The agricultural initiative and its effect on the local product in Al-Diwaniyah Governorate for the period (2008-2020)

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Abstract:

The research seeks to determine the role played by the agricultural initiative loans and what they affected in increasing the local product through loans granted to specialized lending funds represented by (Small Farmers and Farmers Fund, Livestock Lending Fund, Agricultural Mechanization Lending Fund and Modern Irrigation Means, Mega Projects Development Fund Palm Development Fund, Rural Women Development Fund, Sons of Iraq Development Fund).

The main objective of the research is to see the application of the agricultural initiative and its repercussions in achieving an increase in agricultural production in both parts (plant and animal) through agricultural programs that work on creating important bases that contribute to developing the capabilities of farmers and peasants and increasing agricultural production in quantity and quality, by making the most of the loans of the agricultural initiative through. Through the Cooperative Agricultural Bank, and to achieve the goal of the study, the research was launched from the hypothesis that (the agricultural initiative contributes to raising the rates of local agricultural production in Al-Diwaniyah Governorate), and it was relied on quantitative data to complete the research process, and after analyzing the hypotheses, it was possible to prove the validity of the hypothesis from which the study was launched.

The research came out with conclusions, the most important of which were: The agricultural initiative loans, indicated the orientations of farmers and peasants to request these loans, and eventually led to an increase in the local product in Al-Diwaniyah Governorate, and that concessional lending (without interest) for the agricultural initiative through agricultural banks reversed the orientation of farmers, farmers and agricultural investors on Those loans in Al-Diwaniyah governorate are more than they were before the previous periods of the initiative.

Research importance:

The country's openness to global markets has affected the productive sectors, especially the industrial and agricultural sectors, which has resulted in their deterioration, which requires diagnosing everything that opposes the local product (plant and animal) and setting up the necessary encouragement mechanism to provide what the community needs of agricultural products and provide food security through loan funds. The specialization of the agricultural initiative to restore life to the reality of the agricultural sector, return local production to the market in a competitive manner, and revive the market to reach self-sufficiency and reduce its dependence on imports from abroad. Hence, the importance of the research stems from the importance of its main topic, which is the agricultural initiative for soft lending to the agricultural sector to encourage and improve the local agricultural product in a way that secures the needs of the country in general and Diwaniyah Governorate in particular from various vegetable foodstuffs and meat.

Research problem:

The weak financing of agricultural activities and the lack of financial resources available to them constitute an obstacle to the development of the agricultural sector in the governorate. Therefore, the research problem can be framed by asking the following questions:

1- Has the money allocated to farmers and peasants from the agricultural initiative affected the development and growth of the local product in the governorate?

2- Did the funds allocated to mechanization and modern irrigation methods from the agricultural initiative affect the development and growth of the local product in the governorate and fulfill the purpose?

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Research Hypothesis:

The agricultural initiative contributed to increasing the rate of agricultural production in the governorate.

Research Methodology:

The research was based on the descriptive analytical method.

Research objectives:

The research tries to reach an answer to the question: Does the agricultural initiative contribute to achieving agricultural development and developing the capabilities of farmers and peasants, and then have a positive impact on agricultural productivity in Al-Diwaniyah governorate, both quantitatively and qualitatively?

Research fields:

- Spatial **fields**: The research includes a case study of the agricultural initiative in Al-Diwaniyah Governorate and its impact on the local product.
- Time **fields**: The research period extends from (2008-2020), which starts from the launch of the agricultural initiative to advance the reality of the agricultural sector, which has suffered from neglect as a result of previous policies.

The first topic: the agricultural initiative concept and importance:

First: the concept of agricultural initiative:

