The Prospect of Demographic Window Growing and Opportunities to Invest the Demographic Dividend in Anbar Governorate

Enas M. Saleh\textsuperscript{a}, Ayad Ayid Wali\textsuperscript{b}, \textsuperscript{a}University of Anbar/ College of Education for Women- Department of Geography, \textsuperscript{b}University of Al-Qadisiyah/ College of Arts - Department of Geography, Email: \textsuperscript{a}enas.mohmmed@uoanbar.edu.iq, \textsuperscript{b}Ayad.wali@qu.edu.iq

The demographic window is an opportunity for the broad-populations in the population pyramid upon the demographic transition process to put it in front of the development opportunities that the wise investment of this demographic grace (dividend) was prepared properly. The population of Iraq community in general and the Anbar Governorate in particular is exposed to multiple demographic changes hit three broad age groups and classes of the uneven rate of growth and therefore differing in size will contribute to inform the intermediate category any trapped working age peak in size compared to the lowest volume dependent categories (young and older) this phase continue for a certain possible identified investment generation if the demographic window opening up and dealing with them properly will achieve big positive effects accrue Al Anbar Governorate is down of the dependency ratio, rising living standards, increased savings and economic growth, and that this is not the investment of the demographic dividend entail population consequences reflected on the security, political and economic and social aspects.

Key words: Demographic transition, the demographic dividend, the intermediate age group.
Introduction

Awaits the serious population communities keen in the economic development process, which determined the pace important demographic event easy to accelerate the process of economic development is the process of demographic transition and the opening up of the demographic window when he moves her sons young dependants who formed the broad base of the population, lunchroom posters to become within the intermediate category working (15 - 64 years old) to gather, the largest proportion compared with dependent categories (young people less than 15 years old and older than 64 years) beyond the proportion of the middle-aged 55% while the dependency ratio does not exceed 45%. It will contribute to this supremacy in favor of the working down of the dependency ratio and ease the burden and thus improve the standard of living and increasing investment opportunities and accelerate the process of economic development which will inevitably social and political stability and security of society. This research came to show the date of the entry of Al Anbar Governorate, the scope of the dividend and the date of its entry into the dividend, even if all the Governorates of Iraq came to study dealing with this aspect would be to redirect the possibilities and opportunities that promote the development of the optimal investment of this dividend.

The research problem comes to ask the following questions: when a date for the opening of Al Anbar governorate springboard in the demographic under their previous which has overshadowed the population community to maintain? What are the scenarios dealing with the expected demographic dividend that will continue for a limited period to start demographic changes is unaware of the plan dealing with it? And Anbar Governorate is ready to reaped the fruits of this demographic grace and provided opportunities for investment?

The hypothesis search is clarified as follows: despite the negatives accumulated obvious in Al Anbar Governorate, which extended since 2003 until 2016 as a result of the deterioration of the security and economic situation, but the recent years reveals that the preservation of the pace toward the advancement of their demographic, social, economic, and service which would allow the absorption of the labor market and the high number of expected intermediate category.

The aim of the search is to disclose the date of achieving demographic dividend in Al Anbar Governorate and prepare them properly, which ensures the best results that will create a more positive reality flourishing future generations in all fields.

Search in its establishment is based on a realistic basis, providing a scientific study on the quantitative and qualitative characteristics of the population before the politicians, lawmakers and planners who seek and call for the events in the development of its population as the preferred means to facilitate their task that the attainment of working category (the leader of
the development process) peak in size and willingness to achieve maximum benefit from this energy potential population.

**Demographic Space in Iraq**

Population in Iraq moves toward the increase and growth as a result of the inevitable because of birth rates remained high, which exceed the mortality rates population that preceded the 1997 which has made Iraq globally is located within the high-fertility countries, fertility rates after 2003 taken down downward, grants after the fertility rate was high 1997 figure (5.7 live births (woman)) retreat to reach (4.3 live births (woman)) in 2006 (Al-Saadi, Abbas Fadel, 2016: 30) and (3.6 live births (woman)) in 2018 (Republic of Iraq, Ministry of Planning, 2018: 14). The continuation of this retreat and the decline in the fertility rate would contribute to a change in the age structure of the population of Iraq would make Iraq enters the third phase of the demographic transition, as depicted in figure (1) come close Iraq from the openness of the demographic window when the proportion of small category age (15 years) does not exceed 30% of the total population in the community also regulates the category of the elderly (64 years +), when the ratio does not exceed 15% of the total population (Al-Kaabi, Ali Abdul Amir, 2016: 1238) , thus achieving the most important prerequisite for the attainment of the opening of the window.

