

Social Welfare: Between Poverty and Welfare With Reference To the Case of the Iraqi Kurdistan Region: A Field Study

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Abstract: The United Nations and many interested countries recognized the human right to an acceptable or appropriate life through the right to an adequate income sufficient to meet the basic needs of food and medicine, in addition to the right to education. Therefore, many developed and developing countries have adopted welfare and social security systems to achieve this. The Kurdistan Region of Iraq, in turn, aims to achieve this by relying on the laws and regulations of the Republic of Iraq in addition to issuing its own new laws and regulations concerning recent situations of this matter (if required).

1. Introduction: Social Welfare: Selected variables in a theoretical framework

For the purpose of standing in a scientific and accurate manner on the reality of the issue of social welfare in the Kurdistan Region of Iraq (Hereinafter referred to as KRI, with its government referred to as the Kurdistan Regional Government 'KRG'), and the extent of its impact in the case of avoiding poverty, thus approaching welfare and luxury as much as possible, we must define it (social welfare), which in turn makes it easier to identify its concepts in a way that, to an acceptable extent, shows to the reader the extent to which the KRG is interested in social welfare, the categories of society that are covered by it, and the groups that should be included so as to raise their living status. This process of social welfare must have a high level of transparency so as to be efficient in the distribution of the limited finances available to authorities. There should also be accountability whenever the related authorities sense the need for action due to not following regulations, and enforcing said regulations in a way that ensures efficiency. This efficiency in performing those operations should allow for a relative decrease of poverty and low incomes, and the relative approach to welfare.

The Human Rights Act of 1948, specifically Article 22, establishes social security and social welfare as a right for every individual in society and that the individual must obtain his or her economic (United Nations Universal Declaration of Human Rights, 1948). Accordingly, specialists in this field began an organized arrangement of services and equipment prepared to help individuals achieve health and living standards and to strengthen personal and social relationships, including developing their abilities and improving their standard of living in line with their needs and communities (Maher Abu Al-Maati, 2010).

Social welfare began with the Pharaohs in ancient Egypt (caring of the sick, the elderly, the soldiers and their families), as well as educational care, health or medical care for some groups of the Egyptian society, and some who have certain social conditions that require assistance such as orphans, widows, etc.). In addition to what was



happening in the ancient Greeks, it can be said that social welfare was not as clear as it was at the time of Pharaohs (Evolution of Social Welfare, p.1) (Leibovitch, 1953).

There were attempts by the Greek state to care for the poor, such as ones that resulted from the traditions and customs of the ancient Greek society, for example kinship and neighborliness. What was provided by the Greek state to its people, such as activities and services for social welfare from time to time, was due to a fear of a revolution of the people on the Greek state. The Roman society also had a distinctive social welfare character, which was humanitarian by the people, and political by the state (Woodhead, 1952).

In recent history, it is possible to point out that there was a type of social insurance in a number of countries in the world. For example, in 1948, Britain applied a general social security program. Between 1935 and 1938, the United States implemented a special program that was applied to formulate a number of social laws for the purpose of achieving justice and welfare in society. In the Scandinavian countries, a general social security system is applied for their societies. Also, the oil rich countries such as Saudi Arabia, Kuwait, Qatar, etc., have also entered the ranks of the prosperous countries in terms of social welfare, knowing that they provide welfare exclusively to their citizens(Evolution of Social Welfare)(Stuart, 2014)(Committee on the History of Social Welfare)(.

