

Economic Development Strategies: A Comparative Analysis of Iraq and the United Arab Emirates

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Received: 27/02/2025

Accepted: 25/04/2025

Abstract

This study explores the critical relationship between economic development and human capital development, with a comparative analysis of Iraq and the United Arab Emirates (UAE). Human capital, encompassing education, skills, and health, is essential for driving sustainable economic growth. The UAE has successfully leveraged its investment in human capital to diversify its economy, foster innovation, and enhance productivity, positioning itself as a regional economic hub. In contrast, Iraq faces significant challenges in human capital development due to socio-political instability, underinvestment in education, and insufficient healthcare systems, which hinder its economic progress. A comparative legal analysis was used to comparatively analyze policy, strategies and regulations on human capital towards economic development in the two countries. The study highlights the disparities in human capital strategies between the two nations, revealing how the UAE's proactive approach has resulted in robust economic indicators, while Iraq's reliance on oil revenues and lack of human capital investment continue to impede its development. Suggesting the necessity for Iraq to prioritize human capital development as a pathway to sustainable economic growth, learning from the UAE's successful model.

Keywords: Economic Development, Human Capital Development, Policy, Strategy, Regulations.

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1. Introduction

The interplay between economic development and human capital development has become increasingly critical in today's global landscape. As nations seek to enhance their economic performance and ameliorate the standard of life for the people of the nation, the role of human capital—the collective skills, knowledge, and health of a population—emerges as a fundamental factor for success (A.Dhrifi,2021). This study is particularly relevant when examining the contrasting trajectories of Iraq and the United Arab Emirates (UAE).

The UAE serves as a stellar example of how effective investment in education, training, and healthcare can yield substantial economic diversification and growth (Khassawneh,2022). Through strategic policies aimed at nurturing talent and fostering innovation, the UAE has transfigure itself from being an economy that is primarily dependent on oil into a dynamic centre for technology, finance, and tourism, attracting global investors and skilled professionals (Be Part of a Future-Focussed Economy, 2020).

In contrast, Iraq presents a narrative fraught with challenges. Years of conflict and instability have severely undermined its educational systems and healthcare infrastructure, leading to a significant gap in human capital development (Kamel,2024). As a result, Iraq's economy remains heavily reliant on oil exports, leaving it vulnerable to market fluctuations and inhibiting long-term sustainable growth.

This study sets the stage for a comparative analysis of the two nations, focusing on their respective approaches to human capital development and the far-reaching implications for economic growth. By understanding the lessons learned from the UAE's successful model and Iraq's ongoing struggles, this study aims to illuminate the critical importance of human capital in driving economic development, offering valuable insights for policymakers and stakeholders in both regions.

2.Literature Review

The theory of human capital has been pivotal in understanding the relation between academics, skills, and economic advancement. Schultz and Becker emphasize that investments in human capital yield significant returns by enhancing productivity, innovation, and overall economic performance (Matéos,2020). This foundational theory has influenced numerous studies

that explore how different nations harness human capital to steer its economic progression.

In the aspect of UAE, various scholars have documented the country's strategic investments in human capital. Vijay et al outline the UAE's comprehensive educational reforms and training programs((Vijay et al.,2020), which aim to cultivate a highly skilled workforce. The UAE's Vision 2021 and subsequent initiatives highlight a commitment to enlarging the economy and minimizing the countries' dependence on oil through the development of sectors such as technology and finance. Furthermore, studies Li and friends illustrate the success of these strategies, noting the positive correlation between educational attainment and economic productivity in the UAE (Li et al.,2024).

Conversely, the literature on Iraq reveals a starkly different narrative. Kamel discusses the impact of prolonged conflict and instability on Iraq's educational system, which has resulted in a significant 'human capital gap ((Kamel, 2024).'The author underscores the consequences of underinvestment in education and health, emphasizing that the lack of skilled professionals severely limits Iraq's economic potential. Moreover, based on the data from World Bank (World Bank,2021), Iraq's dependency on oil revenues has hindered the development of a diversified economy, making it increasingly vulnerable to external shocks.

The comparative literature further illustrates the effectiveness of different policies in fostering human capital development. For example, studies by Ofori, Kuuwill & Quaye highlight the importance of governance and policy frameworks in facilitating human capital investment. The UAE's proactive policy environment, characterized by public-private partnerships and foreign investment encouragement, contrasts sharply with the regulatory challenges facing Iraq (Ofori et al.,2024).

Recent works, such as those by Liu, Mao and Tian, emphasize the contribution of technology and innovation in the enhancement of human capital. The research shows that the UAE's technological advancements and emphasis on innovation not only elevate educational outcomes but also stimulate economic development across various sectors. In Iraq, however, innovation remains stifled by outdated infrastructure and lack of sufficient investment in researching and developing (R&D), further widening the gap in economic growth compared to the UAE (Liu et al.,2023).

The existing literature highlights a clear discrepancy between the UAE and Iraq regarding human capital development and economic outcomes. While the UAE showcases a successful blueprint for leveraging human capital to spark economic growth, Iraq's challenges underscore the need for comprehensive reforms in education and healthcare to foster a more resilient economy. This review suggests that addressing these disparities through targeted policies and investments in human capital is crucial for Iraq to attain long term economic growth and overcome the hurdles of reliance on oil. The literature emphasizes the need for a strategic focus on education, health, and skills development as foundational elements for transforming the economic landscape of nations struggling with underdevelopment.

3.Methodology

Qualitative legal analysis was employed as a methodology in the study concerning the relation between the economic advancement and the human capital development in Iraq and the UAE to provide a comprehensive understanding of the legal and policy contexts that influence these dynamics. Qualitative legal analysis allowed researchers to construct a framework for understanding the critical components of human capital development. Among the examples are academics, training, and healthcare laws (Bagheri et al., 2021) (Althabhwawi & Zainol,2014). By examining legal texts, reports, and policies, the methodology facilitated the identification of key legal principles and regulations that govern human capital in both countries.

