

Poverty, reducing deprivation, and improving housing opportunities for the Iraq family**Search by:****ASSISTANT PROFESSOR Dr.: RAAD HAMMOOD ABDUAL-HUSSEIN
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Abstract: Poverty contributes to the complexity of the socio-economic complex of the Iraqi family, and the impact that this has on the issue of family planning and planning. Consequently, the total issue of human resource development at the level of Iraqi society, and what results from all this of a decrease in the mobility, effectiveness and efficiency of society. Undoubtedly, Iraq has diagnosed the problem of poverty and finds its way in this direction, and trying to develop treatments through a strategy (poverty reduction), and reached standard degrees , But the matter needs more efforts to eradicate poverty and transform into a welfare society, by spreading income-generating businesses that generate added value, and in many experiences of the countries around us, the immediate or temporary treatments that have contributed greatly to doubling poverty, so the weak measures that have been taken During long years, as we see its results today in the countries of the Arab region, where the development method was apparent in favor of a certain segment, leaving the rest of the segments exposed, in front of the growing economic challenges, and in general the penetration of poverty and the increase in the gap between the different segments increases the societal division, and knocks the doors of backwardness from The widest of its doors, the society can not advance part of it, as the concerted efforts of all governmental and non-governmental institutions of society, to start policies aimed at mobilizing human energies The underlying vision is to get rid of the scourge of poverty and empower those who suffer from it with mechanisms that ensure their transition to better living standards. Future options do not mean relying on the accumulations of the past, but rather continuous work from the present to the future, in addition to all of this, the issue of poverty and housing remain two things that go hand in hand, the provision of adequate housing And decent gives a great opportunity for society to push towards reducing the severity of this poverty and the severity of its impact, as the rapid population expansion and growth, and more than the growth of complexes and housing units, constitutes a large deficit and impedes attempts to reduce the severity of poverty and increase the inequality between living standards in society.

Methodology: It includes:

1-Introduction: Poverty provides an inappropriate environment for a healthy social life. In the face of global development in various aspects of life, it makes various societies in the world aspire to a better life, but the main obstacles to improving the quality of life for some societies are caused by poverty in most of its components, and societal poverty exacerbates poor conditions. The subsistence of the family, and the family by its nature is an economic and social unit that needs more resources in order to spend and meet its responsibilities towards its members in terms of basic needs, such as housing, food and health, and then move to provide additional resources for self-realization and ambition through education. Second, housing is at the forefront of basic needs that have become difficult to meet due to its high cost and increased competition among community members to obtain this requirement, which creates a housing crisis and greater poverty rings .

2- The importance of the research: The importance of research stems from dealing with societal economic issues in Iraq, with the presence of a segment of Iraqi society still suffering from poverty, declining housing, and after the rise in the level of income and improvement in the standard of living of the Iraqi individual, they are still two of the main dilemmas facing real development For the Iraqi community .

3-Research problem: The research problem involves uncovering the mechanisms that reduce poverty and deprivation and make housing available to the public.

4-Research hypothesis: Reducing poverty and solving the housing crisis enhances the empowerment of the Iraqi family and strengthens its social system .

5-Research methodology: Inductive and deductive approaches.

6-search limits:

First: Spatial boundaries: All of Iraq, both in terms of the urban and rural environment..

Second: temporal boundaries: before and after 2003..

7- Research structure: The research consists of the following topics:

A-First topic: poverty inputs to the theory of the.

B- Second topic: Iraqi family planning and deprivation reduction.

C-Third topic: improving housing opportunities for the Iraqi community.

D-Conclusions .

E- Recommendations.

F:References.

The first topic: Poverty theoretical input

The issue of poverty has received wide attention by the World Bank during the last four decades, and in its entirety the distribution of income and wealth is discussed from various aspects. Efforts in the seventies focused on wealth and income inequality, and then emphasis on absolute poverty, and in this aspect we note the Human Development Report In 1990 the World Bank's commitment to eradicating poverty, but this trend could not deviate from focusing on inequality as one of the main drivers of poverty, and there was a major shift in the bank's view with the issuance of the International Development Report in 2006, which focused on unequal opportunities since birth. It does not refer to poverty in terms of consumption and income, but with interest in education, health, gender and race as determinants of economic return, and the beginning of the recent trend was to examine poverty from the perspective of deprivation of the individual for a group of goods and services without relying solely on the lack of income, and in this regard there were opinions discussing the distributional impact For non-monetary benefits such as educational and health services provided by the state to those that are limited to monetary benefits, and in another viewpoint(AMARTIA), a Nobel Prize winner who emphasizes a person's ability to participate and live decently stemming from interest in positive freedoms, so that the person is prosperous and recovering, and that is through the development of his capabilities, which is greatly reflected in the person's performance. Other approaches are also proposed for the causes of poverty. The issue of wealth accumulation is an invitation to invest income in richer aspects and more initiatives in the world to increase the accumulation of financial resources for retirement. (poverty : <http://ar.wikipedia.org/wiki>)(1)

In the same field, the data used in poverty studies are cross-sectional data, which represents the number of poor at a given time, and longitudinal data were added to it, which represents the time people spend in poverty, and the frequency of poverty cycles. Global experiences differ in the relationship between growth and reducing inequality in income distribution, but in general, there are relationships that must be addressed through the goals that development sets for itself, which must go in two parallel directions, namely reducing poverty and reducing inequality through income distribution policies. For a development policy that reduces poverty and continues at the same severity in the disparity between incomes, by adopting a strategy to reduce poverty in the short and long term, at the expense of remaining inequality on one side, so that the poor get a smaller share in absolute growth by following the policy of

everyone who is profit or creating economic distortions to achieve those goals On the other hand, there is no doubt that most of the poor in the world live in rural areas, and it can be asserted that agricultural and rural non-agricultural development has priority in setting sectorial policies to reduce poverty, as higher agricultural productivity encourages growth in other sectors, and here many countries follow the necessary policies for Developing rural economies. In addition to increasing educational and health services, access to land can be guaranteed through lease reform, ownership programs, and rural infrastructure development. T play a decisive role, as research has confirmed the importance of agricultural methods to achieve growth processes more biased towards the poor in rural China, with better credit instruments, and the use of assistive elements, in calming consumption, reducing taxes on farmers, increasing government spending and other regulatory policies. It is the economic situation in which the individual lacks sufficient income to obtain minimum levels of health care, food, clothing, education, and all the necessary needs to live at an adequate standard Stephen Jenkins, John Michaelert, translation (Badr Al-Rifai, supervised by Ahmad Mashari Al-Adwani, A New Perspective on Poverty and Inequality, The World of Knowledge, Kuwait, pp. 17-30)²