The agricultural initiative is to take proactive steps by the state to advance the reality of the Iraqi agricultural sector in its various activities, whether related to (plant wealth or livestock) by providing all the financial and technical allocations that this sector needs. As well as providing cash liquidity that enables agricultural producers to establish and rehabilitate agricultural projects, both plant and animal, for all agricultural purposes, by allocating amounts and depositing them in specialized funds for agricultural purposes for which loans are granted, by providing cash liquidity to agricultural producers in the form of soft loans without interest, as well as promoting the agricultural reality According to which it is possible to provide the greatest amount of prosperity to agricultural workers by increasing their production, improving its quality and ensuring its continuity (1). The Iraqi government began the agricultural initiative after mid-2008, as the agricultural initiative as one of the agricultural financing policies, in an effort to advance the agricultural sector in order to achieve self-sufficiency in strategic crops, where it formed a higher committee for the agricultural initiative linked to the Prime Minister at the time the Prime Minister (Mr. Nuri Kamel) Al-Maliki) focused its work in three directions, where it supports the projects of the Ministry of Water Resources first, and secondly the projects of the Ministry of Agriculture, as well as allocating funds to the seven specialized lending funds and thirdly, through which loans are granted to agricultural investors through the Agricultural Cooperative Bank. The initiative also provides support for some services supporting the agricultural sector, such as supporting agricultural education and vocational education (2).

Second: the importance of the agricultural initiative

The importance of the agricultural initiative is represented in the role it plays in promoting the agricultural sector by granting loans to facilitate the work of farmers through the following:

1- Providing food security, as well as staying away from the effects of the global crisis, in times of scarcity of field crops and high prices from time to time, since food is one of the basic needs in human life.

2- Addressing the problem of unemployment, providing job opportunities in large numbers, and improving the living conditions of workers and farmers, and as a result, creating incomes that contribute to increasing aggregate demand ⁽³⁾.

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- 3- Building a strong and sustainable economy and providing additional resources to the state, instead of relying heavily on the export of crude oil, which is subject to many crises and fluctuations in prices ⁽⁴⁾.
- 4- Preserving the environment, reducing pollution resulting from burning large quantities of oil and gas and polluting emissions, and reducing the amounts of dust and dust generated as a result of the lack of vegetation cover resulting from agricultural activity.
- 5- Strengthening the feeling of belonging to the land, which contributes to limiting the migration (5) of laborers outside the country.

Third: Government support for launching the agricultural initiative:

The government carries out various activities that complement the activities of other parts of the banking system, and works to finance industrial, agricultural or commercial projects or operations, according to the specialization of the bank. It is issued by the public, which in turn cannot expand its activity except within the limits of its resources, and this is what specialized banks are trying at the present time to do, as they carry out the work of commercial banks in addition to focusing their interests on a particular sector to a fundamental degree ⁽⁶⁾ as government support came. The result is the following:

- 1- Low land productivity due to salinization, soil waterlogging, backwardness of agricultural operations, weak fertilization and pest control programmes, and poor financial funding needed to sustain agricultural production.
- 2- The scarcity of water entering Iraq due to the construction of dams by neighboring countries, which led to the encroachment of desert and sand dunes on many agricultural lands.
- 3- Deterioration of the infrastructure of agricultural projects, underdevelopment of irrigation and drainage networks, poor use of modern mechanization in production, lack of manufacturing industries for agricultural products as well as for the severe weakness in post-harvest techniques (cold stores, sorting, grading and packing...etc). (7)
- 4- The deterioration of agricultural wealth in its brother plant and animal due to its depletion without replacing it by using new inputs to revive it (high-yield seeds, fertilizers, biological control, and means of rationalizing the use of water resources), which led to a decrease in plant production and a decrease in the number of livestock.

Fourth: Agricultural Development:

Agricultural development is considered one of the aspects of economic development, as its concept does not differ in its objectives and means from economic development and its objectives, as it has been known that it represents all measures that would increase the agricultural productivity available in the process of economic development ⁽⁸⁾.

It was also defined as through which the maximum possible agricultural production is achieved, or it is a re-linking of economic resources until the maximum possible agricultural output is achieved ⁽⁹⁾.

Agricultural development, like economic development, is a process of managing patterns, as it aims to increase the average real per capita income in rural areas in the long run, through (vertical development) that is, increasing the intensification of capital with the infusion of doses of technological progress, or through (development). horizontal (the increase in the area of cultivated land) (10).

In this way, the concept of agricultural development agrees with the general concept of economic development, as it focused on the material aspect by taking all measures leading to increasing agricultural production, as well as for the formation of capital for economic development in the country, at the expense of the social aspect.

The phenomenon of development is complex, its main objectives in general are to raise the standard of living and increase the formation of capital, whose scarcity is the main characteristic of low-income countries. The conditions of each country must be taken into account when developing a development plan and to ensure that it deserves an increase in productivity that matches the vertical increase in the demand for goods and the horizontal increase in population ⁽¹¹⁾.