It appears from the table (1) the gradual reduction in the proportion of dependent category (younger and older) offset by a gradual increase the proportion of category of breadwinners (the middle-aged) in Iraq between 1977 and 2040, it is an extrapolation of the table clear the following facts:

1. There is a gradual decrease in the proportion of independency, as expressed by the negative annual growth rate for the years 1977 - 2040 reached above the period 1977 - 1987 of -1.3% annually while the while the minimum negative change for the period 2030 - 2040 The BOD enjoying an of -0.1% annually.
Table 1: The proportion of independency and the dependency rate and change in Iraq for the period 1977 - 2040

<table>
<thead>
<tr>
<th>Year</th>
<th>Support group (middle age)</th>
<th>Dependent category (Young + Old)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual percentage</td>
<td>Supported family rate%</td>
</tr>
<tr>
<td></td>
<td>change%</td>
<td></td>
</tr>
<tr>
<td>1977</td>
<td>-</td>
<td>43,7</td>
</tr>
<tr>
<td>1987</td>
<td>1,3</td>
<td>50,1</td>
</tr>
<tr>
<td>1997</td>
<td>0,4</td>
<td>52,4</td>
</tr>
<tr>
<td>2007</td>
<td>0,3</td>
<td>54,1</td>
</tr>
<tr>
<td>2011</td>
<td>0,9</td>
<td>56,1</td>
</tr>
<tr>
<td>2020</td>
<td>0,5</td>
<td>58,7</td>
</tr>
<tr>
<td>2030</td>
<td>0,2</td>
<td>59,7</td>
</tr>
<tr>
<td>2040</td>
<td>0,07</td>
<td>60,1</td>
</tr>
</tbody>
</table>


Figure 1. Phases of the demographic transition in Iraq


2. The disparity of annual growth in the dependency ratio of the population for the years between 1977 and 2040, the highest year-on-year growth of this category for the period 1977
- 1987 of 1.3% annually and then start this annual proportion of their back and then return, rising to 0.9% per year for the period 2007 - 2011, then back to pull back their growth rate to reach the lowest for the period 2030 - 2040, amounting to 0.07% annually.

3. That this decline in the annual growth rates of intermediate category of breadwinners came as a result of the decline in small boys in replacement to compensate for the shortage of intermediate category at the 2040 spots in the retreat of the negative impact on the growth of young people, a large proportion since 2020 of -0.7% annually.

4. Iraq enters the scope of the demographic dividend between 2020 to 2030 have been identified in many of the studies that had been interested in respect of the year 2024, as shown in Figure (2), while Iraq enters the demographic dividend of the year 2040, the proportion of the population will be middle-aged peak, amounting to 60.1% of the total population of the country.

5. Before the Iraq remained about 20 years to enter the demographic dividend to reap the benefits of grace, the important question which poses itself is Iraq ready for the event, the expected demographic is important? Does it economic, political, and developmental underpinnings waits the demographic dividend reap the fruit?

Figure 2. Entering Iraq into the Demographic Dividend

Age Structure of the Population of Al Anbar Governorate

Is the age structure of the population - the quality of the most important factors that affect the demographic changes to the population, the distribution of the population according to age categories type determines the nature of their growth and it affects the volume of births and deaths and the direction of the lush greenery and natural increase, as well as the impact of the spatial population movement (migration), which tends to the middle-aged more than other age groups, and also affect the population and strength of 382 economic productivity (Abbas Fadel Al-Saadi, 2014: 4). Generally, the age structure of the population of Al Anbar Governorate as bully as it increase the proportion of young persons (15 years) for 42% of the total population for the period from 1977 until 2018, the intermediate category (15 - 64 years), thereby increasing the percentage of 43% for the period in question, the category of the elderly (+64 years) does not exceed the 4.4% as shown in table (2) and figure (3), which shows that, despite the absolute numerical increase of the population who belong to the category of young people, but the proportion of the total population in constant retreat and significantly from one year to another, the category of middle-aged was accompanied them to provide numerical increase the proportion of the total population of the Governorate, in addition decreasing by young 117,713 accumulated net age in the proportion of middle-aged people, the situation is different for older persons, as different from the Census.