In another definition, and according to the international charter, poverty (is a human condition based on continuous or chronic deprivation of resources, capabilities, options, security, and the ability to enjoy an adequate standard of living and a degree of other civil, political, economic and social rights), and the poverty line is defined as (POVERTY LINE) or (POVERTY THRESHOLD) ((It is the lowest level of income that a person or family needs in order to be able to provide an adequate standard of living in a country) and the globally agreed poverty line is about one dollar per day and the World Bank in 2008 raised the level of the poverty line to (1.25) dollars at The level of purchasing power for the year (2005), and countries set their own poverty lines according to their economic conditions. The poverty line for the United States in (2009) under 65 years was (11.66) dollars per day, and for a family of four people, including two children, it was (11,756) Dollars, and the level of poverty is determined by the total sum of resources, during a certain period of time, often a year. Economists in developed countries also care a lot about real estate prices and the costs of renting houses because of their importance in determining the level of the poverty line. In which the level of income is less than (600) dollars annually and whose number is estimated at one billion people in the world except for what is in India, and the number of those countries is (45) countries, most of them are in Africa, of which (15) countries have an income level less than (300) dollars annually And the United Nations Program added other criteria that express the level of human well-being and the quality of life (LIVELIHOOD). This guide expanded the circle of poverty with the concept of quality of life, as it introduced (70) countries from the world countries, meaning that there are 45% of them live in societies that are not low-income, meaning that there are poor people living In rich countries, here we mention that there are 30

million poor people living in the United States, equivalent to 15% of the population, and the measure of poverty capacity corresponding to the Human Development Index is a weighted average of three indicators by which people who do not enjoy these basic services (good nutrition, health, education) are identified. And when the circle of poverty in the world includes India, the number of poor people in the world according to the standards of human development becomes 2 billion people out of the world that numbered 6 billion people, one billion of whom are unable to read and write, 1.5 do not have access to clean drinking water, and every child out of three suffers from malnutrition, and there is a billion suffering from hunger and 13 million children in the world die annually on the fifth day of their birth due to malnutrition or malnutrition. Or the poor health of the mother and the child as a result of poverty and disease, and there are many types of poverty, such as ABSOLUTE POVERTY, (which means the situation in which a person cannot, through disposing of his income, reach the state of satisfaction of his basic needs of food, clothing, housing, education, health and transportation), and the other type is Extreme poverty ((Confronting Poverty in Iraq, Analytical Report on the Living Conditions of the Iraqi People, Part One, Main Findings, Technical Committee for Poverty Reduction Strategy, Republic of Iraq, World Bank, pp. 10, pp. 50-58.)⁽³⁾

or so-called poverty disruptive poverty :in which a person, through disposing of his income, is unable to satisfy his nutritional needs to secure a number of calories that enable him to continue his life at certain limits) and is sometimes called PAUPERSIM), And the last type is the so-called welfare poverty (WELFARE POVERTY), which refers to the segments that live in a state of poverty in developed countries, and others divide poverty into formative poverty resulting from deficiencies in biological or physiological factors. A person who has a reason to have life difficulties or conflicts, such as a physical, mental or psychological handicap that represents a weakening of personal capabilities and capabilities, or a complex (socio-psychological) handicap represented by femininity compared to males and children compared to youth and the elderly, or an inter-comparison of subgroups or political society, and the other type. From poverty is EMPOWERMENT POVERTY. In this respect, the cause of poverty is attributed to society if poverty includes a wide range of weakness in the pattern of economic organization prevailing in it, which causes the lack of economic empowerment of its members, i.e. the weak standard of living for them, whether the individual is male or female.

And poverty measurement (HEAD ACOUNT) according to the methodologies of the World Bank, two measures are adopted which are POVERTY RATIO): which represents the poor population (H), that is, those whose spending is less than two and a half dollars (Z). If the size of the community is N and Q of them spend Less than Z

: so

$$((H = Q \setminus Z))$$

The second measure of poverty is the poverty gap is (POVERTY JAP): which represents the average distance separating the population from the poverty line (PG) and measures the extent of the deficit to spend to obtain the minimum basic and essential needs, and we get the level of the poverty line as follows:

Where: (Yi) represents average per capita monthly expenditure (a, z), daily expenditure of less than two and a half dollars, (q) individuals whose spending is less than z((

$$PG = 1 \setminus N \sum_{i=1}^q (I = 1) \wedge q \left[\frac{\{Y_i - Z\}}{Z} \right]$$

Thus, the poverty gap ratio is: the average difference between the income and actual spending of a poor family and is expressed as a percentage to the poverty line:

Poverty gap = (incidence of poverty x depth of poverty)

And there is the proportion of the population whose daily income is reduced: it means the percentage of the population who live with an income below (\$ 1.08) per day, and there is a share of the poorest of five segments of national consumption, which is the income or the return of one-fifth of the total population. A strategy to alleviate or reduce poverty in the short term by providing support and assistance through the development and encouragement of small enterprises and the establishment of specialized agencies that carry out the training process and increase the productivity of the poor.

The second topic: Iraqi family planning:

The Iraqi Council of Ministers in 2009 adopted the poverty alleviation strategy and approved it by the House of Representatives in 2010, which aimed to provide support for what the population consumes in general, and to enable the poor in particular to earn higher incomes from their work and raise their standard of living in light of a diversified and stable economy, and the National Development Plan (2010- 2014) to chart paths that are supposed to coincide with the general budget allocations and to achieve the recommendations of the annual reports of the poverty alleviation strategy in terms of programs and policies. The summary of the basic poverty indicators in 2007 was that the number of Iraqis who are below the official poverty line is 890.6 million people. 22.9% and their number in the countryside was 3,440,000 million people, or by 29.3%, and in urban areas their number was 3,450,000 million in urban areas, at a rate of 16.1%, and the depth of poverty (i.e. the average gap between living standards of the poor, i.e. per capita spending They have and between the poverty line (5.4% at the level of Iraq, 9% in the countryside and 7.3% in urban areas, and the

poverty gap was a square (i.e. the severity of poverty expressed as a percentage of the poverty line and the average square gap between the standard of living of the poor, i.e. individual spending between them and the poverty line) 5 , 4% at the level of Iraq and 13% In the countryside and 7.0% in urban areas, the total poverty deficit was (one billion dinars / year), which represents the amount of resources that can in principle raise the expenditures of every poor person to the level of the poverty line completely, meaning the amount of resources needed to fill the poverty gap on the imposition of These resources can be directed precisely in this direction, which amounted to 1, 361 billion dinars per year at the level of Iraq, or 728 million dinars for the countryside and 523 million dinars for urbanites. For comparison between middle-income and low-middle-income countries, which were at the level of Iraq (9), 13) dollars and 25.9)) dollars for the countryside and (9.5) dollars for urban areas per day, and in table (1) and figure (1), the composition The poor segments of the families that make up the Iraqi society that need a social protection network, in 2007, where the poverty rate across Iraq was about 9.22%, and unemployed individuals 26%, and families with handicapped individuals 4.29%, widows and divorced women, 618% and people suffering from Total disability 8% 22, orphans minors 30.1%, and married students They complete their university studies 10.7%, members of families who suffered from the death of a breadwinner, 22.8%, and all of this reflects the size of the social problems that Iraq has suffered and that resulted from the economic crises that Iraq has gone through during the past three decades, both economic and political and wars With neighboring countries, which imposed sacrifices on the Iraqi society, it burdened the Iraqi family, causing a disturbance in family stability and a deterioration in the standard and quality of life. (National Development 2013-2017, Ministry of Planning and Development Cooperation, Iraq, Baghdad P. 152)⁵

Table (1)

(Percentage of poor groups eligible for social protection networks)