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The main goal that the economic schools focused on in the theories of economic development is the increase in the per capita share of real vinegar, and since agricultural development is an important part of economic development, it is sufficient to review the goals that economic development focuses on in its general form, and that is due to the overlap and interdependence in the multiple developmental aspects and then The goals of economic development ⁽¹²⁾.

The second topic: the nature and objectives of the agricultural initiative in Iraq

During the past century, the agricultural sector witnessed a clear decline in the level of productivity, production and infrastructure, which prompted the government to search for solutions to save it. The agricultural initiative was launched in late 2008 and the first steps were put in place to include lending and financing to include multiple activities after the success of the experiment of the concessional lending fund for peasants and farmers established by the Ministry Iraqi agriculture in 2004, and similarly, specialized funds were created based on the directions of the Iraqi government (13). During the preparation period, there were some procedures, including:

- 1- An expert office shall be established to develop plans to audit the following objectives of the agricultural initiative.
- 2- A working group is formed to follow up the implementation of the projects financed from the agricultural initiative's allocations.
- 3- Sub-committees for the initiative are called in the governorates, headed by the governor.
- 4- Choosing a member of the committees as the executive director of the higher committee.

The agricultural initiative is managed by a higher committee called (the Higher Committee for the Management of the Agricultural Initiative) and consists of (the Prime Minister as Chairman of the Committee, Vice Chairman of the Committee, Chairman of the Board of Advisors, Executive Director of the Initiative, Minister of Water Resources, Minister of Agriculture, a representative of the Committee on Agriculture, Water and Marshes in the Council Representatives as observers, and a number of experts (where this committee holds a meeting periodically, or when necessary, and is the body responsible for issuing directives and instructions related to the initiative(14). Actual at the level of Iraq and Al-Diwaniyah Governorate, the paid and the remaining, and the percentage of payment, as shown in the following table:

Table (1) shows the Amounts of the agricultural initiative in all of Iraq and Al-Diwaniyah governorate, disbursed, paid, and residual, and the percentage of repayment for the period from 2008-2020, thousands of dinars

Amounts / initiative Diwaniyah		Initiative amounts for the whole of Iraq								
Amounts disbursed in Al-Diwaniyah Governorate	Amounts paid up to 2022/1/31	The remaining unpaid amounts	Repayments to total loans	Amounts disbursed in all governorates of Iraq	Amounts paid up to 2020/12/31	Remaining amounts	Ratio of repayments to total loans			
105983105	28370496	77612609	26.77	2070812159	755786708	1315025451	%36.50			

Source: Prepared by the researcher based on the data of the General Cooperative Agricultural Bank - and the Agricultural Bank in Diwaniyah.

Table (2) shows the disbursed from the amounts of the specialized lending funds for all governorates and the amounts disbursed to the lending funds in Al-Diwaniyah governorate and their percentage of the total from 2008-2020.

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Years	The total amounts of all funds for the whole of Iraq / in thousands of dinars	The total amounts disbursed to all funds in Al- Diwaniyah Governorate / in thousands of dinars	Diwaniyah Governorate's percentage of the total amounts for the whole of Iraq
2008	80809542	3941401	%4.88
2009	142253447	4367195	%3.77
2010	215586258	8164238	%3.79
2011	506800570	18520508	%3.65
2012	469013198	16107374	%3.43
2013	256823066	16640792	%6.48
2014	169956936	13266174	%7.81
2015	145323524	19012956	%13.08
2016	57233957	1806135	3.16
2017			
2018	14872398	1330666	%8.95
2019	10192765	2584501	25.36
2020	2146498	241165	11.24
Total	2070812159	105983105	%5.12

Source: Prepared by the researcher based on the data of the General Cooperative Agricultural Bank.

Through the above table, the researcher sees the grievances of Al-Diwaniyah Governorate from the percentage allocated to it (5.12%) of the amounts of the agricultural initiative for it, as it is the governorate that depends on the agricultural sector mainly and is the first in Iraq in producing rice and has achieved advanced achievements in the production of wheat and other products that deserve To be the right of the agricultural capital of Iraq, despite the lack of financial allocations to it.

