

Globalization of the crime economy and ways to combat it (Iraq case study)

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Abstract : *Illegal economic processes are considered to be one aspect of the global corruption in the new economy, which is a part of the so-called black economy or the crime economy. The economy is growing, expanding and spreading all over the world, especially in light of the spread of the concepts of globalization, financial capitalism and the digital economy.*

As seen by many that The number of those involved in these illegal activities is increasing, especially in light of the instability of the global economy, the shortage of jobs, the low wages, the spread of violence and terrorism in the world, and the use of modern technologies that make these activities far from supervision and management of their business in a very confidential manner , If we know that these activities fall within the framework of corruption, which is the first obstacle to the process of economic development.

Keywords - crime economy, Globalization, ways to combat it

INTRODUCTION

Crime has taken its way into the economy a long time ago. However, the new phenomenon in this subject is to find criminality into various sectors of economic activity. Economic crime has started to affect public money, in addition to its direct damage to the national income of the state. Economic activity has stopped at its borders, while this crime has crossed these borders into other countries, which requires effective and multilateral international cooperation, which requires institutionalization through the conclusion of international conventions that clarify the common objectives, tasks and commitments of the parties to this international legal act.

Economic crime has entered the field of economic globalization that encourages the movement of funds, goods, workers and employers without customs, political or administrative restrictions so that the world becomes one small village in word and deed, raising the issue of combating economic crime as an activity that destroys the national and international economy. Both.

Thus, not only does this criminal activity continue, but it grows even more horrifying, as if individual States or the international community on cooperation are unable to control the growth of organized economic crime, Which requires reconsideration of the procedures, mechanisms and measures taken in this regard.

Research problem Economic crimes have become a security, economic and social challenge in various countries for the negative effects of these crimes and their danger to the building of societies and economies as well as the link of this type of crimes with organized criminal groups and the study of economic crimes in Iraq and its noticeable increase recently, the problem of studying the globalization of this crime and ways to combat it

Research hypothesis Economic crimes have many repercussions and negative effects on various aspects of economic, social and political life in Iraq.

Research importance The importance of research stems from the fact that economic crimes are one of the most dangerous phenomena that most countries face and try to overcome or control in various ways and means.

Research goals The objective of this study was to identify the problematic nature of these crimes and their various stages, as well as to identify the effects that they leave on the society economically, so the objectives of the study is to answer the following questions

- Try to define the phenomenon of economic crime and its characteristics and causes
- Examining the effects of economic crime
- Identify international, regional and local mechanisms to combat this phenomenon

First requirement:

Economic crime Appearance and concept

First: The emergence of economic crime:

Economic crime has emerged clearly in the past two centuries, due to the importance of economic life in the life, security and stability of nations, to the class distinctions that have clearly manifested themselves, and to the fragmentation of many social systems. Since the 19th century, legal texts of an economic nature have taken their place in penal legislation. However, they emerged clearly during the second half of this century, especially in countries that were oriented towards a regulated economy. Domination, chaos and corruption. These legal texts were either issued independently or within the general law, through which economic crime was clearly manifested. Some of the law's interpreters have considered the emergence of economic crimes. This legislative trend towards the intervention of the Penal Code to protect the economy from criminal jurisprudence has been accepted because the legislator must protect its economic policy by threatening severe measures against violators (Badra,1998,p18). During the First World War as well as the Second World War, economic crimes were manifested in the monopoly of goods and foodstuffs and the manipulation of their prices by specific categories of traders, which called on governments to move to criminalize any forms of monopolization or manipulation of prices. The first time the idea of relying on

Public officials in the government to control these violations rather than the use of police officers, In the last 30 years of the twentieth century and because of the idea of globalization and the world as a small cosmopolitan village because of the revolution of communications and information technology and computer developments, there emerged other kinds of modern or modern economic crimes such as crimes of financial fraud, money crimes, customs smuggling, computer crimes, Hidden economy such as money laundering, terrorism financing (Latif,2002,p70), and others. It is a fact that does not need to be confirmed that crime was the first area of globalization. International crime has emerged a long time ago. Organized crime has been emerging since the beginning of the twentieth century in Italy. The Mafia is the most dangerous criminal organization in the world. The world has diversified Mafia activities between assassination, theft, fraud, drug trafficking and extortion.

Second: The concept of economic crime:

The term "crime", as defined in the law, is used to express behavior contrary to penal law, punishable by the violation of a right - whether by an individual or society. Therefore, criminal law jurists defined crime as an act or omission that causes harm to others and is punishable by law. Such as theft, bribery, embezzlement, forgery, fraud, fraud and tax evasion.