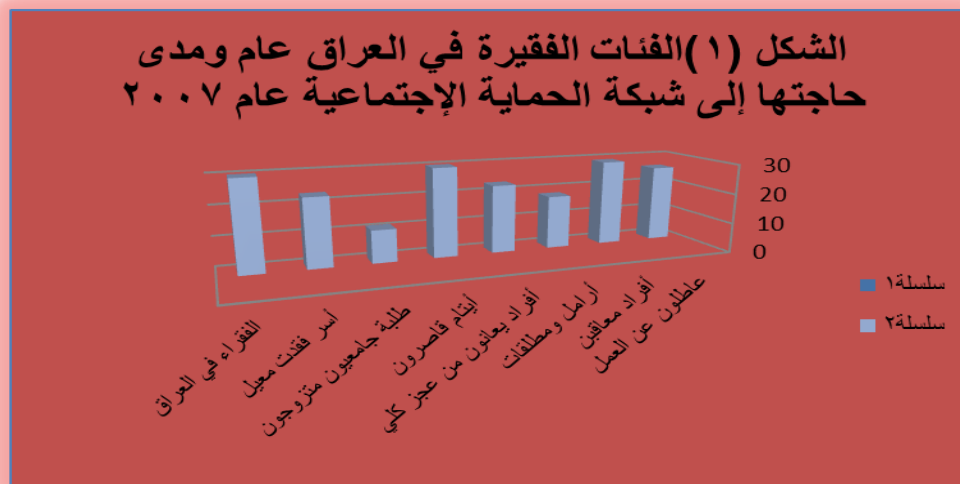
Sequencing	Categories	Percentage
1	The different groups of poor in Iraq who need a social protection network in Iraq	22.9
2	unemployed individuals	29
3	members of families with handicapped members	29.4
4	widowed and divorced	18.4
5	persons with total disability	22.8

6	orphans minors	30.1
7	Married students completing their university studies	10.7
8	Members of families who have suffered the death of a working individual	22.8

Source: Annual Economic Reports Group of the Central Bank of Iraq

Figure (1)

(Poor groups in Iraq and the extent of their need for social protection networks in 2007)



Source: Annual Economic Reports Group of the Central Bank of Iraq

Figure (1) illustrates the Lawrence curve, which shows the decrease in inequality in living standards, this homogeneity in the standard of life, which shows the accumulated percentage of the total population and the corresponding proportions of total per capita spending (Ahmad Samer Al-Dabousi, Development and Population, Jordan, Amman, First Arab Edition, Arab Society for Publishing and Distribution Library, 2010, pp. 28-29)

Figure (2)

(Iraq Lawrence Curve: Population ratio and per capita expenditure ratio)



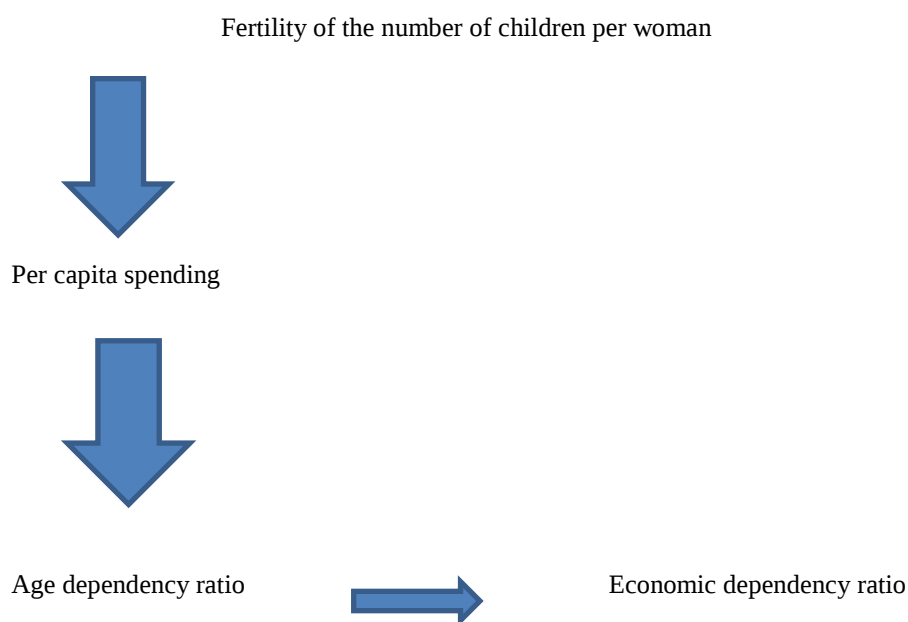
The Gini coefficient for Iraq reached (30.9), meaning the level of inequality in living is low, which is the most (60) among a comparison of 127 countries and it was found that there is equal consumption among Iraqis, and despite this that there are countries equal to it or lower than in the Gini coefficient. However, it is more prosperous than it, such as Iceland, Denmark, Japan and Sweden, but it is more prosperous than it, due to its long-term tradition of achieving comprehensive economic growth and the growth of good and solid public services, while the economic and social development of previous periods, which may increase employment rates and productivity, was ignored. And through the distribution of the population on the basis of per capita spending, which amounted to 77,000 dinars per month, it was found that 77.1% of Iraqis fall above the poverty line, yet the majority fall short of the poverty line, and few of them are very far from the poverty line, and that 22, 9% of the population is below the poverty line, and only a few of this percentage are very poor, which lies far below the poverty line, and thus we conclude that this proximity to the poverty line will make the general Iraqi population vulnerable to returning to the proximity to the poverty line for those far away from it and the poverty line. For those close to it, the poverty line and their low welfare, in the event that they are exposed to a shock at the macroeconomic level and the impact of the crisis is distributed on them, whether a jump in inflation levels and a devaluation of the currency, or a decline in an important sector such as the oil sector or a general security crisis affecting the level of economic activity, As for the trauma at the household level, it is represented in the loss of a breadwinner, loss of work or unusual medical expenses as a result of an injury or illness, and thus high food prices will cause an increase in the number of poor people.

in Iraq .(Rashid Amjad and Julian Heavers, Jobs for Iraq, A Strategy for Employment and Decent Work, Regional Office for Arab Countries, International Labor Office, Beirut, 007, printed at the International Labor Office, Switzerland, 2007, p.50) ⁽⁷⁾

Thus, most Iraqis live within one or two trauma of poverty. , There is a relationship between the high fertility rate during the previous relationship ,as in

figure(3)

(The Social Movement for Fertility and Living Standards)



From Table (2) we see that in the first clan (1) it is the horizon segment in Iraq, and in the tenth clan (10) it is the richest segment in Iraq, and that the fertility rate is 3 children for every woman in the first clan, while in the tenth clan the fertility rate is 1.1 in The richest decile, and that 6.1 children per adult person of working age for the poorest clan, compared to 0.6 for the richest clan. Consequently, the results of this movement are that there are five members who do not work in the family for each member who does not work in the poorest clan. If the wages of workers increased, the poor compared to the non-poor, then the average per capita income from work among the poor would be half the average for non-poverty (Annual statistical collections 2006-2012, and annual reports of the Central Bank until 2012) ⁽⁸⁾

Table (2)

(Per capita spending clans and dependency ratios in Iraq in 2007)