It is possible to refer to poverty as a situation in which the individual cannot obtain the basic basket of commodities, which consists of food, clothing, housing, as well as other minimum requirements such as health care, transportation and education. Therefore, poverty is the inability to achieve a minimum standard of living. In contrary, welfare is defined by the amount of benefit and happiness that enables and helps the individual to feel satisfied, contented with the consumption of a range of goods and services that satisfy his / her varied and increasing life desires (Mowafi and Khawija, 2005)(International Bank). The importance of this research is emphasized through the application of social welfare in its proper form so that poverty is lowered whilst heading towards increased welfare. Therefore, the problem that this research is addressing is that social welfare programs in the KRI did not apply properly to the people that need it in order to change their living situation from poverty to normal situation, and then gradually towards welfare. The research is based on the hypothesis that the social welfare system, as it is now, is unable to change (improve) the living conditions of its beneficiaries. The research aims at explaining the concepts of social welfare, poverty and welfare, and the importance of social care in society to get rid of poverty and approach the desired welfare. For this purpose, the research uses a descriptive analysis method to analyze the variables that were mentioned previously, in addition to the development and analysis of a questionnaire that included a number of people who are covered by the social welfare system in Erbil and Sulaymaniyah, the biggest provinces in the Kurdistan Region of Iraq.

2. General Overview of Social Welfare Programs

2.1 The Social Welfare Program in Germany

The social welfare program in modern day Germany is one of the most successful welfare programs that are being applied today. The program dates its roots to the late 19th century and the German Empire, where the government issued a number of laws to ensure the safety and welfare of their citizens. The laws the government issued



at the time mainly served the workers group of society in order to protect them from accidents, sickness, and old age. The welfare system now is inclusive of healthcare as well, and it includes all society groups of Germany, including resident expat as well. The program is considered to be one of the most successful welfare programs as it helps to provide a good living standard to those who are unemployed, disabled, retired, etc. (Lees, 1989)(Steinmetz, 1991)

The German welfare system is largely selfdependent, and that is what makes it successful. It has helped to reduce the level of poverty and distribute universal healthcare in Germany. To achieve this, the system went through several stages of development since its establishment in its early forms. To get to its current form where there welfare status in Germany is well, the system went through gradual levels of development where it was spread to cities and villages gradually. The system first began in the areas where the city and culture was the most industrialized. After that, it began to spread to the surrounding rural areas so that it ensured that the entire society was insured. The German welfare system applies itself bydeducting a specified percentage of funds that are varied according to income of funds from the groups of society that have an income already, and distributes it to those are in need of it. Using this method, it ensures that everyone who is under the welfare program has a living standard that is as farthest away as possible from poverty, and as close as possible to a state of welfare. (Sauerborn and Barnighausen, 2002)

2.2 The Welfare Program in the State of Kuwait:

The welfare program in the Gulf States in general, and in Kuwait in particular, is different from the welfare programs of other countries in the world. The major difference is that in the case of Kuwait, the state is the source of funding for the welfare system. (Khalaf, 1992)

The origins of the Kuwaiti welfare system can be traced to the first export operation of Kuwaiti Oil in the 1960s. After Kuwait began exporting its oil, the government started to provide welfare services to its citizens sourced from the oil revenues the country was receiving. At the time, oil prices were high enough that it was able to transform oil exporting countries in the Gulf region from deserts flourishing and modern cities and states. During this transformation process, the wealth of the country's citizens also transformed radically. (Khalaf and Hammoud, 1987)

The radical transformation of the society's wealth in Kuwait was due in no small part to the country's welfare program. The country's welfare program was created to only serve the citizens of Kuwait, excluding expats and permanent residents. This made the governments work clearer and focused, especially knowing that Kuwait's number of residents is low compared to other countries due partially to its size. (Hammoud, 1986)

The welfare program works to constantly improve the lives of its citizens by offering a vast number of services to citizens, and most of these services are offered free of charge. The services that the government is offering covers a vast number of sectors. To illustrate some of the sectors, the government provides free school and college education to all of its citizens. It also offers free healthcare, and social security. The government also provides allowances for its citizens, in addition to rights of employment, huge subsidies of services such as electricity, water, and energy. (Khalaf, 1992)

All of the above has allowed the citizens of Kuwait to live in a state of luxury and welfare, having the majority of life's amenities and luxuries. This has caused that some observers of



social welfare programs to call the welfare program of Kuwait a "Wealthfare" program, due to the drastic effect it has on the lives of its citizens, and the amount of luxury it gives them. (Khalaf, 1992).