There are jurists who define economic crime as any illegal act harmful to the national economy if it is criminalized in the Penal Code, or in the laws related to economic development plans issued by the competent authority (Razzaq al-Hadithi,1980,p9). In France, on June 30, 1945, a law was issued entitled "Control and Action on Crimes against Economic Legislation. In the Netherlands, on June 22, 1950, a Model Law on the Economic Penal Code, and in Germany (the West at that time), the Economic Crimes Act of 9 July 1954 was amended several times, and several laws were passed in the old Soviet Union, Bulgaria and other Eastern bloc states in the middle of the last century, In July 1950, a law on economic crimes was promulgated, and similar laws were promulgated in the continents of Asia, Africa and Latin America.

In the Arab region, only Egypt, Iraq, Syria, Libya, and Jordan have been identified in the Arab region. Some of them have laws in the name of the Economic Crimes Act. Some of the law-makers and jurists who call the economic crime (al-Baqali,2005,p88) a "financial crime". While individual-oriented States define economic crimes as being aimed at protecting economic relations

Based on free competition. For example, the 1890 Act of the United States of America, known as the Sherman Act, is considered, in principle and in its amendments, to be any contract or agreement aimed at creating a "monopoly".

2. Economic criminality refers to economic harmful acts which are determined by the law to protect the economic interests of the country. There are provisions that concern the protection of the economic system in the field of various activities, the most important of which is the protection of public and private funds from tampering or possession of stealth or stunt, The policy of the state to achieve self-interest Among those crimes harmful to the public interest the exploitation of the public function to achieve personal purposes through bribery, profiteering and exploitation of influence to achieve personal interests and benefits (Mustafa,1979,p78).

3. One of the most important economic crimes corruption crimes and different political systems in the accounting of political officials and dignitaries in the case of deviation from their responsibilities and the corruption of their receivables. As some systems tend to be purely cleaning or administrative penalty and dismissal in the case of accusations of delinquency and corruption. While other countries take the system The combination of the criminal penalty and the administrative penalty, regardless of the status of the perpetrator, in accordance with the principle of "rule of law", which is already considered to be the basis of democracy (Darwish,2000,197). The jurists defined the economic crime as "a harmful act or abstention from a specific act. An act or omission shall have an external appearance that violates the economic and developmental order of the State and its economic policy objectives. This is legally prohibited and has punishment." This definition enables us to exit the criminal responsibility. Including elements of economic crime.

1. Criminal activity: the carrying out of a harmful physical act or failure to perform physical work
2. Damage: Any external appearance which indicates the violation of the economic system and the growth of the state and its objectives and economic policy.
- 3 that criminal activity (physical act or material abstention) is prohibited by law.
4. The commission of a criminal activity (material act or material abstention) leads to the imposition of a penalty provided for in the legislation.

5. Whoever carries out the criminal activity (material act or abstention from physical work) is harmful to a natural or juridical person free from defects of will and shall be entitled to criminal responsibility (Imam,1991,p96).

The first Arab Seminar for Social Defense, held in Cairo in 1966, defined the economic crime as follows: "Any economic act or omission contrary to economic legislation shall be considered an economic crime if it is criminalized by the general penal law or the laws of economic development plans issued by the competent authority "It is a definition that does not deviate from a similar definition contained in one of the recommendations of the Arab-African Social Defense Seminar held in Cairo (February 1960). Economic crime varies from community to society and from one country to another, has been interested by various international organizations. And so on of their seriousness and their severe impact on development programs and the progress of societies, and the difficulty of limiting their results or even identifying them on the other hand .

The second requirement

Economic crime causes and characteristics

First: The causes of increasing the seriousness of economic crimes:

Economic crime is expected to increase in the era of globalization and the development of new and emerging patterns, because one of the most important manifestations of globalization is the disappearance of economic barriers between States and the spread of transnational economic activity, which makes the crime market general and especially economic crime, benefiting from developments in technology, the majority of these crimes have become cyber. This is due to the transformation of social and economic structures into global, informational and electronic. New names have emerged for such buildings, such as the World Information and Information Highway. The development of technologies and means of communication has contributed to the spread and globalization of crime and the production of new economic crimes. Criminal gangs have benefited from the use of technologies and communications in criminal activity such as eavesdropping, bank fraud, credit card fraud, theft and illegal use, extortion, bank robbery, fraud and counterfeiting, Theft of telephone numbers, counterfeit and counterfeit phones, destruction of bank accounts, access to, theft and sale of sensitive security information, trade and military secrets, etc. is as follows:

1. The increase in the quantity and gravity of economic and financial crimes has encouraged the ongoing process of globalization and the resulting integration of the world's financial markets, with social controls and loyalties being undermined. Globalization is a term meant to look at the world as one unit in various political, economic, cultural and social fields.
2. Increased technological progress
3. The rapid integration of the global economy is facilitated not only by the completion of legitimate business transactions but also by the completion of illicit transactions.