Decimal spending per capita	Age dependency ratio	Expenditure ratio child / woman Iraq	Economic dependency ratio
1	1.6	3	5
2	1.3	2.8	4.5
3	1.2	2.6	4.7
4	1.2	2.6	4.5
5	1.1	2.4	4.2
6	1	2.1	3.9
7	1	1.9	3.6
8	0.9	1.7	3.4
9	0.8	1.5	3
10	0.6	1.1	2.3

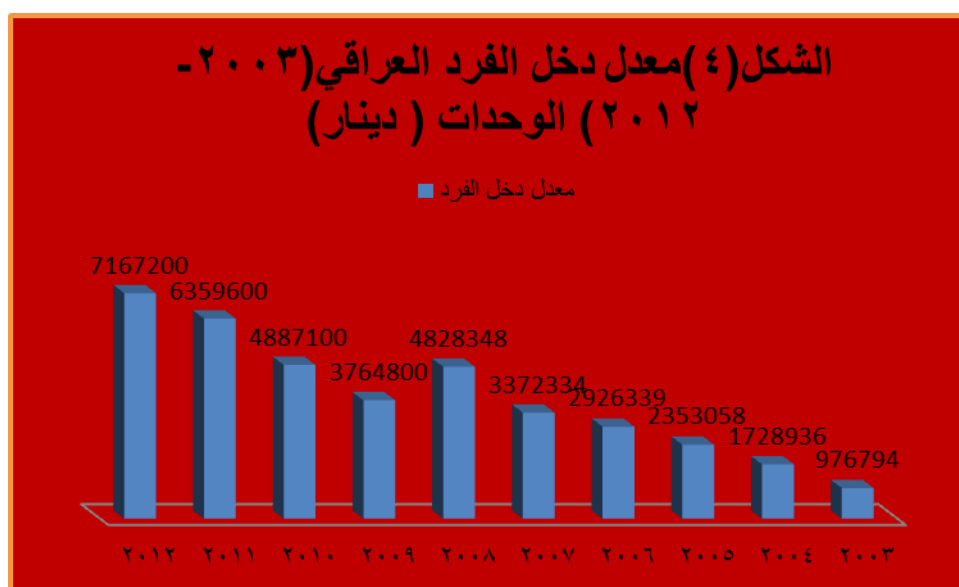
Source: Annual Economic Reports Group of the Central Bank of Iraq

In 2007, the monetary amounts transferred from the general budget increased in two directions, the first in adopting the ration card system, so the amount allocated to it was 3.9 billion dollars, and in 2008 1.98 billion dollars, or 8.1%, and for the second trend is in the sums allocated from the protection network Social Security, supervised by the Ministry of Labor and Social Affairs, which amounted to \$ 0.83 billion, which amounted to \$ 0.67 billion in 2008, and the percentage of public spending on social safety nets as a percentage of GDP was 8.8%, hence the need to adopt a more organized approach. In supporting the poor through a strategic basis, and adopting a poverty reduction strategy that aimed to reduce the poverty rate at the level of Iraq from 23% to 16% for the years (2010-2014), and after implementing the strategy and actually in 2011, many projects were implemented that included many Poor areas and in all Iraqi governorates, and the amounts allocated for this matter increased in 2012, and an amount of 500 billion dinars was allocated for spending on priority projects in the strategy determined in support of the Small Loans Fund for the Poor and the construction of housing complexes Low cost, elimination of muddy schools, and strengthening primary health care services, and the primary goal of the strategy was to eradicate extreme poverty and hunger, so the percentage of the population whose income is less than two and a half dollars a day decreased from 13.5% to 11.5% in 2011, but this goal This has not been achieved in some governorates due to the high percentage of the population whose income is less than two and a half dollars, and the decrease in the poverty gap ratio from 5% in 2007 to 2.6% in 2011, in Al-Muthanna 29.4%, Dhi Qar 37.4% and Basra 16.1% and the rate of The growth of GDP per person from 0.8% in the years (1997-2007) to 2.1% for the period (1997-2011) and

from Figure (4) and Table (3) we note the increase in the average Iraqi per capita income from 976794 thousand dinars per year in 2003 to 7167200 One million dinars annually in 2012, more than six times, resulting from the increase in current GDP from 29 trillion dollars in 2003 to 245 trillion dinars in 2012, and more than eight times as in Table (3) and Figure (5), and this increase can be as an increase in government spending The decline in inflation rates has a direct positive effect on reducing poverty rates significantly(Iraq Household Socio -Economic Survey URVEY IhseS 2007, WORLD BANK, P: 29) ⁽⁹⁾(

Figure (4)

(Per capita income (2003-2012)Dinar unit)



Source: Annual Economic Reports Group of the Central Bank of Iraq

The table(3)

The impact of macroeconomic indicators on poverty in Iraq

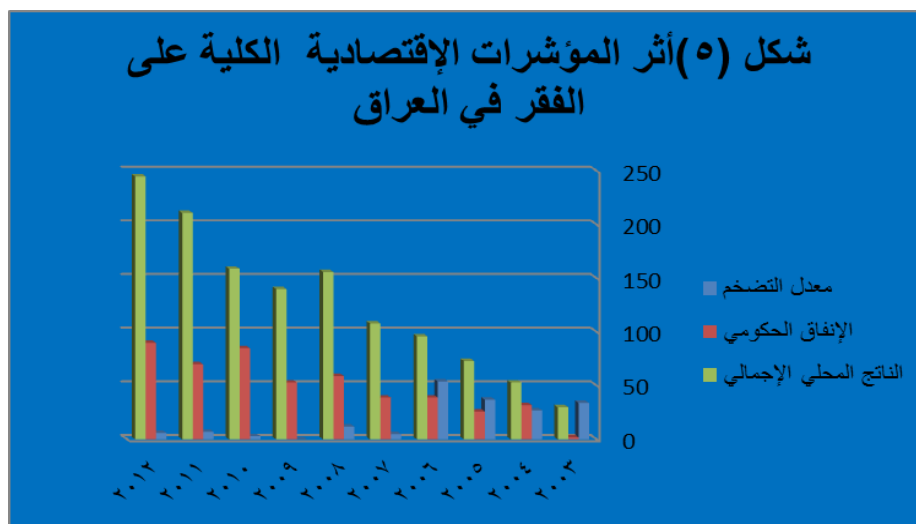
The years	Government spending	Inflation rate %	Gross domestic product
2003	1.98	33.9	29.58
2004	32.11	27	53.23
2005	26.37	37	73.53
2006	38.80	53.6	95.58
2007	39.03	5	107.8
2008	59.4	11.7	155.6
2009	52.56	7.1	139.3
2010	84.7	3.1	158.5

2011	69.6	6.5	211.3
2012	90.4	6.1	245.2

Source: Annual Economic Reports Group of the Central Bank of Iraq

Figure (5)

(The impact of macroeconomic indicators on poverty in Iraq)



Source: Annual Economic Reports Group of the Central Bank of Iraq

Thus, the quality of education provided in Iraq before 2003 was mainly responsible for the degree of deprivation and poverty in Iraq in 2007, and by using the (SPSS) program, it was found that education was responsible to a degree of 74.6% for poverty and deprivation and with high morale, among other factors affecting poverty, and thus it occurs Technical education is a basic pillar of education, and other educational institutions are a social responsibility in its contribution to social development, especially with the high degrees of deprivation in Iraq (8) as in Table (4) and Figure (6) that reflects the deprivation map