Similarly, qualitative legal analysis allowed for the use of case studies showcasing specific instances of human capital development initiatives in both countries (N. M. Althabhwawi et al.,2023). This comparison highlighted differences in legal approaches and provided insights into the successes and failures of various strategies. For instance, the study focused on UAE initiatives that have effectively leveraged legal frameworks to enhance education, contrasted with Iraqi efforts that faced challenges due to legal and institutional weaknesses.

Ultimately, the qualitative legal analysis culminated in identifying best practices and lessons learned from the UAE's successful human capital strategies, which informed recommendations for Iraqi policymakers. By understanding the legal nuances and impacts of various human capital approaches, the analysis provided actionable insights into how Iraq could reform its legal and policy frameworks to foster sustainable economic growth.

Therefore, qualitative legal analysis as a methodology adopted in this sort of studies (N. Althabhwawi et al.,2024). Study proved to be a powerful tool in this research context, enabling a multidimensional exploration of the interconnections between law, human capital development, and economic progression in Iraq and the UAE. This approach not only highlighted the critical role of legal frameworks in shaping human capital outcomes but also facilitated the identification of practical solutions grounded in qualitative insights.

4.Findings and Discussions

4-1.Overview of Human Capital Development in Iraq and the UAE

Human Capital Development in Iraq

The United States' led invasion in 2003 marked a turning point, resulting in political instability, sectarian violence, and the dismantling of state institutions in Iraq. The subsequent chaos hampered economic recovery and human capital investments (Asaad & Marane,2020). Efforts to rebuild the educational and healthcare systems faced challenges due to security issues and corruption, exacerbating the decline in skilled human resources (Kamel, 2024).

Iraq's economy is currently grappling with a range of severe development challenges, which continue to hinder its progress despite the critical role that human capital plays in driving economic growth. Although there have been efforts toward rebuilding and reform, ongoing political instability, corruption, and reliance on oil revenues hinder diversified economic progression. The lack of consistent investment in human capital—especially in education and vocational training—limits the workforce's ability to adapt to new economic realities and global competition.

Several key factors contribute to the struggle for effective human capital development (Musawi et al.,2020). They are:

- i. **Investment Challenges:** According to the Doing Business Report, Iraq ranks a disheartening 172nd among 190 countries, reflecting its struggles to create a conducive environment for foreign investment. This low standing is attributed to inefficient management practices and significant obstacles in land distribution, which deter potential investors from engaging with the Iraqi market.
- ii. **Poverty and Unemployment:** The intertwined issues of high unemployment rates and widespread poverty represent a significant barrier to economic advancement. Many individuals remain without

jobs, which not only stifles personal and communal growth but also limits the country's attractiveness for foreign direct investment (FDI).

- iii. **Corruption:** Corruption continues to be one of Iraq's most pressing and pervasive challenges. Despite ongoing efforts to combat this issue, reports reveal staggering financial losses attributed to illicit activities such as oil smuggling. The Commission of Integrity has made strides in recovering funds, but the estimated losses paint a worrisome picture of the economic landscape.
- iv. **Dependence on Oil:** With approximately 95% of national income derived from oil, Iraq's economy is highly vulnerable to fluctuations in oil prices. This concentration on a single sector has led to insufficient economic diversification and ineffective public spending strategies, limiting the country's ability to foster sustainable growth.

Human Capital Development in the UAE

The UAE has consistently prioritized the development of its citizens since its formation. Correspondingly, its founding father Sheikh Zayed bin Sultan Al Nahyan, who famously stated, "The true wealth is that of men." Through his guidance and administration of Sheikh Khalifa bin Zayed Al Nahyan, investing in human capital has become a central goal of the nation's development efforts. The UAE emphasizes improving the living conditions and welfare of both its citizens and expatriates.

Education is a cornerstone of this vision, with initiatives aimed at making schools and universities accessible to all. The UAE also attracts global expertise to strengthen its academic sector, fostering training programs across various sectors (Matsumoto, 2019). Initiatives designed to empower youth and women demonstrate the country's commitment to inclusive development, with women currently holding 50% of the seats in the Federal National Council.

Additionally, as the UAE invests in developing skilled workers, it recognizes the importance of technology and innovation for sustainable growth (Borah et al., 2022). Continuous planning and support for human capital investment enhance productivity and contribute to economic expansion through improved human resource capabilities. Ultimately, investing in people optimizes their potential, facilitating creative contributions to the economy and fostering overall societal advancement.

4-2.Policy, Strategy and Legal Mechanisms for Economic Development in Iraq

4-2-1.Policies and Regulations on Social and Economic Development

Various factors influence Iraqi social and economic development, including strategic plans, investment laws, and international cooperation. The National Development Plan (2018-2022) prioritizes infrastructure, human capital, and economic diversification. The banking industry is prevailed by seven nationalized banks, which account for 80% of banking assets, with only 23% of adults having accounts at formal institutions (Aslan,2022). Micro, small, and medium-sized enterprises (MSMEs) face limited access to financial services, underscoring the need for financial inclusion to enable businesses to access affordable financial products and services.

Financial inclusion aims to enhance access to financial services through a comprehensive approach. Strengthening the Central Bank of Iraq (CBI) and engaging stakeholders, such as the Ministry of Planning and various financial institutions, is crucial. The focus should be on benefiting vulnerable populations such as women, youth, and those affected by poverty. The Iraqi Investment Law 2006, amended in 2015, promotes foreign and domestic investments through incentives (Aslan,2022). Iraq partners with international organizations like the United Nations and invests in projects that diversify its economy beyond oil, enhancing sectors like agriculture and infrastructure.

Socially, Iraq prioritizes education reform and healthcare improvements while implementing social protection programs for vulnerable populations, contributing to social inclusion and economic development.