Economic and financial crimes often produce large illegal proceeds that must be washed into the legitimate financial system and thus constitute themselves an important original crime. Money-laundering is also an important link between all criminal activities that generate large illegal profits, On the one hand, the need to launder those profits for inclusion in the financial system project, on the other hand, provides a wash, Money-laundering provides the cash flow and venture capital necessary for criminal groups. There are two main reasons for the commitment of countries to developing an effective anti-money laundering system.

Misuse of the financial system could damage the reputation of financial institutions, adversely affecting investor confidence and thus weakening the financial system. Economic damage arises not only from direct economic and financial crime but also from the mere perception that such acts occur, affecting the reputation of financial systems and the return of foreign investment. In many countries too, widespread public suspicion that elite economic and financial crimes in the public and private sectors undermine the legitimacy of government. Effective control of economic and financial crime is therefore crucial to sustainable development and institution-building (United Nations, Bangkok ,April 2005).

Second: The most important characteristics of economic crime

Economic crimes enjoy a variety of characteristics, the most important of which are:

- 1- Legislation in the field of economic crimes requires knowledge of all the problems of economic life and its various dimensions, which facilitates the achievement of the desired objective of economic policy.
- 2- Some legislation tends to assign the power of investigation and judgment in certain economic crimes to administrative committees and not to the competent authority to investigate criminal offenses or courts on the grounds that such offenses are closer to violations of the authority's orders.
- 3- Most economic crimes are characterized as offenses against emergency or time-bound situations that are not permanent or for reasons such as the change in economic policy from one system to another or the gradualization of the same system (Abdul Mawla,2006,p13).
- 4- Economic crime is a mobile crime, a casual occurring in a specific time and punishable by a specific penalty and in view of the economic situation experienced by the country whatever its system, and the text of its exhausting purpose.
- 5- Economic crimes are, for the most part, the perpetration of a dangerous act, although it has not, or may not, cause harm. It may even lead to the exclusion of a mere precautionary measure, for example in punishing the mere failure to declare a price The common property, while the established principle in common law crimes, is that harm is only for harmful action, and sometimes for an act that gives rise to harm
6. Economic crimes often depart from some general rules in the Penal Code, especially in the provisions of liability, where the accountability is sometimes for the act of others, and the accountability of the legal person and weaken the moral position in the crime and equal legislator between the initiation and sometimes the attempt purely criminal intent and action.
7. Some punitive legislation criminalizes an economic act. If the victim is satisfied with the harm he has suffered, as if he is buying a commodity at a price higher than the price set by the pricing committee, the purpose of criminalizing the acts constituting economic crimes is to protect the economy itself.
8. The double nature of the economic crime in some cases, the criminal offense constitutes an administrative offense, as if the offending act was committed by an employee of the administration and the act was a component of an economic crime.
9. Many economic crimes result in reconciliation or reconciliation with the competent administration, especially in the law on customs and customs smuggling
10. The penalty for economic crimes is often cruel, with a view to prevention, and may even reach the death penalty in some countries with economies targeted for certain crimes when committed intentionally or seriously or

professionally. Most of the provisions of the penal code prohibit the imposition of a moratorium on the execution of the sentence. The same amount of punishment is sometimes imposed on the maximum limit imposed on the type of crime, for example, the penalty for misdemeanor offenses, as in some monetary crimes.

11. The modern trend of the accused in economic crime does not recognize the rule of direct effect of the law, even if the previous law is not specified for a certain period

12. The laws on economic crimes are laws that are subject to rapid change, although flexibility and movement are necessary until they always face the counter-possibilities of economic policy, which do not always seek unity in the policy of criminalization and punishment.

13. One of the most prominent characteristics of laws relating to economic crimes is the provision of legislative authority, although such authorization is defined in common law so that offenses are often not found, Personal freedom, but it is common and prevalent in some economic crimes, such as customs legislation, because legislation in their area requires expertise that may not be available to the delegated authority, as well as the flexibility and speed required to deal with economic phenomena.

14. Some economic crimes are carried out according to the principles of the trial and procedures within the limits of the general rules, and out of the limits of that other economic crimes .