Table (4)

The deprivation map for the Iraqi family

	Governorate	Environment	Housing	Infrastructure	Health	Education	Economic Situation	Deprivation Index
1	Nineveh	22	17.2	50.7	25	32.2	57.2	29
2	Kirkuk	22	10.5	41.9	27.6	29.4	42.8	20.4
3	Diyala	66.8	33.6	76.4	27.3	39.8	47.1	47.4
4	Anbar	33.5	6.9	48.9	17.1	34.6	48.1	22.9
5	Baghdad	39.7	11.5	46.8	16.5	19.3	54.2	22.4
6	Babel	71.3	31.5	83.3	29.6	45.8	63.8	55.5
7	Karbala	60.8	27.7	75	19.4	44.4	58.1	45.6

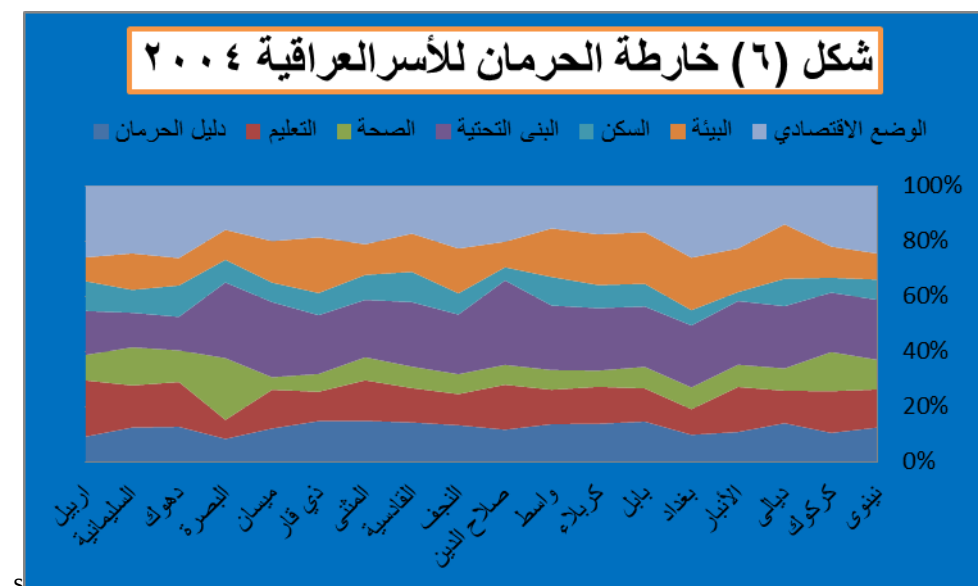
8	Wasit	56.2	33	74.5	22.8	39.8	49.1	43.5
9	Saladin	22.7	11.7	74.9	17.6	39.9	49.5	28.5
10	Najaf	47.5	22.4	63.2	21.1	32.9	66.3	38.8
11	Qadisiyah	50.2	39.7	84.8	28.1	45.2	62.6	51.6
12	Muthanna	42.2	34.4	79.2	31.7	55.9	80.4	56.4
13	Dhi Qar	68.1	27	71.8	21.8	35.8	62.7	49.7
14	Maysan	41.2	19.3	74.7	12.4	38.5	54.9	33.1
15	Basra	36.9	27.9	93.1	76	23.3	54	28.2
16	Duhok	22.4	25.6	27.4	25.8	36.8	58.9	28.6
17	Sulaymaniyah	31.3	19.6	29.6	32.7	36.1	57.9	29.4
18	Erbil	14.7	18.3	27	15.7	34.5	43.9	15.5

Source: Annual Economic Reports Group of the Central Bank of Iraq

Results were extracted using spss program - The Iraqi governorates were divided for the purpose of facilitating the search into four geographical regions (northern, central, southern and western).

Figure (6)

(Map of deprivation for Iraqi families 2004)



Source: Annual Economic Reports Group of the Central Bank of Iraq

The third topic: Improving housing opportunities for the Iraqi community: The difficulty in obtaining housing is one of the characteristics of poverty and may eliminate any other steps taken by the state to alleviate poverty unless the housing need of the public is satisfied. And through the statistical analysis of the deprivation map in 2004, it becomes clear that the need for housing in Iraq, after the political change in Iraq in 2003, is less than the other unsatisfied needs of the Iraqi family, and this does not mean that there is no housing crisis in Iraq at that time, which started with the beginning of the nineties when Iraqi banks stopped granting housing loans before this period and the matter was limited to Private banks, which were at high interest rates of up to 30% and with exaggerated guarantees, and such lending policies of private banks out of a reality that arose at that stage in the inability of citizens to pay during the period of the economic blockade due to the low level of their pension, and it made manifestation of non-payment for all types of loans The commercial and real estate of Al-Rafidain Bank and real estate, which were considered from the bad debts of those banks and stopped, which made the strictness in granting real estate loans by private banks part of its Egyptian strategy In it, and with the improvement and diversification of living standards, and after 2003 and the rise in income levels and job opportunities, which led to the public's interests in obtaining housing at the top of its list of interests, and this matter reached its culmination in the high population growth and the splitting of the mother family into sub-families, and with, for example, we take Najaf Governorate, the population density in the Holy Najaf Governorate reached (91.7) inhabitants / km² in (1965), which is higher than the population density in Iraq, which amounted to (20.7) inhabitants / km² according to the estimates of the Central Bureau of Statistics in (1968)..(

In the year (2010), the population density in the governorate with the presence of the Shabaka area (desert and sparsely populated), it is (41.4) people / km², which is less than the population density in Iraq, which is (74.4) people / km². The population in the governorate is (348.5) people / km².

In this regard, facing the anticipated population inflation in the province of Najaf requires a corresponding expansion in the housing sector, as the statistical indicators of the World Bank in the field of social economy indicate that the slowdown in the capabilities of people in obtaining housing units, the higher percentage of families maintain housing units are the remaining ones It has of those units for a long time, so the percentage was in (20-29) years by (31.3%) and more than thirty years at (41.1%), and the percentage of families that keep housing units for a few years has decreased, for more than a year the percentage was (0.7%)), And between (1-2) years, the percentage is (3.9%), and from (3-5) years the percentage was (4.8%), while it is between (6-9) years, so the percentage reached (2%) From (10-19) years, it was (16.1%)..(

With regard to the area of construction, the highest percentage of houses was (24.4%) for houses whose area ranged from (100-150) m² and a percentage (21.2%) from (50-90) m² and a percentage (18.2%) for the area of houses from (200-299). (M²) and (11.6%) for houses that are less than (50) square meters and (300-499) square meters. However, the majority of Najaf families still live independently and without partnership with another family in a single residential unit at a rate of (81.6%) and (40.7) % Of Najaf residents own all kinds of rooms (reception, sleeping, sitting, and food) (Migration from the countryside to the ban is a natural matter at the global level, but at a small percentage annually and is dominated by it, in developed countries the movement from the countryside to the city is due to the concentration of industries In cities, and industrialization by its nature is of high productivity, so the citizens move in search of job opportunities with better incomes, but the situation differs in the situations of developing countries, where the movement is random and this phenomenon is called according to the literature of the United Nations in the field of sustainable development the urban divide. The countryside to the city, communities called slums in which the appropriate humanitarian conditions are not available, and the employment of these immigrants It is a competition for job opportunities that decrease with the passage of time, which represents a deterioration in the standard of life. However, according to international reports, by providing adequate housing and getting rid of these slums, it is possible to transform these residents into a movement and a driving force towards progress in those cities through activating and networking the economic, social, cultural and political dimensions In this regard, the Indian cities are mentioned and what has been achieved, and in order to strike a balance between the prohibition ratio and the countryside by making rural areas attractive areas, living in them is easy, by transforming the countryside into industrial and agricultural settlements, thus making investment opportunities in the countryside available in a manner similar to what is present. In the city, provided that this is accompanied by the provision of the necessary services and infrastructure . (Raad Hammoud Abdul-Hussein Twaij, Najaf Encyclopedia of Civilization, Part Nine, The Economic Axis, Kufa Studies Center, unpublished, 2010, p.10)¹⁰