Table 2: Numerical distribution and relative to the population of Al Anbar Governorate, according to the years 1977-2018

<table>
<thead>
<tr>
<th>Duration</th>
<th>Annual population change%</th>
<th>Annual change for the elderly%</th>
<th>Annual change in average age%</th>
<th>Young annual change%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Percentage change</td>
<td>Number changed</td>
<td>Percentage change</td>
<td>Number changed</td>
</tr>
<tr>
<td>1987-1977</td>
<td>5,8</td>
<td>0,9-</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>1997-1987</td>
<td>2,2</td>
<td>2,8-</td>
<td>01,2</td>
<td>0,04</td>
</tr>
<tr>
<td>2007 – 1997</td>
<td>3,8</td>
<td>0,7-</td>
<td>3,1</td>
<td>0,9</td>
</tr>
<tr>
<td>2018 - 2007</td>
<td>1,6</td>
<td>2-</td>
<td>0,2-</td>
<td>0,4</td>
</tr>
</tbody>
</table>

Source:


**Figure 3.** The relative distribution of the age groups of the population of Anbar Governorate during 1977-2018

![Bar chart showing age groups distribution](chart.png)

**Source:** Based on the table (2).

Despite the gradual reduction in the proportion of the total population posed Al Anbar Governorate after accounting for 4.4% of 1977 went down to 2.2% for 2018. This discrepancy in the proportions of the age groups of the population of the Anbar Governorate came as a result of the vulnerability of the Governorate through this period, like the rest of the Governorates of Iraq with a range of political, economic and social transformations that hit the country, the Iranian - Iraqi war which lasted from 1980 until 1988 and the economic embargo imposed on Iraq since 1991 until 2003 to start the stage of the US occupation of the country and then the sectarian conflicts and deterioration of security matter that reflected on the birth and death rates and consequently differences in the age structure of the population.
### Table 3: Percentage of the annual change in size, the relative number of the broad age groups of the population of Al-Anbar Governorate, for the period 1977-2018

<table>
<thead>
<tr>
<th>Duration</th>
<th>Annual population change%</th>
<th>Annual Change for Elderly %</th>
<th>Annual Change in Average Age %</th>
<th>Young Change %</th>
<th>Annual Change %</th>
<th>Number Changed</th>
<th>Percentage Change</th>
<th>Number Changed</th>
<th>Percentage Change</th>
<th>Number Changed</th>
<th>Percentage Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1987-1977</td>
<td>5.8</td>
<td>0.9-</td>
<td>5</td>
<td>1</td>
<td>6.8</td>
<td>0.8-</td>
<td>4.9</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1997-1987</td>
<td>2.2</td>
<td>2.8-</td>
<td>01.2</td>
<td>0.04</td>
<td>2.3</td>
<td>0.2</td>
<td>2.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1997-2007</td>
<td>3.8</td>
<td>0.7-</td>
<td>3.1</td>
<td>0.9</td>
<td>4.7</td>
<td>0.9-</td>
<td>2.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2007-2018</td>
<td>1.6</td>
<td>2-</td>
<td>0.2-</td>
<td>0.4</td>
<td>2</td>
<td>0.4-</td>
<td>1.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source:

1 - Schedule (2)
2 - Annual percentage change = \( R = (N\sqrt{P1 / P0} - 1) \times 100 \)

\( R = \) annual percentage change
\( P1 = \) previous change ratio
\( P0 = \) subsequent change ratio
\( N = \) the number of years between the two censuses


