):

As an economic epidemic that is devastating to the state entity, Iraq is in an advanced position in the global corruption classification. This is evident through the depletion of the state treasury and the deterioration of vital sectors (productive and service industries, and infrastructure). In addition, the social repercussions of this widespread corruption are no less serious than the economic results. The corruption leads to the distortion of moral values based on honesty, integrity, justice, equality and equal opportunities. The societal corruption is formed in the lack of professionalism in work, irresponsibility and negative intentions. The decline in living standards leads to a decline in economic growth rates, the spread of crimes, social congestion and hatred, and an increase in the cost of government services. Unemployment rates rose to 16.5 by the beginning of 2024, and poverty rates increased by about 22% according to the Iraqi Ministry of Planning (equivalent to about 10 million people in Iraq).

2. Over-reliance on oil (high rent):

After the period of the American pandemic's destruction of Iraq, which is greater than the Corona pandemic in its effects and repercussions on the Iraqi economy in all its sectors (agricultural, industrial, service, infrastructure, and investment), it made the country completely dependent on oil only to support the budget. This resource is exposed to continuous fluctuations in international barrel prices, and thus the state budget is at the mercy of these fluctuations. Therefore, the budget cannot support any sector due to poor planning in oil prices and the sudden decline. This is what is called a fragile economy exposed to shocks.

3. The dysfunction of the banking system:

After the fall of the regime in 2003, the looting of banks and the occupation of Iraq, the banking system in Iraq remained suspended for a long time, which represented by the commercial, specialized and investment banks, the Central Bank, the intermediary companies, and the Iraqi Stock Exchange. The phase of reviving the banking economy began by reopening the Central Bank and addressing the problems of the suspension of financial and banking work, the fluctuation of the currency exchange rate against other currencies, ineffective economic policies, political and security deterioration, the decline in oil prices to the abyss, and the traditional methods of the oil sector and export capacities. The danger was reflected in oil revenues, distorting the financial situation in Iraq and creating pressure on the reserves that the Central Bank kept to support the economy.

4. Petty money and the dollar: At the heart of Iraqi monetary, the financial policy lies the complex financial and legal drama and its political struggle over economic sovereignty. Under the post-2003 agreements, Iraqi oil revenues do not go directly to the Iraqi state treasury but are transferred to the US Federal Reserve and deposited in a special account called "Iraq Development", which later became known as Iraq-2. This has raised the concerns among the Iraqi observers and experts who see it as a restriction on the national sovereignty and interference in Iraq's financial and monetary affairs, which is a violation of Iraq's sovereignty and its right to fully control its resources like the rest of the world.

5. Industrial burden: The industrial sector, operating in 2003, has transformed from a sector that supports the Iraqi economy into a major burden and pressure on the state's public finances, due to the high expenses incurred by the government to cover the operating costs of government factories and plants that do not produce any goods or whose production is almost incompatible with imported goods due to their poor quality and high cost compared to imported goods, and indirectly contributes to strengthening the import base and increasing reliance on imported products and goods.

Section Four: The Iraqi Family and the Development of the Country's Economic Reality
Introduction

The family is considered the pole of society in values, customs and economic directives, as its role is not limited to social upbringing and education, but extends to correct economic upbringing, which has an effective role in the general economy, such as material and moral support in creating small, large and virtual investment opportunities to attract unemployment, improve the living standards and contribute to reducing the poverty rate, thus improving the economic reality:

1. A productive project to display goods:

It is productive through its activities with the skills and resources available to raise its standard of living and achieve self-sufficiency, and is represented by handicrafts, sewing, carpets, pottery, weaving, carpentry, ready-made foods, pickles, bread, sweets, poultry, sheep, and sustainable and seasonal agriculture, especially rural agriculture, in the form of a productive project, and it can be a small project or a factory or be more extensive.

2. Service project: It is a service unit that seeks self-sufficiency through services to others, such as performing the service inside or outside the family and for a fee that is not subject to a specific price, but rather an agreement between the two parties, such as teaching, house cleaning, health care, electrical maintenance, construction work, consulting work, and transportation.