4-2-2.Policy and Strategy for Economic Efficiency

A 2019 UNDP report reveals significant barriers to economic growth in Iraq, including deep-rooted political corruption; widespread distrust in the political process; insufficient representation of women in decision-making, and a decline in personal security (Welham,2020). Alongside high expectations of the government to address poverty; a lack of essential skills among potential change-makers and insufficient focus on job creation ((Musawi et al.,2020). Poverty has alarmingly risen from 20% in 2017-2018 to 31.7% in 2020. In response to severe economic pressures, the government devalued the currency by 20% in December 2020, which unfortunately led to increased living costs and worsened conditions for vulnerable populations (Welham,2020).

Unemployment exceeded 13% in 2020, hitting young people hardest, with a rate of 25.2% among those aged 15 to 24. Women are disproportionately affected, facing a staggering 30.5% unemployment rate—three times that of

men. The economy's heavy reliance on oil, combined with a bloated public sector, has led to budget strains and delays in salary payments. As such it requires economic diversification (Charfeddine & K. Barkat,2020).

To tackle these challenges, the Iraqi government is working to expand the economy and minimize the dependence on oil. The World Bank emphasizes the importance of comprehensive economic reforms. Recommended policies include maintaining peace, enhancing the export potential for trade, and revitalizing the agricultural sector (World Bank,2021).

Iraq possesses the capacity to become a regional logistical center, but improvements in logistics and governance are necessary. Expanding social safety nets and improving essential services like education and healthcare will be crucial (World Bank,2021). Additionally, the agri-food sector presents opportunities for adopting innovative practices and technologies, driving job creation, and stimulating economic growth.

4-2-3.Policy and Strategy on Economy for Innovation

Iraq is on the road to recovery from a tumultuous economic landscape plagued by violence, political instability, poverty, and uncertainty. However, the country faces an urgent need for improved infrastructure and public investments specifically targeted at the technology sector. The current reliance on the private sector for technological development has stunted growth and stifled progress (IOM UN Migration,2019).

To revitalize the technology industry, Iraq must adopt self-assured policies that regulate this vital sector, prevent monopolistic practices, establish patent rights, and enforce strong legal protections for copyrights. Additionally, implementing business-friendly tax rates for technology services is not just beneficial—it's essential.

As it stands, the primary enterprises within Iraq's technology sector encompass telecommunications, online shopping, trading, electronic services, and smartphone applications. The myriads of beneficiaries include individuals, businesses, non-governmental organizations, the private sector, banks, and government institutions (IOM UN Migration,2019). This widespread benefit demonstrates that nearly every segment of Iraqi society stands to gain from a robust telecommunications industry.

Among various technological outlets, telecommunications control the largest market, driven by dynamic private investment. Trading and internet services follow closely behind. While the number of technology businesses in Iraq

remains limited, increasing internet access has sparked a rising demand for technology-driven goods and services (IOM UN Migration,2019). Therefore, the Iraqi government must take decisive action to enhance the technology sector, unlocking significant economic growth potential.

Investing in technological training and education is a non-negotiable strategy for improving economic and financial productivity. Recent surveys from IOM show that technology professionals and employees in Iraq earn an average salary of \$725 per month—with a range between \$300 and \$1,500 (IOM UN Migration,2019). This data underscores a critical insight: with a dedicated focus on technology development and innovation, businesses can thrive, and Iraq's economy can not only recover but also compete vigorously on the global stage.

4-2-4.Policy and Strategy on Talent and Human Capital Development

In a 2019 report, the International Organization for Migration (IOM) highlighted the significant potential for business growth and job creation in Iraq when provided with adequate resources. Notably, 90% of businesses indicated that their employees were not family members, revealing that technology companies prioritize technical skills over personal connections (IOM UN Migration,2019).

The report showed that 70% of businesses had engaged in training, while 30% relied on self-education. Training topics included digital marketing, network management, and business planning, showcasing a commitment to human capital development. For example, ten technology companies, average age of 3.5 years, employed 536 individuals, averaging 54 employees each, indicating their capacity to generate local jobs and the potential for future innovative enterprises if supported with resources (IOM UN Migration,2019). In March 2024, Iraq's Ministry of Labour and Social Affairs (MOLSA) and the International Labour Organization (ILO) launched the "Iraq National Strategy to Prevent and Reduce Inequalities in the World of Work for the Years 2024-2028 (The International Labour Organization,2024)." This strategy aims to enhance inclusivity, equal opportunities, and social protection, addressing deep-rooted inequalities. Minister Ahmed Jassim Al-Asadi emphasized the country's strong legislative framework for protecting citizens' rights. However, challenges persist, particularly with female labor force participation at just 10.6% in 2021, one of the lowest globally (The International Labour Organization,2024). Marginalized groups such as young people and persons with disabilities also face significant barriers.

The strategy includes five key pillars aimed at promoting economic growth. It focuses on creating employment opportunities through public works programs and supporting small and medium-sized enterprises (SMEs) (United Nations,2021). It seeks to promote equitable access to better education and lifelong learning opportunities, emphasizing skills development aligned with market needs. Furthermore, it aims to enhance worker protection and facilitate the transition of informal workers to formal employment.

The report indicates that Iraq's construction and agriculture sectors hold vast potential for job creation (United Nations,2021). Supporting SMEs and vocational training are essential to realizing a robust economic recovery. Strong political will is crucial for promoting economic growth through diversification and human capital development in Iraq.

4-2-5.Policy and Strategy on Social Protection

Iraq has seen a significant decline in essential services, creating urgent needs for effective social protection programs among the poor ((World Bank Group, 2020). By implementing proxy means testing and setting up a comprehensive registry to manage the beneficiaries, the government is transforming the Social Protection Net. The transformation will better support internally displaced persons (IDPs) and individuals with disabilities.