The matter is what leads us to the goal of the search is to give a picture of the change in the proportions of the age groups of the population of Al Anbar governorate for the period 1977 - 2018 to detect the speed of population growth by three broad age groups. As the table shows (3) Annual change rates for these groups in the Governorate. Since it is clear that the categories of young and older dependent diminishing proportion of the total population size gradually any negative change changed descent, either category of breadwinners of the mean of the older persons moving down descent oriented upward grants any positive change changed descent. It is an extrapolation of the table, we find that young people changed only increase positive change for the period 1987 - 1997 of 0.2% annually, the rest of the years have witnessed the rise of the retreat and change negative impact the above for the period 1997 - 2007 of -0.9% annually. In the category of the middle-aged, the highest annual change for the period 1977 - 1987 The BOD enjoying an increase of approximately 1% for the period 1987 - 1997 revenue of $0.04% due to the migration of a number of no little of youth to outside of the country as a result of the economic embargo in order to raise their level of economic development. The proportion of the elderly has changed negatively.
reached above the period 1987 - 1997 of -2.8% annually for the period 1997 – 2007 bothered of -0.7% annually.

Table (3) Annual change the numerical ratios and relative size of the broad age groups of the population of the Governorate of Anbar, the tide of 1977 - 2018

Generally reflected the fact that the decline in the proportion of young people to the preservation of the total population does not obscure the fact that the characteristics of the bully and youth population community in Al Anbar Governorate, as the above table shows the annual change rates absolute numerical size of the three age groups. Reaching the highest rate of change in the number of young people toward the 4.9% per year for the period 1977 - 1987, while at least for the period 2007 - 2018 of 1.2% annually. In the category of middle-aged reaching the highest annual change absolute 386,000 compared to 6.8% for the period 1977 - 1987, 2007 – 2018 bothered duration of 2% annually. The category of older persons, it witnessed the retreat of a negative impact on the absolute size of the period 1987 - 1997 and 2007 - 2018 The rest of the years witnessed the numerical increase expressed positive annual change period 1977 - 1987 and 1997 - 2007.

In the light of the foregoing could be clarified and demographic realities of the people of Al Anbar governorate, the relationship to search according to the following:

1. Different years doubling the three age groups (Labib, Ali, 2004: 72) by adopting its annual growth rates for the period 2007 - 2018, we find that the category you will need 58 years young but then doubling, while will require the doubling of the category of middle-aged 35 years, in the category of older persons are in the gradual decrease.
2. The different years doubling the population of dependants (younger and older) on the one hand and the dependency rate (the middle-aged) on the other hand, actively affect the date of opening of the demographic window in Al Anbar governorate.
3. The uneven rates of annual change of three broad groups allow for a diversity of options for the proposed alternatives for adoption in the future projections for these groups to demonstrate the size of future to determine a date for the opening of the window.

Hypotheses of Projections of the Population in the Governorate of Anbar, the Date of Opening of the Demographic Window

Population projections estimate requires three age groups until the year goal (years reach opening the window) the following:

1. The adoption of the 2018 years based on the start of the projections.
2. The adoption of the annual growth rate of the population according to age categories of the

Basis for the projection, which came in the final of the impact of demographic factors of the vehicle from the fertility advocate and mortality and migration. (This proportion is accredited to the United Nations Population chamber)

3. The attainment of the highest percentage earned from the middle-aged, which not less than 60% of the total population of the corresponding lowest dependent category of young people to less than 30% the proportion of older persons that do not exceed 15%, one of the most important conditions that must be met to achieve the demographic window opening (Al-Shadidi, Hussein Ahmad, 2014: 139

B - Al-Abadi, Salam Abd Ali, 2017: 360). Although the projections made would reveal that the proportion of young category fall down will require 30% of the total population size long years in succession of generations was originally located within the broad base of society so it will be only on condition that the proportion of the middle-aged about 60% of the total population size this method adopted by the Iraqi Ministry of Planning, in the light of the projections of the population in Al Anbar Governorate, according to the two alternatives and each alternative in the adopted several hypotheses represented by the following:

1. The first alternative - Higher projection three broad age groups
   The adoption of the annual growth rate of the young category amounting to 4.9% annually, the annual growth rate for the middle-aged, amounting to 6.8%, the annual growth rate for the category of older persons amounting to 5% per year, the rate of annual change of absolute population size, which came for the period 1977 - 1987. This alternative was based on the acceptance of the following assumptions:

   - The assumption that the rate of survival (life expectancy at birth) will rise as a result of improved health conditions and improve the level of family and community care services that would contribute to reduce the child mortality rate (less than five years) and infants (less than 1 years).
   B - the high fertility levels in Iraq at a rate of 3.6 live births (2018 woman as was referred to earlier, survival and maintain this rate.