3. Goods consumption project (demand for goods): It is an entity that consumes a lot of resources, including economic resources, such as daily needs (food, education, and health), environmental consumption of natural resources (water, electricity, and communications), and social consumption, which is what the Iraqi family needs to manage its own affairs (treatment, entertainment).

4. Entrepreneurship project: It is a small unit that encourages its members to think innovatively and develop it to build an economic project. It does not only encourage, but also financial and moral support to start the project through the cooperation of family members to finance it, support it, encourage it personally, and think about managing the development of plans and sharing ideas and experiences to establish the project.

5. Monthly income management unit: The family income is like the state's general budget. Resources must be managed so that they cover public expenditures almost without resorting to loans that burden the state or reducing unnecessary expenditures and postponing them until the future is possible. This is the reality of the Iraqi family, which reflects on the economic reality and reduces the inflation cases. It disposes of the income based on a monthly budget that it prepares.

6. Savings and investment unit: Where the Iraqi family always seeks to save part of the income, either surplus or forced to apply the saying (white penny is useful in a rainy day) and it is saved in banks or funds with a return to meet the family's needs or buy stocks and bonds with regular interest.

7. Future planning unit: The family is a source of security in the present and future for its members, so it always seeks to secure their future by investing in real estate, health insurance for children, fire insurance, and buying stocks or bonds in the names of its members.

8. Human capital building unit: The family is considered a school for generations from which they learned values and morals and rejected the mechanisms of any type of financial and administrative corruption. They also learned financial management skills, entrepreneurship, promoting a culture of work and financial responsibility among its members, stimulating the spirit of innovation, and directing the children and youth towards studying and choosing economic paths.

From the above, one can understand that the family, from the production stage to the human capital stage, has a fundamental role in the general economy, as it forms an integral part of it, affects it, and is affected by it. Understanding this relationship can help in understanding the economic dynamics, improving them from producing a workforce, educating and training them, and enhancing their capabilities and skills. This helps in developing the local and global economy.

Section Fifth: The Applied Aspect of Research

5.1 Research community: The Awlad Muslim (PBUH) area is one of the religious tourist areas located 22.4 km from Karbala, west of Al-Musayyib city in Babil Governorate on the road linking Karbala and Baghdad. It was chosen as a research community because it is characterized by population diversity (urban and rural), culture, and diversity of professions and businesses between agriculture, herding, small projects, and manual work, and in the state sectors.

5.2 Testing the distribution of the answers of the researched sample:

This is done by using appropriate statistical tools in the analysis, testing, interpretation of the results of the hypotheses of association between the research variables, and testing and analyzing the results of the hypotheses of influence and interpreting them using the ready-made statistical program (SPSS) to extract the value of the Pearson correlation coefficient and extract the simple linear regression.

1. Data distribution test:

The research data was obtained according to the questionnaire on the website https://docs.google.com/forms/d/1wLlp0_2WXTODt5N21Wwne-PIZf2jF6KavxIIDNedLHE/edit?usp=drivesdk.

Knowing the type of data distribution (normal or abnormal) is one of the important conditions for statistical analysis in order to use the appropriate statistical tools. It became clear when testing (Normality Test) that the data distribution was normal.

If the sample is large (i.e. from (100) and above), it must be tested by (Kolmogorov-Smirnov) test, but if the sample is small (i.e. from (100) and below), one uses the (Shapiro-wilk) test. Since the research sample was (113) questionnaires distributed randomly in the research community, the (Kolmogorov-Smirnov) test was adopted. The value of the variable (Iraqi family) was (0.065) and at a significance level (sig.) (0.200), Table (1). As for the variable (economic reality), the value was (0.060) and at a significance level (sig.) (0.200).

Through these results, it becomes clear that both of the significance values are higher than the significance value (0.05), which is considered the minimum limit for considering that this data has a normal distribution, and from here, it becomes clear that the distribution of the data for the study in this case is considered normal.