The issue of population growth is one of the first economic phenomena that economists have dealt with, both in terms of economic analysis and in theories of development, due to the necessity of proportionality between population growth and natural resources or the economic capabilities of countries. Population, and such institutions are working to establish a new society with family units and entities that depend on two types of planning: family planning (in terms of number), and family budget planning in the presence of a database, by encouraging families to rationalize spending and diversify sources of income, which means following Policies to maximize incomes instead of limited income, and to increase savings vessels and recycle them in investment areas. The process of developing solutions to the housing crisis requires setting housing policies within a comprehensive housing strategy in

which the public and private sector works in this regard. The role of the housing fund and the hundred housing loans must be mentioned. Salary and formations for the Ministry of Housing and some private sector companies to build housing complexes, housing initiative and contracting with the Korean company is My call is to build a Bismayah complex, except that all of this is no longer in line with population developments, so there must be greater activation of real estate investment (which is the strength or ability to earn in the future, meaning that the value of the property is determined by the income that it generates upon establishment, improvement and development in the future) , In Iraq, one of the methods that fall within the framework of distinctive financial sub-industries that find attractive from investors, which are called real estate investment funds, which are estimated in the United States of America, can be used (200) funds with capital of 180 billion dollars. The real estate investment fund may focus on the area A specific geography or a specific type of real estate investment, and financing such funds may depend on offering shares to the public, which will heat up the frozen funds and savings of the public through investment in the real estate sector.

The adoption of feasible population policies must take into account the optimal use of the area unit by vertical construction, and the speed of allocating lands by the state to investors in accordance with the Investment Law No. (13), and its amendments, working in a single window fashion and reducing intermediaries, i.e. an investor's attempt to obtain a residential investment license and then re-start Selling them to another investor and speculating in them, and the necessity for the Investment Authority to handle these lagging cases and use the comprehensive banking method so that real estate loans are one of the banking services provided by all private and public commercial banks in addition to other banking services.

From Table (4), we note that the governorates most in need of housing are Qadisiyah (39,3), Muthanna (34,4), Diyala (33,6), Najaf al-Ashraf (22,4), while the least of which is Anbar (6) and Erbil (18,18). 3), and from the table (8) and from the two figures (12,10), the southern regions find more need than other regions in Iraq for housing, and then the middle and their averages are higher than the average of all of Iraq and then the northern and western regions, where their average is less than the average of all of Iraq. This need doubled after the displacement to some of these governorates following the aggression of ISIS on (6/10/2014), which increased poverty in Iraq to more than 30%, which made this need more urgent in providing shelter to these displaced persons.

The lack of proper population planning, one of the reasons for which is the instability of security, the increase in displacement, and the resulting massive population changes, contributed two things: The first is that housing operations take place within central cities, that is, urban areas that have some kind of infrastructure that are not integrated in the first place, which increases immigration from The countryside to the

city, and the increase in population inflation in the main regions, and in this area the process of investing in the infrastructure must be balanced according to a new administrative division of Iraq that allows a limited expansion of some districts that allow them to transform into governorates despite the blame for this shift in increasing certain costs and burdens on the budget Table (9) and Figure (12) show the extent to which Iraq and its regions need infrastructure, and the second thing is the growth of slums and the inability to limit them, as they do not provide decent housing for citizens, and they do not achieve the principle of justice among citizens, and they lead to high costs To provide services and a factor that is not helpful to the transformation of our cities into economic cities, and damage to the environment, especially in the issue of green environment, and therefore must be replaced by them in the complex Regulatory systems in terms of roads, electricity, health and education. Table (10) and Figure (13) show the extent of the Iraqi regions 'need for a clean environment.

Descriptives

HOUSE

Confidence Interval for Mean %95 Std. Error Std. Deviation Mean

As for housing needs, they were the largest first: the southern region with an average of 26.8 Second: the central region with an average of 25.9 Third: the northern region with an average of (21.5) Fourth: the western region with an average of 15.9 Fifth: All of Iraq with an average (22.6). (

Figure (10)