Through the results presented in the table below, we find that the number of beneficiaries within the Agricultural Mechanization Support Fund ranked first, as the number of beneficiaries within this fund was (47944) beneficiaries, and the percentage of the number of beneficiaries within this fund amounted to (44.347%), but the number of beneficiaries within a fund Support for small farmers and farmers dominated the second rank with a number of (38,991) beneficiaries, while the percentage of the number of beneficiaries within this fund amounted to (36.066%), and the number of beneficiaries from the Palm Development Support Fund dominated the third rank with a number of (10,552) beneficiaries. As for the percentage of the number of beneficiaries within this fund, it reached (9.760%), but the fourth place was allocated to the number of beneficiaries of the Livestock Development Support Fund, where the number of beneficiaries within this fund amounted to (9435) beneficiaries. And a percentage of the number of beneficiaries within this fund amounted to (8.727%), while the fifth rank was allocated to the beneficiaries within this fund amounted to (636) beneficiaries, and a percentage of the number of beneficiaries within this fund amounted to (636) beneficiaries, and a percentage of the number of beneficiaries within this fund amounted to (0.588) %), and the sixth place is for the Rural Women's Support Fund, where the number of beneficiaries was (549), with a rate of (0.004%).

Table (3) shows the total number of beneficiaries for each fund throughout Iraq from the specialized lending funds and the percentage of those funds from the total number of beneficiaries

Specialized loan funds	number of beneficiaries	ratio%		
Mechanization and irrigation methods	47944	44.347		

Small peasants and farmers	38991	36.066
palm development	10552	9.760
Livestock	9435	8.727
Development of major projects	636	0.588
rural women	549	0.508
Peoples of Iraq	4	0.004

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Table (4) indicates the amounts disbursed to all governorates of Iraq, except for the Kurdistan region, according to the specialized lending funds of the agricultural initiative, and the number of projects implemented for the period from 2008-2020.

Table (4) shows the amounts disbursed to all governorates of Iraq, except for the Kurdistan region, according to the specialized lending funds for the agricultural initiative, and the number of projects implemented for the period from 2008-2020.

nall farm	ers fund	Livestock l Fun	0	Agricul Mechaniza Irrigatior Fun	tion and 1 Loan	Palm Devel Lending		Major Pi Lending		Rural Women's Development Lending Fund		Su
mounts ousands f dinars	projects	Amounts	projects	Amounts	projects	Amounts	projects	Amounts	projects	Amounts	projects	Amo
902068	4076	33318982	2478	14453909	1075	3667627	541	7466956	7			
091231	4018	18196635	1314	56174947	4064	15286368	2858	9504266	47			
3017029	6029	12954097	458	97716891	7875	11205478	1732	25692763	73			
6671523	13881	35317178	1097	229819983	14314	15220631	2268	59681255	102			
3221668	6090	34505883	1287	55507850	13193	2040468502	1665	55363112	128			100
310571	2097	33884816	930	114079285	2152	18349559	1147	55168835	125			300
1997170	1899	23069475	594	82078907	2053	4041181	118	35365703	79	404500	88	
346249	573	24275911	922	75905626	2146	5394211	193	29541427	63	1860100	360	
904075	328	8509774	355	24905535	661	3000273	130	12028000	12	1886300	101	
	ı	-	ı	-	1	-	ı	-	-	-		
-	-	316666		11072900	321			3482832	-	-	-	
		427767	-	3202333	88			6562665				
		232998	2	175000	2	-	-	1738500	-	-	-	
8551584	38991	225010182	9435	965093166	47944	96570013	10552	301596314	636	3950900	549	400
2070812159					Total number of projects		108111					

Source: Prepared by the researcher based on the data of the General Cooperative Agricultural Bank - Al-Diwaniyah branch.

The third topic: Analyzing the reality of the agricultural initiative in Al-Diwaniyah Governorate and its impact on the local agricultural product

First: The amounts determined for the advancement of the agricultural situation in the governorate:

The data of the current study was obtained from the Ministry of Planning - the Central Bureau of Statistics and from the General Cooperative Agricultural Bank and the Agricultural Cooperative Bank / Al-Diwaniyah branch, represented by the data of the agricultural initiative in support of agricultural production, as well as some of these data were collected from the Directorate of Diwaniyah Agriculture, where the results represented by the ratios were obtained. The percentage of specialized lending funds for the agricultural initiative.