The Iraqi government has prioritized social protection as part of human capital development, focusing on improving health and education. The 'Country Programme Action Plan' (CPAP) for 2016-2019 outlines the partnership between UNICEF and the government to enhance the conditions of Iraqi children (UNICEF,2016). The Iraq WASH, Food Security, and Education Clusters also have strategies for supporting vulnerable populations (UN Office for the Coordination of Humanitarian Affairs,2018).

Médecins du Monde is also implementing a Sexual and Reproductive Health awareness program in order to improve healthcare, especially to reduce the Total Fertility Rate. At the same time, the World Food Programme and the Food and Agriculture Organization are aiding and assisting the disadvantaged households with a Poverty Reduction Strategy incorporating an improvised proxy means testing (Tull,2018).

However, the Citizens Budget regarding healthcare, academics, and social welfare has not yet been developed, which may affect program effectiveness. To reform the social protection system, the government is working on

creating better targeting and a unified beneficiary registry, as outlined in the Social Protection Strategic Roadmap for the year 2015 until 2019, at the same time, it aims to expand pension coverage and unify pension schemes (The United Nations World Food Programme,2017).

By the United Nations Development Assistance Framework (UNDAF 2015-2019), the Humanitarian Response Plan, and the National Development Plan for 2018-2022, Iraq has made significant strides in improving social protection. The "Poverty Reduction Strategy" for the year 2018 until 2022 aligns with Agenda 2030 and focuses on three pillars: creating sustainable income opportunities, empowering individuals, and establishing effective social protection systems (The United Nations World Food Programme,2017).

The National Development Plan outlines priorities for reconstruction and recovery and identifies key outcomes such as higher remuneration, better wellness and academics, adequate living conditions and social safety net, and emergency assistance. The strategy promotes social protection reforms, including a unified beneficiary registry. The World Food Programme (WFP) collaborates with the Food and Agriculture Organization (FAO) to implement programs that can restore food self-sufficiency and support vulnerable households through food value chains and income-generating opportunities (Tull,2018).

Despite progress, challenges remain, particularly in redefining the public sector's role which is essential for fostering the private sector and maintaining fiscal health. The government's National Investment Commission is inviting Arab and foreign investors to invest in health, education, and other sectors as part of its social protection strategy. Key areas that social protection is visible:

i. Among Iraqi Workers

Recently, Iraq has taken important measures to transform its labor market with the assistance of the International Labour Organization (ILO). The crux of the transformation is to enhance work environment, improve labor rights, and stimulate economic progression in Iraq. This initiative is driven by the understanding that a vibrant and inclusive labor market is crucial for the entire development of the nation. With backing from the European Union, the ILO has worked hand-in-hand with triple stakeholders—government bodies, workers' organizations, and employers' organizations—to strengthen the labor administration, workplace safety and wellness standards, and the

inspection process in Iraq, including the Kurdistan Region (The International Labour Organization,2023).

Technical support has been provided through various initiatives aimed at improving and upgrading the labor monitoring system following International Labour Standards. This includes developing the capacity of inspectors, supplying them with relevant equipment for effective inspections, and enhancing workplace safety and wellness initiatives based on the Occupational Safety and Health Convention of 1981 (No.155) and the Promotional Framework for Occupational Safety and Health Convention of 2006 (No.187) (The International Labour Organization,2023). The Iraqi government has demonstrated a commitment to promoting decent work and social justice through policies on labor monitoring and workplace safety and wellness. The Ministries of Labour and Social Affairs of both the Federal Government and the Kurdistan Regional Government have taken on the responsibility of implementation, supported by the ILO and the EU.

Adding to the aforementioned policies, Iraq is developing several assessments. These include reviewing the legal policies and exploring prospects for market-oriented initiatives in agriculture and the food value chain, as well as assessing improvements needed in working environments and compliance with occupational safety and health requirements.

These policies play a crucial role in rejuvenating the labor monitoring system and improving working environment for both employees and employers, aligned with International Labour Standards. The ILO has also established a Code of Conduct for Fair Recruitment, designed to protect workers from deceptive and exploitative hiring practices, including the imposition of fees related to recruitment (The International Labour Organization,2023). This code promotes fair recruitment practices under applicable labor legislation in Iraq while upholding human rights and workers' rights as outlined in international covenants and treaties.

In conjunction with the Al-Mayameen Humanitarian Foundation, the ILO has trained 18 farm proprietors in the Al-Zubair district of Basra Governorate on effective management of labor relations with their employees. It was a double phased training where, the first phase concentrated on the legal provisions governing labor relations in the agriculture industry pursuant to the Iraqi Labour Code No. 37 of 2015. Topics covered included the rights and responsibilities of both employees and employers, the rights of women

employees, regulations against child labor, labor hours, employment leave guidelines, remuneration, and dispute resolution (The International Labour Organization,2022). The second phase targeted on drafting individual employment agreements compliant with the Iraqi Labour Code, involving input from delegates of the Labour and Vocational Training Department of the Ministry of Labour and Social Affairs from Baghdad and Basra. These initiatives brought about, the development of a standardized individual employment contract, an important development for regulating labor relations between farm owners and workers in the agricultural sector for the first time. A center known as the National Centre for Occupational Safety and Health (NCOSH) was established to support this initiative. Mobile tools and equipment for inspecting the work environment, environmental hazards were provided to enhance development. The center's responsibilities include effectively averting and monitoring workplace accidents and injuries by providing the relevant machinery and tools. To achieve compliance with labor laws, a series of training workshops have been held for senior labor inspectors from the Ministry of Labour and Social Affairs, including representatives from the National Centre for Occupational Safety and Health, emphasizing the significance of human capital in economic development (The International Labour Organization,2023).

ii. Iraqi Small and Medium Enterprises (SMEs)

Presently, Iraq highly prioritize SMEs. The essence is to address the problem of inequalities existing in the country, improve the standard of living and as an opportunity for job creation to reduce the high unemployment rate in Iraq. As well as a poverty reduction measure taken by the government of Iraq.