Table (1): Data Distribution Test

Prepared by the researcher based on the outputs of the (SPSS) program

| Variable | Kolmogorov-Smirnov | Sig. | Distribution type |
|---------------------------------|--------------------|-------|-------------------|
| The role of the Iraqi family | 0.065 | 0.200 | Natural |
| Developing the economic reality | 0.060 | 0.200 | Natural |

2. The criterion for judging the strength of the correlation coefficient:

Before starting to test the hypotheses, the following Table (2) indicates the criterion for judging the strength of the correlation coefficient:

Table (2): The size of the correlation coefficient and its interpretation

| Interpretation | Correlation coefficient size |
|--------------------------------|------------------------------|
| Weak positive relationship | +0.1 to +0.3 |
| Moderate positive relationship | +0.3 to +0.5 |

| | |
|--------------------------------|---------------------|
| Strong positive relationship | +0.5 to +1.0 |
| No relationship or very weak | -0.1 to +0.1 |
| Weak negative relationship | -0.1 to -0.3 |
| Moderate negative relationship | -0.3 to -0.5 |
| Strong negative relationship | -0.5 to -1.0 |

3. Testing the hypotheses of association between the research variables:

The correlation relationship between the Iraqi family and the economic development of the country, which was stipulated in the first main hypothesis and the resulting sub-hypotheses, would be tested and analyzed through the use of the simple correlation coefficient. The first main hypothesis was based on the expectation (there is a significant correlation relationship at a significance level of 0.05 between the reality of Iraqi family and the economic development of country), and in order to accept this hypothesis or not, the simple correlation coefficients were tested in order to determine the type of relationship between the independent variable, which is the Iraqi family, and the dependent variable, which is the economic development, Table (3).

4. Testing the relationship between the Iraqi family and the country's economic development

Table (3) shows the amount of correlation between the Iraqi family and the country's economic development, which reached (0.465**) at a significance level of (0.05). This indicates that there is a medium direct correlation between the Iraqi family and the country's economic development, i.e. the increase that occurs in the role of the Iraqi family is met by an increase in the country's economic development by (0.465**). Based on this result, the hypothesis is accepted (there is a statistically significant correlation between the reality of Iraqi family and the country's economic development). This indicates the role played by the Iraqi family in supporting and growing the country's economy, and that strengthening this dimension leads to further expansion of the adoption of the family system among the members of the researched sample.

Table (3): Testing correlation hypotheses

| Dependent variable | | The country's economy development |
|--|---------------------------|-----------------------------------|
| Independent variable | | |
| The country's economy development | Correlation Amount | (0.465**) |
| | Significance Level (Sig.) | 0.000 |
| Sample size | | 113 |
| (*)The correlation is significant at the 0.01 level. | | |
| (**)The correlation is significant at the 0.005 level. | | |

Source: Prepared by the researcher based on the outputs of the (SPSS) program.

5. Testing and interpreting the hypotheses of the impact between the role of Iraqi family and the development of country's economy:

The hypotheses of the impact of the Iraqi family system on the growth and sustainability of the country's economy will be tested using statistical methods represented by (Simple Linear Regression Analysis), as this will be done through the use of the statistical program (SPSS) and according to the following regression equation:

$$Y = a + \beta (X_i) + E$$

Where:

Y is the dependent variable.

a is the constant value and is the average value of the dependent variable (Y) when the value of the independent variable is zero.

β is the regression coefficient and is called the slope value.

X_i is the independent variable.

E is the error rate.

It is clear from Table (4) for the analysis of variance and coefficients for the relationship of the impact of Iraqi family on the development of Iraqi economy and at the level of the research sample (113) that the (p-value) of the calculated test significance value (0.000) is less than the significance level (0.05). And with the calculated (F) test value (33.957), it indicates that it is greater than the tabular (F) value (3.94), as these results confirm that the deviation curve is sufficient to describe the relationship between the explanatory dimension (the reality of Iraqi family) and the dependent variable (the development of country's economy) with a confidence level of (95%), and as the results exhibit the acceptance of the second main hypothesis which states there is a statistically significant effect between the reality of Iraqi family and the general economic reality.