2.3 Overview of Social Welfare in Kurdistan Region of Iraq:

The social welfare law No. 126 of 1980, in particular the article on the distribution of financial assistance to widows, orphans and women without dependents, the poor, the handicapped and other eligible persons, was amended in 1986.After 1991, and because of the battles that took place in the territory of Kurdistan, an economic crisis began. Its aftermath included poverty and destitution affecting most of the families living in the region, WFP distributed food to those affected and according to the family protection system.

After the change of the ruling regime in Iraq in 2003, and according to specific instructions for family control from the Ministry of Labor and Social Affairs (Kurdistan Region of Iraq), a survey was conducted about the possible beneficiaries, and the amount of 30,000 dinars for widows and women without a breadwinner, and the amount of 50,000 dinars for people who have no income.

In 2011, new directives were issued under the number 24, which included some changes to the system. Poor families (low-income) were excluded, and women without a family under 18 years of age were included. At the same time, disabled persons who were unable to work benefitted from family protection programs. And by a decision of the Kurdistan Region Parliament, the amount was increased to 150,000 dinars for each person who is covered, whether disabled or with special needs.

Also In 2011, Law No. 22 was issued under the name of the Law and Privileges of Persons with Special Needs and the Disabled. New regulations were also issued in 2012 issued under the number (2), which included those who suffer diseases that are considered obstructive diseases, and there were 10 diseases, and special ratios were established for each. Then the owners of short stature were added by a decision of the Council of Ministers in addition to children suffering from diabetes.

In order to implement these laws and regulations, the Ministry of Labor and Social Affairs has developed public directorates for social assessment and development in cities covered by the Social Protection Act, including the Garmian administration. These directorates have been created to help with family protection, help the disabled, implement justice and social protection, thus seeking to raise the standard of living of those covered.

In order to reach all this, the Directorates face a number of problems related to how the salary is received, how to organize and implement the instructions, as well as to check and monitor cases that are included in the social welfare system



The number of beneficiaries of social welfare services in the Region can be illustrated by the following table:

The Number of beneficiaries of social welfare services in the Kurdistan Region of Iraq according to the type of service until 10/2014

Province	Family Care	Disabled	Small Loans	Shelter	s	Special Care	Nurseries	Institute s	Center s	Unemploy – ment Benefits	Emergen cy Line	Total
Erbil	25,316	40,114	2,148	Women	36	514	379	25	351	1,269	4,057	74,20
LIUII	25,510	40,114	2,140	Children	0	514	519	23	551	1,209	4,037	9
Sulaimani	31.649	37,129	2,104	Women	29	160 1,001	1.001 210	210 520	8,551	7	81,36	
Sulaillialli	51,049	57,129	2,104	Children	6	100	1,001	210	520	8,551	/	6
Duhok	20,849	0,849 25,889	2,032	Women	22	- 184	40	175	308	707	4	50,21
Dunok	20,849	23,009	2,032	Children	6	104	40	175	308	707	4	6
Garmian				Women	6							16,77
Administr- ation	6,231	7,596	737	Children	0	0	126	0	977	1,103	0	6
Total	84,045	110,728	7,021	Women	93	858	1,546	410	2,156	11,630	4,068	222,5
TOTAL	04,043	110,728	7,021	Children	12	020	1,340	410	2,130	11,050	4,000	67

3. Literature Review

It is possible here to show many of the analytic works of specialists who worked on showing the different views of social welfare and how it affects poverty in lowering its levels and working on the relative approach to economic comfort. For example, Faisal Al Asmari8 shows social welfare as all of the efforts done by governmental and nongovernmental organizations, to lower the levels of poverty for people who need help or those who can't fill their basic needs with their own efforts or the help of their families (Al Asmari, 2008). Faisal Al Al Asmari defines social welfare as the services that are presented by organizations who care for these problems for those who need these services, in order to lift the living standards in all dimensions such as health, educations, social, etc (Al Asmari, 2008).