The SME's presence can be felt in Iraq if given the opportunity to operate in various sectors in the society alongside private investors. Such as in the construction industry and agriculture. This is because the government can capitalize its investments to enhance the private sector capacity, especially when there is involvement from the SMEs in the construction and construction material industries. This will in turn improve the economic development of the country. Similarly, agriculture and agribusiness can be used to improvised the food safety and create employment opportunities, especially for women and returning IDPs (United Nations,2021). Reinvigoration of agriculture presents the prospect of long term employment opportunities in farming and livestock, driven by skilled labor force, good food demand, and private ownership. All the above will energize

development and ensure sustainability. (United Nations, 2021) A rejuvenated primary agriculture industry will increase employment opportunities through SMEs as farm to firm services and processing expansion, thereby scaling up the agribusiness industry.

Additionally, assistance can be offered to SMEs through career skills training for employment under services and other sectors. SMEs have a very important role in the economy of the nation, especially in the service sub-sectors that give short term employment opportunities such as transportation, IT, religious tourism, food, beverages and retail trade. With the expansion of infrastructure and agriculture, SMEs will be places to capitalize on these prospects and create new jobs through both backward and forward linkages (United Nations, 2021). Accordingly, policies that aid and assist vocational skills are a promising approach of improving access to employment across all productive sectors.

Privately owned construction companies in Iraq are vibrant. However, it is impeded by restricted access to credit, government's outstanding obligations, inefficient procurement systems and contract administration, rules on registration and categorization that impede competition, and the political influence of state-owned companies in bidding processes. Nevertheless, the Iraqi government possesses certain promising prospects to directly assist SMEs via transformations in its procurement process – some of which have already been successfully implemented at the sub-national level in the Kurdistan region (United Nations, 2021). Therefore, in order to receive more involvement from private-sector, the government should prioritize local private companies in bids, in acknowledgment of the societal and economic importance of carrying out projects through SMEs (at least for a certain share of projects bid out). To offer prospects for the vast majority of small and informal businesses, the government could consider streamlining or granting temporary exemption some registration and classification requirements for the smallest contracts that small firms are most likely to secure. Additionally, the government can make bidding more accessible for small business by ensuring timely payment of contracts, presenting SME preference programs and policies, and decreasing the requirements for small bidders to offer securities. Financial market interventions could emphasize on mitigating government arrears or restore Iraq's housing loans scheme.

The majority of private sector activity is driven by SMEs, through supporting these across various sectors is strenuous, having certain potential starting points. Approximately, sixty percent of employment in Iraq are based in private industry; greater part of which are within SMEs, services, and the informal sector. However, the investment landscape has affected the development of large private firms, having state-owned enterprises in a dominating position. On the other hand, SMEs are active in many sectors and have prospects to steer employment development in the private sector (United Nations,2021). SME employment is largely focused on commerce, especially retail and wholesale trade, transport and communications, and construction. Greater and substantial reforms are important for long-term employment through SME. This includes reliable access to electricity, developing a banking system that provides real services to SMEs, and levelling the playing field between state-owned enterprises and private businesses.

4-3.Policies, Strategies and Regulations on Economic Development in the United Arab Emirates (UAE)

In recent years, the United Arab Emirates (UAE) has embarked on a significant journey of social, legal, and economic liberalization ((Dirani et al.,2018). This initiative is primarily driven by the need to combat declining economic growth, adapt to a shrinking expatriate workforce, and maintain competitiveness in a region where other Gulf nations are implementing their own economic reforms (Be Part of a Future-Focussed Economy,2020). The UAE's overarching goals are to cultivate an open investment climate, diversify its economy, and foster robust economic recovery.

4-3-1.Transformative Legal Reforms for a More Liberal Social Landscape in the UAE

Unlike its neighbor Iraq, which faces different challenges, the UAE has made a strategic decision to introduce legal reforms that create a more welcoming and liberal environment for foreign residents and workers. In late 2020, the country rolled out comprehensive reforms aimed at modernizing its social and legal frameworks (Research,2021). These changes are designed to establish a more secular foundation that enhances the country's attractiveness to expatriates from around the world.

Among the most notable reforms are measures that impose stricter penalties for the harassment of women, grant expatriates the right to apply their home country's laws in matters of divorce and inheritance, eliminate lenient sentences for "honor" killings, and legalize practices such as alcohol consumption, suicide, and unmarried cohabitation. These changes are pivotal

in reshaping societal norms and legal expectations within the UAE (Research,2021).

The introduction of these new regulations signifies a deliberate move to diminish the influence of Sharia law within the UAE. While many aspects of Sharia were infrequently enforced, their existence within the legal system often created uncertainties for international businesses, residents, and visitors (Be Part of a Future-Focussed Economy,2020). By embracing these legal changes, the UAE demonstrates its willingness to set aside certain elements of Sharia and to establish new laws that may either conflict with or replace traditional practices.

As part of its strategic positioning as a progressive model for other Arab nations, the UAE actively seeks to attract foreign commerce and investment. Recognizing the necessity of neutralizing conservative Islamist opposition to its societal liberalization efforts, the country has launched comprehensive initiatives aimed at promoting tolerance. These initiatives include outreach programs encouraging intercultural dialogue, the construction of non-Islamic places of worship to cater to diverse faiths, and the landmark hosting of the first papal visit to the Gulf region. Additionally, the UAE is committed to promoting women's economic empowerment, as evidenced by a recent mandate that requires all publicly traded companies to include at least one female member on their boards of directors.

Despite these significant advancements, the UAE still faces scrutiny and criticism for not fully aligning with liberal Western standards in certain areas. For example, homosexuality remains illegal in the country, and the Kafala system continues to govern the relationship between foreign workers and local sponsors, granting employers considerable control over their employees (Be Part of a Future-Focussed Economy,2020). Although there have been some positive reforms aimed at improving labor rights, the UAE still attracts criticism for not adequately enforcing measures designed to protect its workforce. Continued efforts in these areas could further enhance the UAE's capacity to attract additional foreign investment and solidify its position as a leading global destination.