Table (5) shows the total amounts assessed in Al-Diwaniyah Governorate for agricultural initiative lending funds for the years of research

Amounts of Specialized Loan Funds (dinars)	Amounts Disbursed (dinars)	% ratio	
Mechanization and irrigation methods	24934334000	16.946	
Small peasants and farmers	17960418000	23.527	
palm development	13283666000 38.118		
Livestock	9402158000	8.871	
Development of major projects	13283666000	12.534	
rural women	3800000	0.004	
Peoples of Iraq			
Total	105983105000	%100	

Source: Prepared by the researcher based on the General Cooperative Agricultural Bank / Al-Diwaniyah branch.

Through the above table, we find that the total amounts determined for the specialized lending funds for the agricultural initiative of its seven funds, during the study period, amounted to (105983105000) one hundred and five billion nine hundred and eighty-three million and one hundred and five thousand dinars, where we find that this amount has a high flexibility in influencing the movement and development of the economy in Al-Diwaniyah Governorate. But in reality, these sums are below ambition, especially in Al-Diwaniyah governorate, which focuses on agricultural activity to a fundamental degree. Then, these amounts were distributed to support six funds as follows: We find that the Agricultural Mechanization and Irrigation Means Fund dominated the first rank with an amount of (40398729,000) during the years of study, with a special percentage of (38.118%) from the observation of the percentage of this fund, we find that less than half Almost of these amounts were allocated to support agricultural mechanization and irrigation means. This is clear from the financial amount specified for this fund, which was large compared to the rest of the funds, due to the large amounts allocated to the projects that fall within this fund.

But the amounts allocated to the Livestock Support Fund dominated the second rank with an amount of (24934334,000) dinars, and a percentage for the Livestock Support Fund amounted to (23.527%), where we find that the financial amount specified for this fund was also large compared to the rest of the funds, and the reason is due to the interest in livestock. And the large number of those interested in it because of its positive impact in providing the necessary needs for the preservation of this wealth.

We also find that the amounts allocated to the Small Farmers and Farmers Support Fund dominated the third rank with an amount of (1,796,0418,000) dinars during the study years, and a percentage for the Small Farmers and Farmers Support Fund amounted to (16.946%), where we find that the amount of money specified for this fund was also large compared to the rest of the funds. As well as for the nature of the agricultural province and the large areas and arable lands in it, which can occupy the forefront in many agricultural products and can be chosen as the agricultural capital of Iraq if there are ways of support and attention.

The amount allocated to the Major Projects Support Fund was fourth in the amount (13283666000) during the school years and a percentage of the Fund for the Support of Major Projects (12,534%), while the amount allocated to the Palm Development Fund dominated the fifth place by (9402158000) dinars during the school years and a percentage of the Palm Development Support Fund (8.871%), where the amount of money set for this fund was small compared to the rest of the funds. Despite the importance of palm development in the province where we find that the number of people interested in

the development of palms and orchards takes a long period of time to produce, and therefore we will find that users' interest in this aspect is weak.

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Second: The beneficiaries of the agricultural initiative

Through the results presented in the table below, we find that the number of beneficiaries within the fund supporting small farmers and farmers ranked first, as the number of beneficiaries within this fund was (1770), and the percentage of the number of beneficiaries within this fund amounted to (40.615%), but the number of beneficiaries is within The Mechanization and Irrigation Fund dominated the second rank with a number of (1508) beneficiaries, and the percentage of the number of beneficiaries within this fund amounted to (34.603%), and the number of beneficiaries of the Livestock Support Fund dominated the third rank with a number of (620) beneficiaries. As for the percentage of the number of beneficiaries within this fund, it reached (14.227%), but the fourth place was allocated to the number of beneficiaries of the Palm Development Support Fund, where the number of beneficiaries within this fund amounted to (435) beneficiaries. And a percentage of the number of beneficiaries within this fund amounted to (9.981%), while the fifth rank was allocated to the beneficiaries of the Fund to support the development of major projects, where the number of beneficiaries within this fund amounted to (0.551%), and the sixth and last rank is for the Rural Women Support Fund and for one beneficiary only, with a rate of (0.023%), and the table below shows that.

Table (6) shows the total number of beneficiaries for each specialized lending fund in the governorate and the percentage of those funds from the total number of beneficiaries.