Al Asmari also States that it is possible to define two types or models of social welfare. The first model therapeutic model, which is connected to the failure of the basic systems in society (starting from families, markets, etc.) to fill the needs of the members of the community. This means that this model is applied to fix the stated situations that lead to poverty and deprivation, which means that therapeutic social welfare is offered to certain categories of society and it's temporary and ends as soon as the need for it disappears. The second type of social welfare is the institutional model, which is considered to be more of permanent services that are served to all categories of society and not to certain ones, meaning that the services vary and move to the level ahead of repair phase. This means it takes place in the prevention phase, before the occurrence of the problems stated above. It transforms from providing the minimum level of care to the highest levels of care. This means that it is not only being limited to providing minimum resources and services to groups in need but providing the maximum amount of care to the entire community (Al Asmari, 2008).

Al Asmari shows the sectors of social welfare, which are healthcare (the life and well-being of individuals as well as their physical and mental needs), housing welfare (providing subsidized or



private housing, social care homes, short rest services also known as comfort social services). In addition to that, we have the field of personal welfare (assistance in eating, showering, and putting clothes on for disabled people and those who are in need of it). The field of social needs (leisureand daily activities, receiving assistance from Social Services and work (assistance to apply for a job, or continuing in a job). We also have the education sector (the assistance for enrollment into normal education or elderly education).Finally, we have the sector of financial social welfare(the assistance to obtain grants or funding) (Al Asmari 2008).

Al Asmari also shows the importance of social welfare, which is represented in the specific goals that are set for it and they are therapeutic goals, those which seek to fix general problems that the population of the community suffers from, and knowing the cause and working on removing those causes or the reduction of them. The goals usually head to certain categories of society that are deprived of their needs. Those groups are called marginalized groups, such as neglected children. There are also preventive goals, and those are the ones involved in activities and efforts that are made in order to recognize the latent and societal areas, such as impediments to the social performance of individuals and groups, or prevention of their future appearance or reduction to minimum levels. The goals move to the categories that can be susceptible to the negative effect in the future from the social changing operation which society is going through. There are constructive goals which are represented in the contribution of finding a public opinion to handle responsibility, reduce financial and human losses in the provision of social welfare, and play a driving role towards participation and cooperation, adaption to economic, social and political changes. These goals also aim at cultural and social dimensions to raise their level to the citizens.

There is also those who enter the details of the goals like the scientific side of them which can determine the goals of social welfare in all the services that it provides such as:

- 1. Finding shelter for orphans.
- 2. Rehabilitation for addicts.
- 3. Treatment for those who suffer from emotional problems.
- 4. Provision of rehabilitation services for mentally or/and physically disabled citizens.
- 5. Providing financial help for the poor.
- 6. Guidance to those who have social or personal problems.

4. Data Sources and Data Analysis:

4.1 Data Sources:

The main source for the data for this research is a study in the form of a survey research that has been distributed to all the individuals who benefited from the social welfare program that is provided by the ministry of labor and social affairs. In the same time, interviews were conducted directly with those responsible in the ministry of labor and social affairs and also the benefited individuals. At the same time, data from the ministry of labor and social affairs and the ministry of finance and the instructions and directives of the council of ministers was used in this research.