   The estimates of the population of the Governorate of Anbar, according to the higher projection

   We can see in table (4) that the residents of Anbar Governorate in the year 2031 objective will reach about 3778149 people, their sheer numbers will grow at an average annual growth rate of 6% annually, thus doubling the number after 12 years. A total of dependent population
(young + older persons) toward 1368158 people accounted for 38.9% of the total population of the Governorate of Anbar, greeted by the population with dependents who will increase their number to reach 2309991 people to form a percentage of 61.1% of the total population. Thus starts the process of the demographic transition in Al Anbar governorate in the year 2031, when the young majority in previous years to wallow in the working-age population to form the highest proportion among the inhabitants of the conservative society. As the dependency ratio of the most prominent indicator of the economic burden borne by the breadwinner (Calculated mathematically with the following formulas):

Total Dependency Ratio = Total Dependents (Young + Old People) / Total Dependents (Middle Ages) x 100.

Young dependency ratio = sum of young people / total middle-aged x 100
Adult dependency ratio = total of the elderly / total middle-aged x 100
For more details, see Al-Miqdad, Muhammad Refaat and others, 2014: 576-57.

(*) The demographic gift rate is calculated mathematically according to the following formula: Demographic gift rate = Dependent Population Growth Rate - Growth rate of the working-age population, for more details see: Al-Kaabi, Ali Abdul Amir Sajat, 2016:1243).

We find that the ratio in 2018 reached about 80%, i.e. that all 100 of those intermediate category is located on their shoulders support 80 people of the total population, the proportion of young 76% maintenance support adults 4% decline in the number of older persons to society, but that these percentages would drop all in the year 2031 objective, which would total US$ 63.5% of the dependency ratio dependency ratio of 60% and support young adults 3.2%. According to this alternative would be the rate of demographic dividend (*) in the Governorate of Anbar, 1.9% average value is an indication of the strength of the dividend , the more its value increased its strength, and therefore is a measure refers to started this grant and termination by the retreat of the gauge.
Table 4: Higher projection of the inhabitants of Al Anbar Governorate, according to the three broad age groups

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Population</th>
<th>Elderly Class</th>
<th>Middle Class</th>
<th>Young Class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ratio% Number</td>
<td>Ratio% Number</td>
<td>Ratio% Number</td>
<td>Ratio% Number</td>
</tr>
<tr>
<td>2018</td>
<td>100 1771656</td>
<td>2,2 39476</td>
<td>55,5 983825</td>
<td>42,3 748355</td>
</tr>
<tr>
<td>2021</td>
<td>100 2108020</td>
<td>2,1 45697</td>
<td>56,9 1198482</td>
<td>41 863841</td>
</tr>
<tr>
<td>2024</td>
<td>100 2510022</td>
<td>2,1 52899</td>
<td>58,2 1459974</td>
<td>39,7 997149</td>
</tr>
<tr>
<td>2027</td>
<td>100 2987784</td>
<td>2,1 61236</td>
<td>59,4 1775520</td>
<td>38,5 1151028</td>
</tr>
<tr>
<td>2031</td>
<td>100 3778149</td>
<td>2 74430</td>
<td>61,1 2309991</td>
<td>36,9 1393728</td>
</tr>
</tbody>
</table>

Source: Based on the population projection formula, as follows:

\[ P_n = p_0 (1 + r)^n \]

As \( P_n = \text{target year population} \), \( p_0 = \text{base year population} \), \( r = \text{annual growth rate} \), \( n = \text{number of years} \), for more details: Al Saadi, Abbas Fadel. (2014). Detailed Population Geography Part 1, Al-Warraq for Publishing and Distribution, Amman, p. 243.

2. The second alternative - low projection three broad age groups this alternative came to encompass the rates of annual change rates of age groups for the period 2007 - 2018, which came less than rates of change in Al Anbar governorate in the period 1977 - 2018 As mentioned, as the rate of change of the category of young people 1.2% annually, the proportion of the middle-aged changed a growth rate of 2% annually, and proportion of older persons changed by -0.2% (negative change). This alternative was based on the following assumptions:

3. The decline in fertility levels in Anbar Governorate and the spread of family planning methods and the acceptance of the idea of the small size of the family members of the conservative society.