Unsatisfied housing needs for Iraqi families

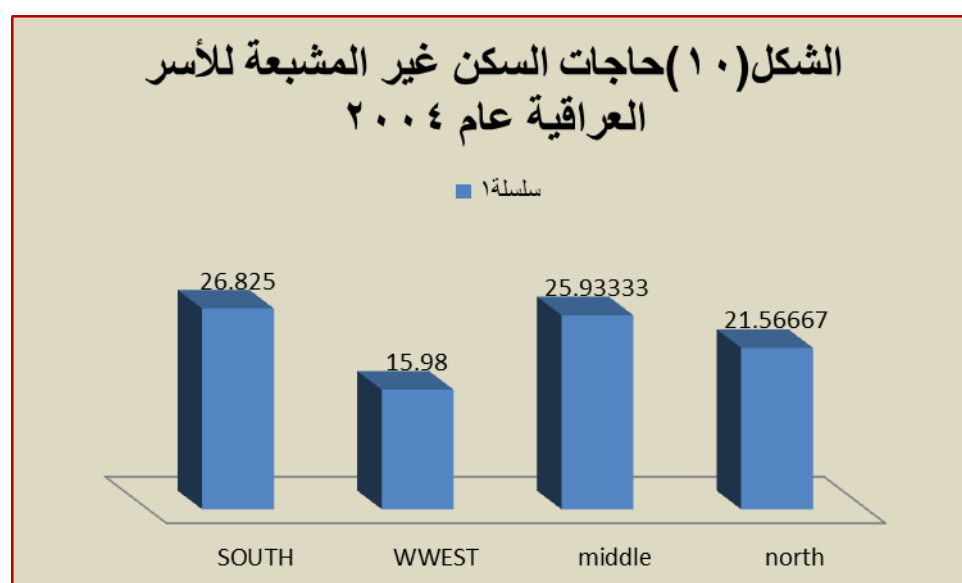
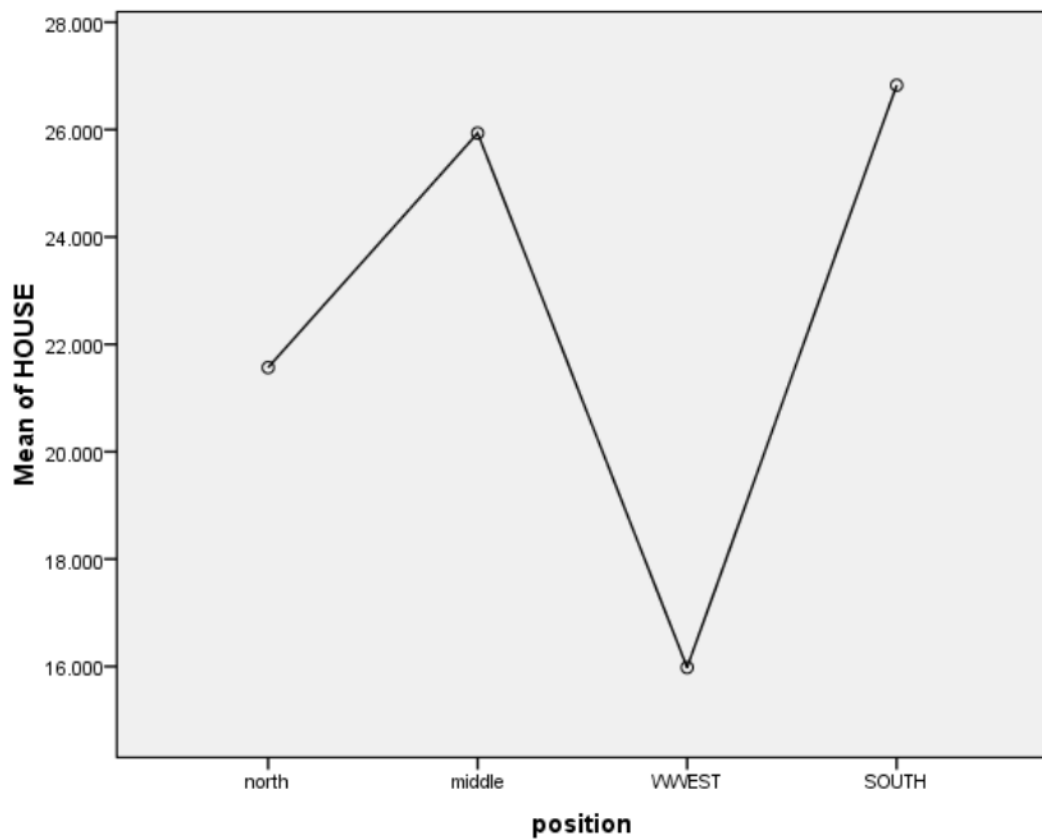
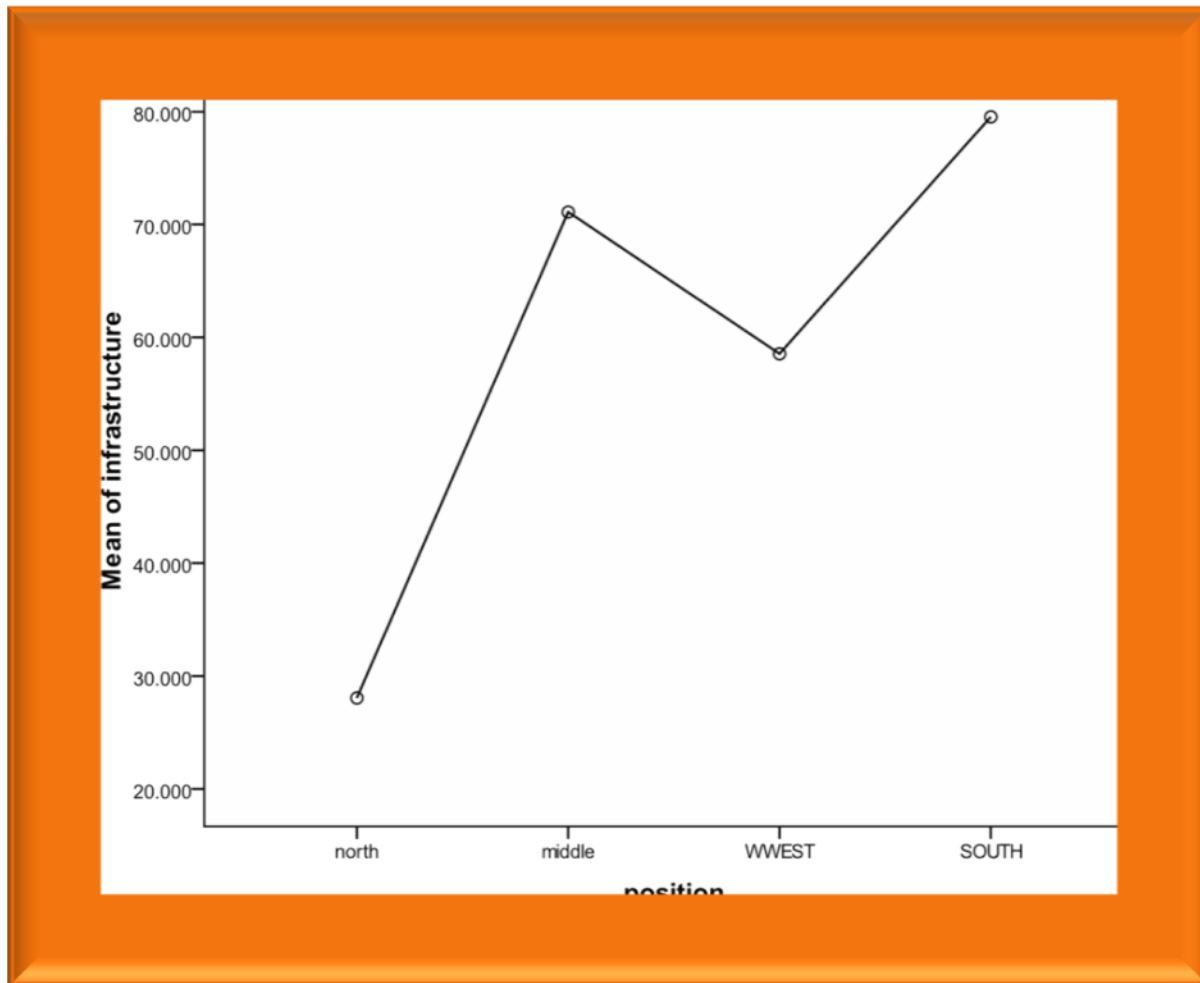


Figure (11)

Society's unsatisfied need for housing

We see the extent of the need for the infrastructure as follows First: Southern with an average of (79.5) Second: Average with an average (71.2) Third: Western with an average of (58.9) Fourth: Northern with an average of (28) Fifth: The overall average of Iraq was (6)