On the questionnaire, all 519 forms were distributed in both Erbil and Sulaymaniyah governorates with an average of 250 in Erbil and 269 in Sulaymaniyah in a random manner. This means that after receiving the list of recipients of social welfare from the Department of monitoring and social development in Erbil and Sulaymaniyah, after the random selection of 250 people from the list from Erbil and 269 from



Sulaymaniyah. Because of the absence of an effective postal system in the Kurdistan Region, we were unable to send forms For beneficiaries to fill. To solve this problem, the forms were distributed and received in two ways:

The First Method: A visit was done to the Development and Social Welfare departments and the housings for the disabled, which were affiliated with the Social Monitoring and Social Development Department that is affiliated to the Ministry of Labor and Social Affairs in Erbil and Sulaymaniyah city. The forms were distributed to individuals visiting any department for any special work or transactions. In the same place, a part of the forms were filled with the assistance of employees in the case that the subject (beneficiary) was unable to read and write.

The Second Method: Through the list taken from the Department of Monitoring and Social Development, the telephone numbers of the beneficiaries were taken randomly. At the same time, the houses of the beneficiaries were also visited. The forms were then filled out, but because some of the beneficiaries participating in the research did not give us permission to visit their homes, and the lack of the correct address, some forms were filled out by telephone. It is important to note that the collection of data and information was carried out objectively and impartially, and all data were analyzed and presented.

4.2 Data Analysis

In this section all the data that has been collected during this research will be analyzed, and as previously mentioned about the data were collected we can categorize them in two sections: Quantitative data such as studies and Qualitative

data such as interviews

Quantitative data: below the results of the analysis of the data collected from the forms in charts.

Province	Forms
Erbil	250
Sulaimani	269
Total	519

Table (1), Areas of form distribution

As we see in table number 1 the number of participants is 519 people. The number of those who did not answer was 3 which makes the total number 516

In general, the participants were divided into three groups. The aim of this distribution is to present a better scene or vision of the characters and their characteristics as participants. In other words, 91 individuals (17.5%) were under 18 years of age are considered beneficiaries of social welfare. This means that they can still benefit from social welfare under the provisions of No. 24 of the Ministry of Labor and Social Affairs and they are defined as orphans as in children without guardians. Those who are aged 18-35 are 23.7%. They are 123 individuals. Those aged 35 and older are 302 people and they are 58.2%. These data indicate that age affects the benefits of welfare given from The Ministry of Social Affairs, which means that those who are older than 35 years are from the most benefitted group. This is a sign of large rates of unemployment and in the following table we will analyze the ages of beneficiaries.

Table (2)Ages of benefited individuals

Age	Number	Percentage (%)
Below 18	91	17.5
18-35	123	23.7
Above 35	302	58.2
Total	516	99.4

With regard to the distribution of occupations according to age groups, it is possible to present them in the following table



Table (3) Occupations of Beneficiaries

Ago		Occupation				
Age	Unemployed	Employee	Student	Self-employed		
Below 18	73	1	17	0		
18-35	105	0	5	13		
Above 35	246	10	38	8		
Total	424	11	60	21		

In Table 3 we find that the number of unemployed individuals is the largest number of beneficiaries of welfare or social assistance provided by the Ministry of Labor and Social Affairs, reaching 424 individuals of the 516 individuals who participated in the survey. At the same time in this section, those who are over 35 are the most unemployed group, which means out of 424 individuals, 246 individuals are aged older than 35 years and this is a very high percentage. In this year, the number of women are larger compared to men and below in table (4) we analyzed the results according to gender.

Table (4) Occupations of Beneficiaries According to Gender

	Occupation							
Gender	Unemployed	Self Employed	Total					
Female	291	10	42	21	364			
Male	133	1	18	0	152			
Total	424	11	60	21	516			

From table (4) we note that the number of females is greater than the number of males benefiting from social aid, as almost (70.1%) of the surveyed individuals were women, and (29.3%) were men. This is in line with the statistics of the Ministry of Labor and Social Affairs, and according to instruction number 24 that women have benefited more from the programs.