2. The impact of the political, security, and economic conditions in the country will contribute to the growth of the trend for migration whether internal migration to more stable governorates or external migration in particular the intermediate age groups tend to this type of migration.

The estimates of residents of Anbar Governorate, according to the low projection.

Table (5) shows that the number of residents of Anbar Governorate in the year 2040 would be objective about 2531642 people under the annual growth rate of 1.6% annually as it will double the number on the basis of this ratio after 44 years. The percentage will vary the threat posed by the three age groups of the total population of the Governorate, as would the number of dependent population (young and older) toward 1010681 inhabitants as it would form a percentage of 39.9% of the total population, while the total number of people without
dependents (1520961) toward the middle-aged people would form a percentage of 60.1% of the total population, and then will maintain the process of demographic transition year 2040, which would then be the total dependency ratio of 66% and the ratio of 64%, and support the young adult support 2.5%. The total value of the rate of 0.8%, the demographic dividend.

Table 5: Higher projection of the inhabitants of Al Anbar Governorate, according to the three broad age groups

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Population</th>
<th>Elderly Class</th>
<th>Middle Class</th>
<th>Young Class</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Ratio%</td>
<td>Number</td>
<td>Ratio%</td>
<td>Number</td>
</tr>
<tr>
<td>2018</td>
<td>100</td>
<td>1771656</td>
<td>2,2</td>
<td>39476</td>
</tr>
<tr>
<td>2021</td>
<td>100</td>
<td>1858901</td>
<td>2,1</td>
<td>39239</td>
</tr>
<tr>
<td>2024</td>
<td>100</td>
<td>1950824</td>
<td>2</td>
<td>39002</td>
</tr>
<tr>
<td>2027</td>
<td>100</td>
<td>2047691</td>
<td>2</td>
<td>38768</td>
</tr>
<tr>
<td>2031</td>
<td>100</td>
<td>2185014</td>
<td>1,8</td>
<td>38457</td>
</tr>
<tr>
<td>2035</td>
<td>100</td>
<td>2332318</td>
<td>1,6</td>
<td>38149</td>
</tr>
<tr>
<td>2040</td>
<td>100</td>
<td>2531642</td>
<td>1,5</td>
<td>37767</td>
</tr>
</tbody>
</table>

Source: Based on the population projection formula, as follows:
Pn = po (1 + r) n


The Scenarios Dealing with the Demographic dividend in Al Anbar Governorate

It is clear from the foregoing that the high proportion of the middle-aged, I mean, the expansion in the category of older persons working in the early mediator (15 - 35 years) this means a generation of graduates and skilled and high production capacity and the investment of such human energy means to facilitate the occurrence of developmental and economic revival in Iraq in general and the Anbar Governorate in particular. But it depends on the economic, political, and social conditions and the availability of opportunities to invest this demographic grace appropriately. This paper has presented three possible scenarios to deal with the demographic dividend was the following:

1. **Positive Dealing Investing Demographic Dividend**

   - Opportunities for positive dealing:
   1. The reorientation of job opportunities through the operation of the Productive enterprises and factories of the suspended in Anbar Governorate since 2003.
2. The operation of national manpower and technology to strengthen national innovation with the use of imported technology, good governance.

3. To highlight the role of civil organizations and private associations and providing opportunities for voluntary work to create the spirit of school attendance among young people and consolidate the spirit of charity work.

4. Review the legislative decisions and to promote good governance, including decisions relating to the age of retirement to achieve the largest investment working age category, the mediator stretching up to the age of 64 years and to reduce the age of retirement is a waste of human energy produced net of this age group.

5. Support to small and medium-sized enterprises and institutions to provide the necessary loans to develop (Hussain, Saeed Clinic, 2019: 4). Which will create local jobs for a large section of the working population.

- The results of the positive dealing:

1. The high level of income and savings and investment and improving living and housing conditions of the family (Al-Idami, Hamdiya Shaker Muslim and Al-Jubouri, Nadia Lutfi, 2019: 346.).