Specialized loan funds	number of beneficiaries	ratio %
Small peasants and farmers	1770	615 .40
Mechanization and irrigation methods	1508	34.603
Livestock	620	14.227
palm development	435	9.981
Development of major projects	24	0.551
rural women	1	0.023
Totals	4358	100

Source: Prepared by the researcher based on the General Cooperative Agricultural Bank / Al-Diwaniyah branch.

The agricultural initiative can be taken for the period 2008-2020 as shown in the table below:

Table (7) shows the amounts disbursed to Al-Diwaniyah Governorate, according to the specialized lending funds for the agricultural initiative, and the number of projects granted for the study period.

Year	small fa fun		Livesto Lending		Agricul Mechaniz and Irrig Loan F	zation ation	Paln Develop Lending	ment	Major Projects Lending Fund		Develo	Rural Women's Development Lending Fund	
s	Amoun /ts thousan ds of dinars	proje cts	Amounts	proje cts	Amounts	proje cts	Amounts	proje cts	Amounts	proje cts	Amou nts	projec ts	
2008	140071 2	189	1682547	114	805508	40	52634	6		-			
2009	590320	71	408350	21	3126400	125	112125	21	130000	1			

2010	160708 8	234	1018850	21	4697300	240	241000	33	600000	1		
2011	772343 8	692	373817	82	4552002	422	660585	58	1846666	5		
2012	331108 0	235	5141495	152	4589049	162	1764750	74	1301000	2		
2013	167196 0	162	6356561	133	4490900	112	3452370	140	669001	1		
2014	113824 0	160	3213303	36	5546600	111	995031	32	3273000	4		
2015	495820	23	2775579	52	1075697 0	254	1874121	64	3106666	10	3800	1
2016	21760	4	75833	9	694000	13	249542	7	765000	-		-
2017		-	-	-	-	-	-	-	-	-	-	
2018	-	-	33333		988000	25			309333	-	-	-
2019			307001	-	152000	4			2125500			
2020			183665	ı	-	-	-	-	57500	-	-	-
total	179604 18	1770	2493433 4	620	4039872 9	1508	9402158	435	1328366 6	24	3800	1
total Amo unts	105983105					Total number of projects			4358			

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Source: Prepared by the researcher based on the data of the General Cooperative Agricultural Bank - Al-Diwaniyah branch.

Third: Local agricultural production in Al-Diwaniyah Governorate in light of the agricultural initiative

When comparing the production of the years of the agricultural initiative with the production of previous years, we find that there is a clear increase in the amount of production at the level of all agricultural crops and livestock. The two tables below show that.

Table (8) Harvested areas, production quantities and yield per dunum of wheat, barley, rice and maize crops, average dunum yield and compound growth for the comparison years 2008-2020.

Production type	Years	Harvested area/ Dunam	Production Quantity-tons	Average yield per acre kg/dunum
	2008	320588	142894	445.7
Wheat	2020	551045	495224	898.7
	compound growth	4.254	10.032	
	2008	273124	79885	292.5
barley	2020	206548	105529	510.9
	compound growth	-2.126	2.164	
Chalah (vias)	2008	111118	91571	824.1
Shaleb (rice)	2020	145500	163425	1123.2
	compound	2.095	4.556	

	growth			
	2008	6889	5290	767.9
yellow maize crops	2020	4820	3142	651.9
	compound growth	-2.709	3.928	

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Source: Prepared by the researcher based on data from the Ministry of Planning, the Central Statistical Organization - and the Diwaniyah Agriculture Directorate.

Table (9) Cultivated areas (in dunums) and achieved production (tons) of wheat, barley, rye and maize for the years from 2008-2020 in Al-Diwaniyah Governorate

Years	Wh	neat	bar	ley	Shaleb	(rice)	yellow	maize crops
2008	320588	142894	273124	79885	111118	91571	6889	5290
2009	388850	215812	301157	120764	60345	35649	3109	1118
2010	355443	218426	297349	131178	83600	65930	6449	2322
2011	368520	201899	322876	127827	97260	73623	7520	4742
2012	403695	203906	302194	137680	133631	159931	8166	5191
2013	419330	235078	307945	125006	185754	218102	6805	5265
2014	444031	263489	345643	151922	140100	199769	8727	5438
2015	457122	360212	255916	113476	56563	64378	4443	2446
2016	473627	405798	232298	125404	58683	76305	6793	4294
2017	512669	123202	168864	61929	70439	106562	9322	7394
2018	430000	283964	163431	64556	2498	2052	26	17
2019	556266	492025	152285	118377	192666	225913	5960	3937
2020	551045	495224	206548	105529	145500	163425	4820	3142

Source: The researcher based on the data of the Ministry of Planning - the Central Statistical Organization - and the data of the Diwaniyah Agriculture Directorate - Plant Production.