4-3-2.UAE Strategy and Policy on Economic Efficiency

In its pursuit of enhancing economic efficiency, the United Arab Emirates (UAE) has meticulously crafted and implemented a range of innovative

policies and strategies designed to attract foreign investors. The core components of these transformative policies include:

i. Promoting Increased Foreign Ownership of UAE Businesses

As of June 1, a groundbreaking new law allows foreign investors unprecedented opportunities to fully own companies across the UAE, with the exception of vital sectors such as oil, gas, and defense. This significant shift marks a departure from the previous regulations, which restricted complete foreign ownership to selected Free Zones and certain economic sectors. In the past, foreign investors were confined to a maximum stake of 49%, necessitating a local Emirati partner to hold the majority share (Be Part of a Future-Focussed Economy,2020).

This earlier framework aimed to ensure that Emiratis capitalized on the surge of foreign investment while protecting local interests. However, it created hurdles for investors, including complications arising from partnerships with local Emiratis, legal uncertainties, additional expenses in securing Emirati partners, and complex business establishment procedures. The new regulations not only grant full ownership but also remove the stipulation that joint stock companies must have an Emirati chairman or half of their board members comprised of Emiratis (Be Part of a Future-Focussed Economy,2020). Despite these changes, local authorities retain the right to regulate the extent of Emirati participation in businesses.

While this legislative evolution undoubtedly favors foreign investors, it may also stir discontent among Emiratis who have traditionally relied on supplementary income or careers as local sponsors for foreign enterprises. Some Emiratis might perceive the elimination of local sponsorship requirements as an infringement upon their rights and a potential threat to their economic stability, potentially unsettling the implicit social contract that has historically existed between the UAE government and its citizens. This social contract has ensured that Emiratis significantly advantage the nation's economic development in exchange for restricted political delegation and personal freedoms.

In addition, questions have emerged regarding the implications of these changes for the competitiveness of Free Zones. Critics argue that liberalizing economic regulations outside of Free Zones could catalyze growth in the UAE's other five emirates—Ajman, Sharjah, Ras Al Khaimah, Fujairah, and Umm Al Quwain—since the majority of Free Zones are concentrated in the more prominent emirates of Abu Dhabi and Dubai. Nevertheless, these Free

Zones are likely to continue leveraging their established branding, deep connections within the UAE government, and robust networks to attract foreign firms. Additionally, the exemptions from customs duties and various taxes offered in Free Zones present substantial advantages for international companies seeking to establish a foothold in the UAE market (Be Part of a Future-Focussed Economy, 2020). However, allowing full foreign ownership outside of Free Zones may signify the onset of a trend aimed at bolstering the overall competitiveness of the UAE's business environment.

ii. Expanding Citizenship Opportunities for Foreign Workers

The UAE's swift demographic evolution has led to a striking imbalance, with native Emiratis outnumbered by expatriates, who now account for a staggering 89% of the population. Historically, expatriates have found themselves with limited rights compared to citizens, with their residency often tied to their employment status. This precarious situation resulted in many expatriates leaving the country after losing their jobs, often liquidating their local assets as a consequence. To address this issue and enhance stability, the UAE has been actively fostering deeper connections with expatriates. In early 2021, the government unveiled an ambitious pathway to citizenship for skilled professionals, encompassing executives, investors, scientists, doctors, and engineers. Recently, this initiative bore fruit as the first foreign passports were issued to distinguished expatriates, including the founders of successful startups like Careem and Souq.com, alongside leaders of prominent airlines such as Etihad and Emirates (Be Part of a Future-Focussed Economy, 2020).

By granting UAE passports to residents, the government seeks to invigorate business opportunities, facilitating visa-free travel within the Gulf Cooperation Council (GCC) region and simplifying the processes for opening bank accounts and establishing businesses. While citizenship remains an exclusive privilege not available to all expatriates, the UAE has introduced a retirement visa in 2020 for individuals aged 55 and over. This visa offers a renewable entitlement valid for five years, provided applicants meet specific financial criteria, such as maintaining a minimum balance of one million dirhams (approximately \$272,000) in a UAE bank account.

Despite decades of peaceful coexistence among diverse communities, UAE leaders recognize the pressing need to reinforce a cohesive national identity in the face of rapid economic growth and an overwhelmingly large expatriate

population. The process of issuing citizenship is carefully managed by the UAE cabinet, emirate executive councils, and local courts, thereby controlling the number of recipients. The introduction of non-birthright citizenship constitutes a pioneering move in the Gulf region, likely to encounter resistance from some Emiratis who may feel threatened by this shift.

While it is premature to ascertain the full impact of extending citizenship to non-native Emiratis on national identity and the social contract, the UAE leadership has long championed a narrative of tolerance and inclusivity among its citizens (Be Part of a Future-Focussed Economy,2020). As the country moves forward, it is poised to deepen this approach, fostering an environment that embraces diversity while promoting national cohesion.

4-3-3.UAE's Strategy and Policy on Talent and Human Capital Development

In December 2019, the UAE's Ministry of Economy unveiled the ambitious Fifty Economic Plan, designed to steer the nation toward a future-oriented economy. This comprehensive plan serves as a strategic roadmap, outlining key economic initiatives intended to span the coming decades, and is intricately linked to the broader "Towards the Next 50" strategy.

At the core of this strategy are five foundational pillars that are instrumental in shaping the country's economic landscape: an integrated economy, the fostering of entrepreneurship and small and medium-sized enterprises (SMEs), the enhancement of tourism, the expansion of exports and foreign direct investment, and the vital process of attracting and retaining top talent from around the globe.