The reality of Iraqi family recorded a direct positive effect on the development of country's economy for a sample of community members, as the coefficient of determination for the model reached ($R^2 = 0.216$), which indicates that the family system explains what is worth (21.6%) of the changes that it occurs in (the economic reality of the country). While the remaining percentage, which is (78.4%), is attributed to other indicators and variables that were not included in the researched model, and with reference to the value of the constant, which reached ($a = 2.369$), the value of the marginal slope, which reached ($\beta = 0.349$), and accompanying the role of the Iraqi family, as it indicates any increase in interest from the sample under study in the Iraqi family and its role by one unit will automatically lead to a change by (0.349) in the country's economy and development, according to the following prediction equation:

Table (4): Analysis of variance and coefficients for the relationship of the impact of Iraqi family on the development of Iraqi economy

| Explanatory variable | Regression coefficient | | R^2 | F Calculate | F Tabular | Sig. | Dependent variable |
|-----------------------------|------------------------|---------|-------|-------------|-----------|------|-----------------------------------|
| | A | β | | | | | |
| The reality of Iraqi family | 2.369 | 0.349 | 0.216 | 33.957 | 3.94 | .000 | The country's economy development |

Source: Prepared by the researcher based on the outputs of the (SPSS) program

4. Conclusion

1. The Iraqi family is a small administrative and economic unit that affects and is affected in a reciprocal manner by external parties. It manages its needs according to its income and works to develop its income to expand its needs and aspirations and raise its standard of living, in addition to investing time and family unemployment in work and crafts through which the economic movement of buying and selling, supply, and demand takes place, whether rural or urban families.

2. Iraqi agriculture in the periods prior to the economic decline was characterized by being the backbone of the Iraqi economy for long periods, because its land was a fertile incubator with the presence of the two rivers (Tigris and Euphrates) in addition to the presence of a large workforce in the same sector and the great moral, material, and

advisory support from the state and the agricultural technology available to serve this sector.

3. The Iraqi industrial reality before the collapse was characterized by technology, infrastructure, skilled labor, security, stability, opportunities, capabilities, government support, global competition, and continuous innovations to improve the production and economic efficiency.

4. The family, from the production stage to the human capital stage, has a fundamental role in the general economy, as it forms an integral part of it, affects it, and is affected by it. Understanding this relationship can help in understanding the economic dynamics and improving them from producing, educating, training, and enhancing the capabilities and skills of workers. This helps in developing the local and global economy.

5. The results of the significant value of the variables are higher than the significant value (0.05), which is considered the minimum for considering that this data has a normal distribution. From here, it becomes clear that the distribution of the research data in this case is considered normal, Table (1)

6. The correlation between the Iraqi family and the country's economic development reached (0.465**) at a significance level of (0.05). This indicates that there is a moderate direct correlation between the Iraqi family and the country's economic development, i.e. the increase in the role of the Iraqi family is met by an increase in the country's economic development by (0.465**), Tables (2) and (3).

7. There is a statistically significant effect between the reality of Iraqi family and the general economic reality. This was confirmed by the results of the deviation curve to describe the relationship between the explanatory dimension (the reality of Iraqi family) and the dependent variable (the country's economic development) with a confidence level of (95%), Table (4).

Recommendations

1. Enhancing the economic awareness and financial culture among the family and how to manage the savings and investment.

2. Encouraging the family entrepreneurship, creating new job opportunities, and moving the wheel of the general economy.

3. Educating the children the economic concepts, importance of work, saving, innovation, and a sense of responsibility.

4. Encouraging the saving and investment and directing the money towards strengthening the local economy.

5. Vocational training and education for family members to develop their skills, which contributes to creating opportunities to support the country's economy.

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