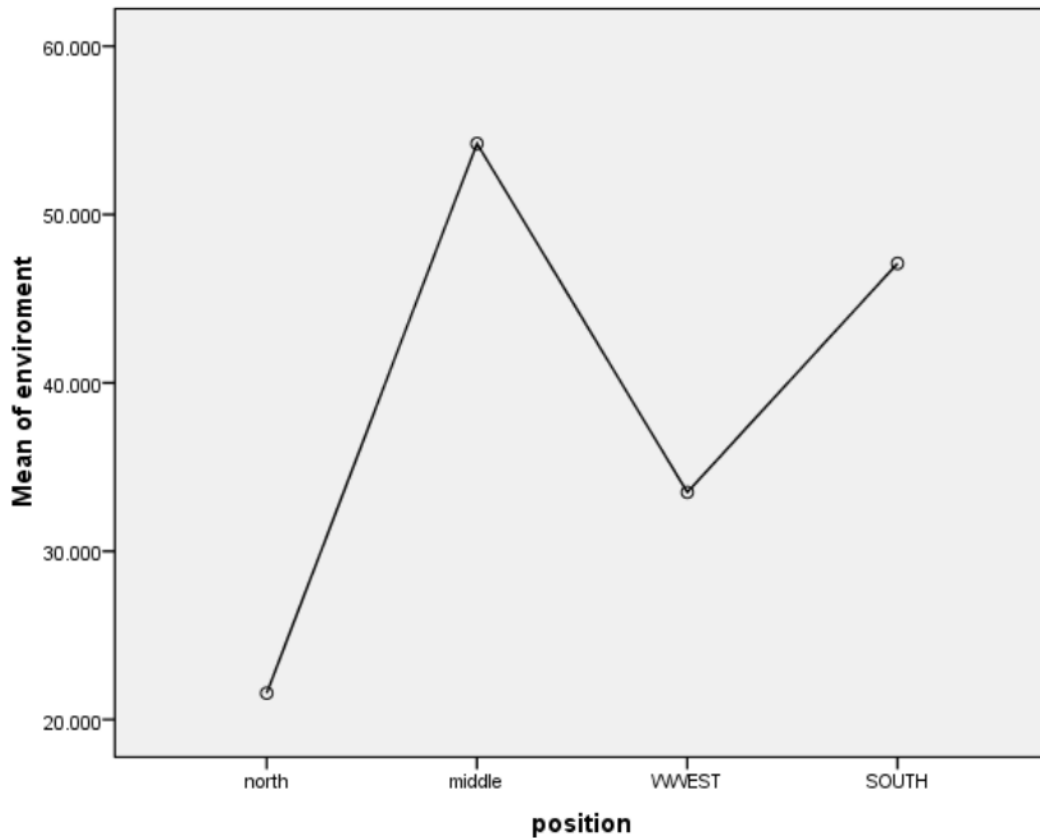


The needs for an environment more suitable for Iraqi families are as follows:

First: the central region, with an average of 54.2 Second: the southern region with an average of 47.1 Third: the western region 33.5 Fourth: the northern region with an average of 21.5 Fifth: the general knowledgeable with an average of 41.4

Fig (13)

Non-Shiite environmental needs of Iraqi families



Conclusions:

1-Education and its quality are largely responsible for poverty.

2-A significant reduction in poverty since 2007 due to large financial allocations from the general budget for social protection networks, both in the ration card and in soft loans..

3-The high degree of deprivation in 2004 caused social problems for Iraqi families, including the presence of the disabled, divorced women, widows, orphans, and families without a breadwinner..

4-Low productivity and underemployment cause poverty

5-A decrease in income disparity between groups in Iraqi society, meaning that there is homogeneity in the standard of living and equal consumption.

6-The southern and central regions are more deprived than the northern and western regions.

7-There is a great disparity in poverty between rural and urban areas and between males and females.

8-High population growth rates and high fertility rates are one of the main causes of poverty

9-High dependency rates are one of the causes of extreme poverty among the poorest clans The Poverty Reduction Strategy has drawn up programs and policies on the basis of which the National Development Plan (2012-2014) has been built through many economic and social projects. The improvement in Iraqi oil exports and the current GDP has greatly improved the rate of Iraqi per capita income, and the effect of this has on reducing poverty rates.

10-Failure to meet the need for housing leads to an increase in poverty.

11-The housing need is more acute in the southern and then central regions, which is higher than the need for all of Iraq, followed by the northern region and finally the western region, which is less severe.

12-There is a major deficiency in the role of the private and public sector in building residential complexes.

Improper use of the land unit for construction purposes. 13-

Difficulty granting lands to investors for real estate purposes. 14-

15-The administrative division of the Iraqi governorates was presented in a way that does not accommodate the population increase.

16-The lack of specific housing strategies lead to the growth of slums.

17-The growth of slums increases the cost of providing services and is a harmful factor for the environment, especially the green environment..

18-The spread of bureaucracy and the failure to use the single window method in an integrated manner by the Investment Authority and the real estate bank, which reduces the prospects for real estate investment.

19-Migration from the countryside to the city, which adds new burdens and the need for more infrastructure.

20-The instability of security makes it difficult to develop an urban planning and strategy that includes sound population policies and programs as a result of displacement and displacement processes due to the tremendous population changes in close periods of time..

21-Not to spread the culture of real estate investment in a way that helps build real estate growth parallel to population growth and helps convert saving vessels into investment pools.

22-Real estate financing and lending methods did not reach the required level of development to satisfy the public's housing needs, as a result of the weakness of the banking system.

: Recommendations

1-Emphasis on the approach of business incubators as a way to develop small and medium enterprises And helping the poor classes to work productively..

2-Increasing investments in investment projects with social aspects, to protect the Iraqi family in general from slipping into the poverty line..

3-Using the rural development method to maintain balanced development between rural and urban areas.

4-Achieving food security.

Continuing to develop social protection networks..5-

6-Transforming university education into applied education and creating technical universities in European countries.

7-Adopting effective employment policies, bringing about a change in the type of professions and trades, and reducing wage and informal activities.

8-One of the necessities of achieving human well-being is the use of sustainable development method,

9-Empowering the vulnerable classes of women and the unemployed in order to provide decent work and a decent life for them, developing labor markets in a way that fits and accommodating the numbers of unemployment, increasing employment rates and developing the work of a strategy for poverty alleviation towards welfare economies.

10- Working to follow a housing strategy consisting of policies, programs and various Other types of plans to pursue population growth include all groups, especially the middle and poor classes, and concern for providing adequate housing for university and other competencies, in order to shift from poverty to luxury and increase productivity for all segments of society.

11-Paying attention to the optimal utilization of the unit area and adopting the vertical construction method.

12-Spreading the culture of real estate investment in order to expand the process of building housing units as it is a stimulating factor for the economy by providing new job opportunities.

13-Establishing a fund or funds for real estate investment by offering shares to the public and converting savings containers into investment pools..

14-Combating the expansion of slums and building housing complexes for the residents of these slums in order to provide adequate and regular housing..

15-The fight against slums has a positive impact on the environment, especially the green environment, and helps in the emergence of economic cities..

16-Paying private and public banks to operate in the manner of comprehensive banking, including in their work providing real estate loans, which will increase the supply of housing units in front of the demand for them and thus lower their prices.,

17-Following emergency housing plans, especially in providing low-cost housing units, which can be used to house those who are exposed to displacement and disasters in their areas, and to return them when these crises are over..

18-Building modern villages in the countryside to reduce migration to the city and the expansion of slums, and this can be a catalyst for reverse migration and investment in rural areas.

19-Working to facilitate the granting of lands to real investors in the real estate field and not given to those who struggle with it.

20-Changing the administrative division in a limited way in transforming the districts into governorates in order to provide suitable lands, build residential complexes, and absorb the population increases..

21-Equitable distribution of infrastructure between city centers and their districts to make them an attractive environment for housing..

23-Encouraging the industrial trend to invest in building and construction materials in order to reduce the cost of housing supplies.

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