The overarching goal of this multifaceted strategy is to create a vibrant and competitive local business environment that empowers UAE enterprises to thrive on the global stage. This initiative aspires to facilitate a substantial economic transformation by the year 2030, significantly boosting the country's GDP and positioning it as a leader in various sectors (Be Part of a Future-Focussed Economy,2020). Crucial to this vision are sectors such as digital entertainment and space technology, which are set to drive innovation and growth.

Moreover, the plan emphasizes the importance of expanding market opportunities and establishing an advanced legal framework that supports dynamic economic objectives. In addition, the Ministry remains committed to fostering a culture of investment, promoting the growth of family businesses, and streamlining processes to make it easier for both local and

international entrepreneurs to do business in the UAE. Through these efforts, the UAE aims to create a sustainable and prosperous economic future for its citizens and residents alike.

4-3-4.UAE Strategy and Policy on Economy for Innovation

In an ambitious effort to exploit and benefit from pioneering innovations for societal advancement, the United Arab Emirates (UAE) launched the Emirates Blockchain Strategy in 2018. This forward-thinking initiative aims to completely transition all governmental transactions to blockchain systems, which are anticipated to significantly enhance the efficiency and transparency of government operations. The strategy is anchored in four core pillars: boosting government efficiency, elevating the satisfaction levels of citizens and residents, reforming laws to fundamentally transform the workings of the federal government, and positioning the UAE as a global leader in information security and the transfer of technological knowledge. By streamlining processes, this strategy not only seeks to save time and resources but also to empower individuals and organizations, thereby propelling the UAE towards becoming one of the world's most developed nations, fully prepared to embrace the future (Be Part of a Future-Focussed Economy, 2020).

Parallel to this, the UAE Strategy for the Fourth Industrial Revolution is envisioned as a blueprint for cultivating a competitive national economy that integrates advanced applications across material, digital, and biological technologies. This strategy aspires to position the UAE as a central hub for the Fourth Industrial Revolution on a global scale. By harnessing innovative tools and technologies, it seeks to enrich community life and foster happiness among its citizens. Key elements of this strategy include the promotion of diverse initiatives such as medical genomic tourism and genomic medicine, alongside the establishment of a robust digital economy aimed at bolstering economic security. Moreover, the strategy emphasizes the development of groundbreaking technologies, including 3D printing, nanotechnology, the Internet of Things (IoT), and artificial intelligence (AI), all of which are vital in driving sustainable economic growth (Be Part of a Future-Focussed Economy, 2020).

In a bid to remain at the forefront of technological advancement, the UAE has also introduced the National Strategy for Artificial Intelligence 2030. This initiative reflects the UAE's commitment to creating a state-of-the-art, future-

oriented infrastructure designed to enhance the quality of life for individuals and communities alike. Recognized as the first of its kind globally and aligned with the UAE Centennial 2071, this strategy outlines eight strategic objectives, five thematic priorities, and an array of initiatives dedicated to leveraging artificial intelligence to propel critical sectors, including the economy and education. The strategy sets ambitious goals, such as increasing productivity, fostering private sector development, creating an attractive new regional market with substantial economic value, enhancing government performance, and achieving a high level of social satisfaction. Key sectors targeted by this strategy include transportation, health care, space exploration, renewable energy, water conservation, technology, education, environmental sustainability, and traffic management.

Finally, the UAE Energy Strategy 2050 represents a crucial aspect of the country's broader innovative economic policies. Unveiled in 2017, this comprehensive energy strategy aims to harmonize energy production and consumption with global environmental standards. It aspires to improve energy efficiency among individuals and businesses by an impressive 40%, all while cultivating an economic climate that encourages growth across various sectors. Additionally, this strategy aims to achieve significant savings, projected to be equivalent to AED 700 billion by 2050, by increasing the share of clean energy in the overall energy mix from 25% to a robust 50%. To meet the increasing energy demands and foster sustained economic growth, the UAE has committed to an ambitious investment of AED 600 billion by 2050. The envisioned energy mix includes 44% clean energy, 38% natural gas, 12% clean coal, and 6% nuclear power (Be Part of a Future-Focussed Economy, 2020), reflecting a balanced and sustainable approach to energy production.

4-3-5.UAE Strategy on Social Protection

With a vision to become a global leader in the green economy, the UAE is shifting away from its historical reliance on oil resources. The nation strives to position itself as a global hub for the export and re-export of eco-friendly products and technologies, while cultivating a sustainable environment that supports enduring economic growth. The strategy integrates a variety of programs and policies that encompass key areas such as energy, agriculture, investment, and sustainable transportation. Moreover, it introduces innovative environmental and urban policies tailored to upgrade the standard of life for the country's residents.

This comprehensive strategy is divided into six main streams: promoting green energy, implementing government policies that incentivize investment in a green economy, developing sustainable green cities, addressing the implications of climate change, fostering sustainable living, and advancing eco-friendly technologies (Be Part of a Future-Focussed Economy, 2020).

In addition, the UAE has established the Circular Economy Policy as a fundamental part of its social protection strategy. This policy offers a robust framework for the sustainable management of the economy and emphasizes the deployment of best practices and technologies aimed at ensuring sustainable production and consumption. Its primary objectives include minimizing waste, optimizing the efficient use of natural resources, and guaranteeing a high standard of living for current and future generations. By striving to achieve its goal of becoming a pioneer in green development, this strategy also aims to enhance environmental health and motivate the private sector to adopt cleaner and more sustainable industrial production methods and technologies.

4-4.Comparative Analysis on Policy, Strategy and Regulations on Economic Development

The exploration of human capital development in Iraq and the United Arab Emirates (UAE) highlights profound distinctions that have significant implications for economic growth and societal well-being. Revealing several key areas in which the two nations diverge, including historical context, policy frameworks, investment priorities, and outcomes in economic performance.

4-4-1.Historical Context and its Impact

The establishment of the UAE in the early 1970s marked the beginning of a concerted effort to build a modern state. The country's leaders recognized the importance of human capital from the outset and invested heavily in education and infrastructure. This foresight allowed the UAE to harness its oil wealth to fund significant initiatives aimed at developing its people, transforming the nation into a competitive player on the global stage.