Focusing on the second aspect of the agricultural initiative, which is the development of palm trees, the development of livestock and the implementation of major projects in Al-Diwaniyah Governorate, and for the purpose of clarifying the impact of the role of agricultural initiative loans in developing the activities for which the agricultural initiative aims, the focus will be on two different years, a year before the implementation of the plan of the agricultural initiative and year after Implementation of the agricultural initiative in Al-Diwaniyah Governorate, and through the following table, some indicators can be deduced that are relevant to our study.

Table (10) indicators of palm development during the two years of study 2008 -2020

indicators of palm development	palm development		
	2008	2020	compound growth
total palm trees	459535	1349388	8.639
Total fruitful palm trees	365467	585679	3.694
Total production of dates/ton	24552	48055	5.301
Average palm fruit production	52.4	81.9	

Source: Prepared by the researcher based on the data of the Ministry of Planning - Central Statistics - and the Directorate of Agriculture of Al-Diwaniyah

The growing increase in demand for livestock products due to the improvement in the standard of living of the majority of society members, this is on the one hand and on the other hand the neglect of the livestock sector, which pushed the prices of these products to rise significantly, but after the launch of the agricultural initiative and the banking facilities that resulted from it, we notice a significant increase in Those products are as shown in the table below.

In 2008, the production of table eggs in Al-Diwaniyah Governorate reached (285,000) eggs per year, while the eggs produced in 2020 amounted to (47015,000) eggs, achieving a compound growth of (48.104%). (2040) tons in 2008 to (15029) tons in 2020 with a compound growth rate of (16.604%), and this represents a qualitative leap in the increase of these products due to their impact on the reality of food security in Iraq, while the hatching of one-day-old chickens increased from (1030) Chick/day, i.e. (375,950) chicks/year in 2008 to (1650) chicks/day, i.e. (602250) chicks/year in 2020, with a compound growth rate of (3,691).

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The quantity of fish production sold increased from (578,807) tons in 2008 to (61,200) tons in 2020, at a compound growth rate of (43,122), which is a good indicator of the growth of fisheries wealth in Al-Diwaniyah Governorate.

From the foregoing, we can say that the agricultural initiative bore fruit on livestock in the governorate and limited the import of animal products, which provided a hard currency for this country's economy on the one hand, and on the other hand, rebalancing prices for the benefit of the citizen and in line with the standard of living of the majority of the Iraqi people, while noting the problems related to The livestock in Al-Diwaniyah due to the lack of fodder, the difficulty of preventing licenses to practice the profession of fishing, the birds that feed on fish, the spread of diseases and the poisoning of rivers, which caused the governorate to lose in several years thousands of tons of fish. The Director of Diwaniyah Agriculture (a senior agricultural engineer, Mr. Hassan Ali Matar Al-Waeli) told the Iraqi News Agency on 12/4/2021, "The province was able to achieve selfsufficiency for 26 agricultural crops, plants and animal products" (15), and added that Diwaniyah It is famous for the cultivation of the two types of shrub, amber and jasmine. And that there is a cattle station in which the production volume reached about (5) thousand tons per day, and he touched on the palm projects, which amounted to thousands of dunams, in which textile agriculture was adopted, as well as the cultivation of vegetable crops such as tomatoes, cucumbers, eggplant, halana and others, and the production of honey, whose production reached 60 thousand In a related context, the President of the Local General Union of Agricultural Cooperative Societies in the governorate (Mohammed Kashash) called on the competent authorities to (approving Diwaniyah, the agricultural capital of Iraq) and protecting the national product and preventing import from what is available from it, and pointed out that the governorate depends mainly on agriculture, as the 65% of the governorate's population works in agriculture, but it lacks economic resources, as the poverty line is 48%.