2. Creating opportunities to contribute to the acceleration of the economic progress and development. Achieving optimal investment of human capital to enhance the human development.

3. Encourage the capacity for innovation and creativity.

4. Widening the base of female employment and the investment of the human energy marginalized groups.

5 - Retreat of fragile population community in Al Anbar Governorate, the low proportion of beneficiaries of social care services.

6. The gradual decrease in the rate of unemployment and the entire community of human energy available.

7. Contribute to reducing the levels of crime and begging, divorce, and underage marriage.

II. The Negative Treatment of Waste Demographic Dividend

- Negative Opportunities:

1. The continuation of the project work stopped and productive institutions to preserve for Iraq in general.

2. The slowdown the completion of investment projects or cover among uninvolved civilians to foreign companies.

3. The prevalence of the idea of migration to outside the country when the young graduates.

4. The legislation of laws are examined wisely and rationally, including for the civil service and resort to legislation and delivery of fragile immediate solutions which will contribute to confound waste efficient human energies.
5. The continuing lack of security and political stability and waste of public money and confusion by issuing legislation that serve certain segment and small society at the expense of the broad categories marginalized groups.

The Results of the Negative Treatment

1. The high proportion of unemployed will contribute to raise the dependency ratio and increase the burden on the workers.
2. Waste of net, spent by the state of the capital dedicated to educational services that do not reap the fruit of the State as a body of experience and skill of the output and other artifacts is involved.
3. The high levels of poverty and vulnerability of society and increasing burden on the social welfare institutions and the high proportion of financial allocations of the total national income.
4. Contribute to the emergence of multiple social problems such as theft, fraud, and divorce and underage marriage and dropping out of school, as well as to the emergence of urban problems such as slums and abuses on the basis for the design of cities.
5. The continuing decline in economic, political, and social situations will inevitably the emergence of security problems as a result of the separatist tendencies of marginalization to invest hostile foreign groups as points of weakness in the body of the population.

Iii. the attitude of indifference to the importance of the investment of demographic dividend.

This shows the situation when the decision-makers and those in the governance of the country are unaware of the importance of the demographic factor in granting grace contribute to the transfer of the country to better economic, social and political development opportunities and contribute to the creation of a play by the country came as a result of this is inevitable because the human rights and development. The twenty-first century is a century of energy or weapon or material wealth, but is also confirmed by the futures scientists (Mahmoud, Mohamed Abdel Rahman, 2015: 63) that an effective element in this century is educated multi-skills. This emphasis on the importance of human capital investment and a positive attitude to reap the fruits of this human energy. Either of the main results of the indifference to this human energy is not transmitted to the same collation consequences of negative attitude, which was referred to previously.

The experiences of some societies that have reached the stage of demographic dividend.

I. The Malaysian Experience

Focused economic development plans which is initiated by Malaysia since the 1970s of the last century in all development plans on the human resources as the real wealth of any nation, since that Malaysia has considerable human potential qualified into competitive advantage
destination for investments because they were insured by the minds of their sons have obtained economic rates than developed countries (Qurait, Alaa, 2013: 108--109). Malaysia has pursued effective methods in demographic dividend investment through the following:

1 - Seeking to improve the employment of the economically active groups.
2. Work to provide education for all age groups and different stages.
3. The transition from an economy based on agriculture and natural resources to manufacturing, which contributed to the achievement of advanced levels of savings and investment.
4. Restrictions on foreign labor through the deportation of workers in the construction sector to their home countries as well as the postponement of the calls for bringing foreign added employment and pursuing a policy of reliance on local labor.
5. The establishment of SME loan funds and population groups with limited income.
6. Increased financial allocations for education, health, and infrastructure.
7. The direct foreign investments in certain sectors of the Malaysian conditions with emphasis on the exploitation of foreign companies' strategies for improving the competitiveness of Malaysia.

II. The Moroccan experience
Signs of the Demographic Transition in Morocco and the opening up of the demographic window since the beginning of the present century, accompanied by the retreat of the increase of the population compared with the growth of the working age population also decline in dependency ratios significantly in 1970, the dependency ratio 104.47% went down the year 2015 with 50.13% (Al-Murshid, Ibrahim, 2017: 69).