In regards to the educational level of the participants in this study, an analysis of the educational level, by age and gender was conducted and the results are displayed in the following table:

Table (5) Educational level of the participants

	Level of Education								
Gender	Illiterate	Primary School	Middle School	High School	Diploma or Higher	Total			
Female	200	94	28	27	15	364			
Male	118	25	3	4	5	152			
Total	318	119	31	31	17	516			

From the above table, we see that the illiteracy level is high in the survey, where the number of illiterates is about (61.3%) and this percentage is

higher in females. To see it from a different perspective, the number of women beneficiaries is greater than men, which means that illiteracy or



low education level is an obstacle for women to enter the field of work and eliminate unemployment. In following table, we see the analysis of education level in relation to age.

A go	Level of Education							
Age	Illiterate	Illiterate	Illiterate	Illiterate	Illiterate	Illiterate		
Below 18	72	14	0	3	2	91		
18-35	82	31	7	3	0	123		
Above 35	164	74	24	25	15	302		
Total	318	119	31	31	17	516		

 Table (6) Education level of the participants according to age

From the table, we find that the rate of illiteracy (low level of education) among individuals older than 35 years is the highest among participants in the study. As mentioned above, the unemployment rate and the low scientific level in women are higher than the male participants. In Tables 9,8,7 we analyze the monthly income of the individual by taking into consideration gender, occupation, educational level, and the reason for taking social assistance from the Ministry of Labor and Social Affairs. This is done in order to better understand the individual's situation and the factors affecting his income.

Table (7) Monthly Income of the Participants

Income (IQD)	Number	Percentage %
150,000	435	83.8
500,000 -151,000	47	9.1
More than 500,000	34	6.6
Total	516	99.5

As shown in the table, the percentage of those whose income is IQD 150,000 reaches (83.8%), which means that these individuals have no income other than the assistance allocated to them by the Ministry of Labor and Social Affairs. At the same time, we find that some people have a monthly income of between 151,000 IQD to 500,000 IQD and their proportion is up to 9.1% and the rate of those earning more than 500,000 is up to 6.6%.

According to the instructions of the Ministry of Labor and Social Affairs and the Ministry of Finance, the social assistance provided to the beneficiaries of family care or family protection is 150,000 IQD, provided that the individual does not have another income. At the same time, the group of persons with special needs receive 150,000 IQD in the absence of another income, but in the case of them having another income, they receive 100,000 IQD. In the following table, it becomes clear that those who have a monthly income other than the monthly assistance amount to 15.7% of those who participated in the study.

In order to further understand the issue, we analyze the monthly income of individuals, taking into account the reason for taking social assistance from the government. Tables 8 and 9 show the results of the analysis.

 Table (8) Reasons for participation in social welfare

Participation Reason	Number	Percentage %
Special needs	192	37
Other reasons	324	62.4
Total	516	99.4



	Reasons for Participation					
Monthly Income	Special	Other	Total			
(IQD)	Needs	Reasons	Total			
150,000	166	269	435			
151,000 - 500,000	5	42	47			
More than 500,000	21	13	34			
Total	192	324	516			

Table (9) Monthly Income Level for Participants

Table 8 shows that of those who have been allocated social assistance, (37%) among them are those with special needs. (62.4%) are for other reasons such as (elderly person, widow, divorced person, divorced and poor). All these groups, according to the ministry's instructions, are considered beneficiaries with special needs.

Table 9 shows that in the group of people with disabilities and other groups, only (26) individuals with special needs have incomes of more than 150,000, which means that they have no income other than that allocated by the ministry to them. However, (55) of the participants who have been allocated assistance to them and for other reasons have a monthly income of more than 150 thousand dinars and can be up to more than 500 thousand dinars.

As a result, we can say that the results of the analysis of this study show part of the inequity and inequality in the social assistance given to citizens. In other words, we can say that apart from the inequality that occurs in the distribution of aid according to the ministry's instructions for people with special needs, we see that some beneficiaries have a monthly income other than the ministry's assistance, which is a contradiction to the laws of the ministry itself.