The following table (11) represents the production of table eggs, the production of broilers, the production of hatcheries for chicks and fish in cages in Al-Diwaniyah, according to the study period.

Table (11) represents the production of table eggs, the production of broilers, the production of hatcheries for chicks and fish in cages in Al-Diwaniyah, according to the study period.

product	Years	production quantity	compound growth
Table eggs (one egg per year)	2008	286000000	48.104
	2020	432000000	
chicken the meat Sold (year)/ton	2008	2040	16.604
	2020	15029	
Chicken Incubators (Day)	2008	1030	3.691
	2020	1650	
Fish in sold cages (tons/year)	2008	578.708	43.122
	2020	61200	

Source: prepared by the researcher: Relying on the data of the Ministry of Planning - Central Statistical Organization/Diwaniyah Agriculture Directorate: Livestock Division.

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Conclusions:

Through the practical side of the research, the research reached several results, on which a number of conclusions were built, as follows:

- 1- Agricultural loans have a significant impact on the development and growth of agricultural production in Iraq in general and Al-Diwaniyah Governorate in particular, because the borrowers lack the self-financial resource, they urgently need to borrow to finance and establish agricultural investment projects and their growth and development.
- 2- The adoption of the agricultural initiative financing policy in general and agricultural investment allocations in particular on the general budget and on annual revenues that depend on oil prices and quantities, has greatly contributed to the weak effectiveness of the agricultural initiative policy because it caused a discrepancy in the agricultural initiative allocations from year to year.
- 3- There is a clear grievance for Al-Diwaniyah Governorate, which confirms the percentage allocated to it (5.12%) of the amounts of the agricultural initiative to it, as it is the governorate that depends mainly on the agricultural sector and is the first in Iraq in the production of rice and has achieved advanced achievements in the production of wheat and other products, which deserves to be Be the right of the agricultural capital of Iraq, despite the lack of financial allocations to it.
- 4- Through the results presented in the table below, we find that the number of beneficiaries within the fund to support agricultural mechanization ranked first, as the number of beneficiaries within this fund was 47,944.
- 5- The total amounts allocated to the specialized lending funds for the agricultural initiative of its seven funds, during the study period, amounted to (10,598,3105,000) dinars, as we find that this amount has high flexibility in influencing the movement and development of the economy in Al-Diwaniyah Governorate, but in fact, these amounts were without ambition, especially In Al-Diwaniyah Governorate, which focuses on agricultural activity in a basic degree.
- 6- The growing increase in demand for livestock products due to the improvement in the standard of living of the majority of the community members, with the neglect of the livestock sector, has pushed the prices of those products to rise significantly, but after the launch of the agricultural initiative and the banking facilities that resulted from it, we notice a significant increase in those products.
- 7- The agricultural initiative bore fruit on livestock in the governorate and limited the import of animal products, which provided a hard currency for the country's economy, while restoring the price balance for the benefit of the citizen and in line with the standard of living of the majority of the Iraqi people.

Recommendations

Among the foregoing conclusions, the research can recommend the following:

- 1- Develop plans and programs for the reclamation of agricultural lands, especially those allocated to strategic crops, to increase the area of arable land, and then increase production, reduce the food gap, and increase self-sufficiency rates.
- 2- Balancing consumer and producer protection, and not giving preference to one over the other.
- 3- Protection of orchards from erosion to establish residential homes and to secure water quotas for them, especially those located outside the river strips, since dates are the most exported agricultural products in Iraq.
- 4- Activate the role of agricultural companies specialized in producing fermented, certified and hybrid seeds of high productivity and support them with loans, with interest in scientific research and benefit from it to solve agricultural problems.

5- Activating the role of agricultural extension with the aim of moving towards modern agriculture and transferring the latest research developments to farmers and peasants, as he is in contact with them.

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- 6- Paying attention to industries that support the agricultural sector, such as the manufacture of fertilizers, pesticides and fodder, and giving them to farmers and farmers through the agricultural directorates in the governorates at subsidized prices to reduce production costs, and thus the ability to compete.
- 7- Increasing investment allocations for the agricultural sector in the governorate of Al-Diwaniyah, removing injustice from it, and paying attention to this governorate, which did not take its due, despite that, it is the first to produce rye, and is satisfied with the production of wheat, barley, meat, eggs and others.

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