It was accompanied by the opening of the demographic window in the Arab Maghreb contradictory effects than what happened in South East Asia countries including Malaysia's experience mentioned above, it is because of the decline internal savings rate of 25.72% in 2003 to 19.11% in 2015 (Ibrahim Al-Morshed, 2017: 70) which led to the retreat of the sources of funding for the Moroccan economy as it is internal savings of the most important sources of banking liquidity, and remained in the seesaw phases of economic growth from year to year and strengthened this swinging the heavy pressure on the labor market and high unemployment rate, which is characterized by four attributes of the bully any spread of unemployment are clearly within the category of 15 - 29 years. The depth of unemployment as most unemployed people suffering from long-term unemployment. The urban unemployment is as most of the unemployed are within urban centers, as well as unemployment is more widespread among the educated and professional achievement (Ibrahim Al-Morshed, 2017: 73).
Therefore, unlike what the expected demographic dividend as expected did not contribute to the improvement of the social and economic indicators in Morocco it is primarily due to two reasons: The first is the lack of willingness to create conditions that promote the investment of this demographic grace, and the second is the assessment of the importance of human capital and the importance of a successful policy for the education sector and employment rates have remained high school drop-out rates of migration is not good amounts.

III. The Tunisian experiment (United Nations, (ESCWA), 2010: 6)
The Tunisian Government realized early on, the importance of the demographic changes in the age structure of the population and has sought to invest serious population increase the category of middle-aged people because they believed that human resources is the most important factor of sustainable development factors and yes, the intermediate category the most important pillar of the development events and challenges and obstacles in the future, so the Tunisia has established a unique strategy the adoption of specific policy to deal with every age group.

The strategy to deal with the category (15 - 59 years) Government policy has focused on two basic aspects:

1. The first side - employment through increased capacity to absorb entrants to the labor market through the adoption of practical steps was the establishment of a fund to support small and medium-sized enterprises and the establishment of a vocational training fund and rehabilitation in order to reduce the rates of unemployment.
2. The second side - reproductive health), Enhanced reproductive care and education programs and prevention programs and reproductive health for young people set the birth rates and levels of fertility.

The category of older persons (60 years and older) has focused government policy through the enactment of a special law on the protection of older persons in 1994, and focused the integration of older persons in social milieu and to ensure appropriate health and social conditions and to establish multiple centers for this category of protection centers and home care and alternative care institutions and day-clubs, the establishment of a national program, I mean, to take advantage of the intellectual and professional experiences of the Elderly (ensure active aging).

Conclusions

1. The scope of the demographic dividend will enter Iraq in 2024 and will enter the circle of the grant year 2040. But it is different from one governorate to another, depending on the age demographic variables - quality.
2. Enter the Anbar Governorate the demographic dividend in 2031 by high population projection, which was adopted on an annual growth rate to hit 6% annually, while will enter the circle of donation in 2040, according to projection, which relied on the low population growth rate of 1.6% annually.

3. The rate of demographic dividend under higher projection for 2031 in Al Anbar governorate 1.9% while the rate of donation in 2040 under the low 0.8% projection. The value of the high rate refers to the strength of the dividend while are used to indicate the retreat of the dividend, as this rate is an indication of the start of the dividend up to retreat.

4. Between the scenario of positive dealing in the investment of the demographic dividend, the need to provide data of this dealing of supporting small and medium-sized domestic investment projects and works represent labor to reap the fruit of low dependency ratio and the retreat of the vulnerability and increase the levels of savings and investment opportunities and improving standards of living.

5. The negative scenario of dealing in the investment of the demographic dividend negative data represented a decrease of investment and savings decline in levels of security and social stability and economic development, which will lead to higher levels of unemployment and poverty and the emergence of population problems and societal fragility.

6. To take preventive action to consolidate the positive opportunities Chock the success of the investment of the demographic dividend which enhance the opportunities for economic growth and works represent human capital.

7. Adaptation of the Malaysian experience in the investment of the demographic transition in line with the demographic reality of Al Anbar Governorate for Iraq in general.

8. The use of negative gaps that have undermined the chances of investment of the demographic transition in the Moroccan experience pledge not to get ready to receive the demographic dividend and promoting successful strategies for the education and employment.
REFERENCES