It should be noted that apart from the inequality that occurs in the delivery and distribution of social assistance, the results show that 92.7% of recipients of social assistance confirm that this amount is not enough for their expenses. Only 6.7% say that this aid is sufficient for their expenses, and this percentage is the same category that had more than 500,000 dinars as monthly income as in Table (7).

In regards to the source of the assistance, according to the survey, 95.6% of the aid is governmental, 0.8% is from a political party and 3.7% did not answer the question.

This assistance was provided to the beneficiaries individually, 90.4% said that they were their right and took it rightfully. And 0.2% say they were allocated to them through their acquaintances and their relatives. And 1% say they were allocated to them by other parties. 7.9% say they were allocated to them in other ways.

As a result, we can say that apart from the fact that the aid is very small and the majority say that it is not enough for them. At the same time, the allocation of this aid is also unequal. In this sense, the total ratios that can take aid without abiding by the laws of the ministry is (9.1%).

The study of 2014 and the result of this study indicated that there is no equality in the allocation and distribution of social assistance in these groups. In other words, financial assistance did not include all citizens, and one of its major obstacles is instruction No. 24 of 2011.

Conclusion

The research shows that the social welfare system in Kurdistan Region of Iraq, as it is now, is unable to change (improve) the living conditions of the persons covered by it. This is based on the following conclusions:

1.- analysis of this research's questionnaire shows that there is inequality in the allocation



of social assistance to those covered. In addition, some people receive financial assistance from the government in addition to having another monthly income. This is a contradiction to the instructions of the Ministry itself. The large percentage (92.7%) of study respondents do not have sufficient assistance to cover their living expenses, while 6.7% say that they are enough to pay their expenses. This percentage is from those who have a monthly income of more than 500,000 dinars.

2 - There is a political party intervention in the allocation of assistance to citizens in the sense that the party made the allocation of assistance to their supporters an easy process, and in some cases the person is not covered by the instructions of the ministry, which means that he had no right to receive aid, but it was received and allocated to him.

3 - The above phenomenon is less at the present time but there are some individuals who were eligible for aid but did not receive it and there are some individuals who weren't registered because of the current economy (the current economic crisis).

4- One of the reasons why some citizens do not benefit from the assistance is the weakness of their awareness in this field, in the sense that they are less aware of the laws and instructions of the ministry in order to know their rights and whether they are covered by the assistance or not.

Suggestions

1. The need to establish a modern system to regulate financial assistance given to individuals as a major reform route to reduce inequality in the allocation of financial assistance. As a start, a comprehensive law for social security and assistance in the Parliament of Kurdistan must be written and must be followed by the imposition of appropriate penalties for violations.

- 2. New instructions, in particular instructions for the quantity of aid, should be put in place under the comprehensive laws, but they must be based on scientific and market studies.
- 3. The need to have an electronic system to work in the ministries and set a serial number for all individuals as a way to facilitate the work and avoid the poor use of security and social assistance.
- 4. Effective evaluation of how to spend the funds allocated to social welfare insurance (within the budget) and be by the supervisory authorities

The legal matters and financial materials in this research was based on:

- Instructions No. 2 of 2011 Law on the rights and privileges of the disabled and people with special needs in the Kurdistan Region, Ministry of Social Affairs.
- Instructions No. 12 of 2013 concerning the salaries of parents of the disabled from the Ministry of Finance to the Ministry of Labor and Social Affairs.
- Instructions No. 22 of 2011 on social welfare salaries.
- Instructions No. 1 of 2013 set unemployment insurance for graduates of universities and government institutes in Kurdistan Region.
- Instructions No. 4 2012 Determining the disability ratio for small people, Ministry of Labor and Social Affairs.



- Law No. 22 of 2011 Law on the rights and privileges of persons with disabilities and people with special needs in the Kurdistan Region.
- Financial Instructions No. 24 of 2011 on social welfare salaries, Ministry of Finance.

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