In contrast, Iraq's history has been marred by conflict, sanctions, and political instability, particularly since the late 20th century. This tumultuous backdrop has severely impeded efforts to develop human capital. The disruptions in education and healthcare systems, stemming from repeated conflicts, have

created a generation that lacks the skills and knowledge necessary for economic development.

4-4-2. Policy Frameworks

The UAE's governance model emphasizes strategic planning and effective policy implementation. The government has introduced various national strategies, such as Vision 2021, Vision 2031 and the UAE Centennial 2071, which prioritize education, innovation, and economic diversification. Education policies are tailored to meet the needs of a dynamic labor market, ensuring that the workforce is equipped with relevant skills. Initiatives to attract international talent and businesses further consolidate the country's position as a hub for innovation.

Conversely, Iraq faces challenges related to governance and policy continuity. Political instability often leads to abrupt changes in policies, undermining long-term development goals. Educational and health policies frequently lack coherence, and corruption and mismanagement hinder effective implementation. Without a stable and consistent policy environment, Iraq struggles to create a robust framework that supports human capital development.

4-4-3. Investment in Education and Training

The UAE has made substantial investments in education, prioritizing access to quality education for all citizens. The country has established numerous higher education institutions and vocational training centers that align with market needs. Public-private partnerships have also played a critical role in supporting innovative educational programs aimed at enhancing skill development and entrepreneurship.

In contrast, Iraq's education sector suffers from underfunding and inadequate infrastructure. Many schools are in disrepair, and educational materials are often outdated. The curriculum fails to meet contemporary economic demands, leaving students ill-equipped for the job market. Furthermore, the ongoing challenges in teacher training and retention exacerbate the crisis. As a result, Iraq's educational output falls short of providing the skilled workforce necessary for economic diversification.

4-4-4. Health Infrastructure and Outcomes

The UAE has invested heavily in healthcare, establishing a robust system that ensures universal access to quality medical services. Public health initiatives aimed at preventative care have led to improvements in life expectancy and

overall health outcomes. A healthy population enhances productivity and contributes to economic growth.

Iraq's healthcare system, however, has suffered immensely from years of war and neglect. The public health infrastructure is inadequate, and access to healthcare services remains limited, particularly in rural areas. High rates of disease and poor health outcomes further hinder productivity, exacerbating the economic challenges faced by the country.

4-4-5. Economic Diversification and Growth

The UAE has effectively diversified its economy beyond oil, with a strong emphasis on sectors such as tourism, real estate, finance, and technology. The proactive development of human capital has been central to this diversification, as a skilled workforce attracts foreign investment and fosters innovation.

In contrast, Iraq remains rely heavily on oil revenues, which constitute a large portion of government income. This dependence makes the economy susceptible to fluctuations in global oil prices. The absence of diversified economic growth restrict employment opportunities and perpetuates cycles of poverty and unemployment.

5. Conclusion

In conclusion, the comparative analysis of human capital development between Iraq and the United Arab Emirates (UAE) vividly illustrates the critical importance of legal and policy frameworks in shaping economic outcomes. The UAE serves as a compelling example of how strategic investment in essential sectors such as education, healthcare, and vocational training can propel a nation toward becoming a dynamic economic powerhouse. By fostering an environment of innovation and productivity, the UAE has successfully diversified its economy away from sole reliance on oil, thus creating a robust and sustainable growth model.

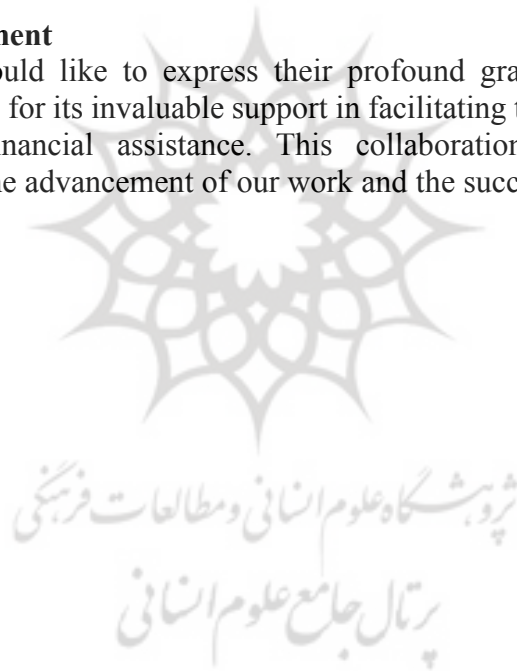
In stark contrast, Iraq's journey presents a narrative filled with challenges. Years of socio-political instability, combined with a lack of investment in human capital, have left the country grappling with inadequate educational systems and poor healthcare infrastructure. This neglect has profound implications, rendering Iraq vulnerable to unpredictable market fluctuations and stifling its potential for long-term economic development.

The findings of this study emphasize that a harmonious alignment between legal frameworks and human capital investment is indispensable for nurturing

innovation, enhancing productivity, and achieving enduring economic resilience. The UAE's success story offers invaluable lessons for Iraq, illustrating the necessity of establishing a strong legal foundation that prioritizes accessible education, comprehensive skill development, and quality healthcare services. By addressing the existing legal shortcomings and placing a greater emphasis on human capital, Iraq has the potential to stimulate a revitalization of its economy, paving the way for a more diverse and resilient economic landscape. The lessons drawn from the UAE's experiences present a clear pathway for Iraqi policymakers: to transform their approach, prioritize human capital development, and invest in the future of their citizens.

6.Acknowledgment

The authors would like to express their profound gratitude to Al-Bayan University, Iraq, for its invaluable support in facilitating this research and for its generous financial assistance. This collaboration has significantly contributed to the advancement of our work and the successful realization of our objectives.



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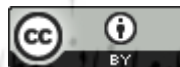
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