Third requirement

Economic crime its kinds and repercussions

First: - The types of economic crimes

1- Financial and administrative corruption

Corruption is a term of many meanings, and it exists in all official sectors in the United States of America. For a category without others.

Many concepts and corruption, and corruption and standards of corruption, and virtue time to time) (Adani, Ajlan, WWW.MOF.GOV/RESEARCHES ,p4).

While the World Bank has given its definition of corruption as (misuse of the public function of private gain, corruption occurs when an employee, employee or co-worker is a public procedure to overcome competitors, the winning treaty is outside the applicable laws, Public employment without resorting to bribery. By hiring relatives or stealing the public's money) (World Bank,2004,p20). When it comes to the Transparency International's definition of corruption it is "misuse of public authority for private gain" (Public Integrity Commission in Iraq,2006,p3).

2. Crimes of information systems

Cybercrime is the use of electronic media (computers, mobile devices, the Internet) to access, remove, delete or threaten confidential information and to blackmail individuals and institutions with such information, causing the victim to incur losses and gain access to the perpetrator.

The crime of informatics is witnessing a significant increase across the world because it is a crime cross-border and can occur at any time of the night or day and help them to do so:

- Lower risk of spatial spacing between the offender and the victim.
- Easy to commit away from the eyes of security control.
- Ease of disposal of evidence for criminals.

These crimes were divided into multiple categories according to the opinion of a number of scholars of cybercrime, the most prominent of which are two categories:

Crimes that occur on the Internet:

such as compromising the system of automatic processing of data

(B) Crimes committed through the Internet

Where these crimes are committed by a number of persons or one person benefiting from the security and information technology, communication and information systems. Examples of these crimes are (www.ictmoi.elibrary/crime):

- Information sabotage and misuse, forgery of data, counterfeiting, extortion, trademark fraud. Information is destroyed by erasing files or destroying media (Daoud,2000,p23).
- Data rigging is the most widespread crime and is the introduction of false data to the databases or modify the existing data deliberately for the purpose of committing a crime and relying on means do not leave any impact of the amendment or knowledge of the existing.
- Counterfeiting where the falsification of documents and examples of this many of them falsification of bank checks and shares and bonds.
- Forging brands as some of the companies producing the CPU chips are falsifying their brands on low-performance segments to be sold as segments of higher performance and high prices, which harm the beneficiary.
- Crimes against credit card numbers where the credit card numbers are stolen and then resold to others, causing damage to the beneficiary and the companies producing these cards.
- Stealing money banks, where banks and banks have become a target for Internet hackers who manipulate the accounts of customers and transfer balances from one account to another (Shabali,2004,p35).

3-The crime of money laundering

The modern era has become an evolution of the economic crime, which has spread in recent decades. It has gained the attention of the whole world due to its negative effects, and in some countries, it has become a high percentage of GDP in what is known as the hidden economy and the most serious of these crimes is the crime of laundering or money laundering. They have devastating effects on the national economy because they are organized and their owners make large amounts of illegal money (Awad,2004,p15).

Money laundering has become a heavy burden on countries and is seen as a legal and economic taboo to be prevented. Money laundering is believed to account for more than a third of the world's GDP.

Laundering money was used for the first time in English in 1973, the translation adopted by the United Nations in its documents. The term money laundering or laundering means any action or project aimed at concealing or disguising the nature of proceeds derived from non-legitimate as if they were derived from legitimate sources so that they could then be used in lawful activities inside or outside the State (Al-Hiti,2010,p79).

The offense of money laundering is also defined as: the transfer, deposit or employment of funds derived from illegal activities in financial assets and appear to be derived from legitimate sources, both inside and outside the country

Second: The effects of economic crimes:

The cost of economic crimes has become an intolerable burden as a result of the frightening developments that have characterized this kind of criminality, which we see its economic, social and security manifestations, both nationally

and internationally. Where the seriousness of this type of crimes appeared in many economies of the world, where most of them were economic disasters and crises due to illegal drug trafficking and money laundering crimes and smuggling of money abroad and financial and administrative corruption crimes The International Monetary Fund estimated in 1998 that nearly 500 billion dollars traded hands in the criminal world of illegal gains (Abdelmahmoud,2007,p118).

1-The impact of economic crimes on economic growth

Economic crimes affect economic growth negatively, both for local and foreign entrepreneurs. This is evidenced by the studies related to this matter, which indicate an inverse relationship between economic crimes and investment, which have negative effects on economic growth and not only economic crimes, but also discourages foreign investment Resources are reduced to the infrastructure of the productive process and public services and programs to combat poverty and economic crimes hinder political institutions by weakening the legitimacy and the possibility of accountability of governments and therefore economic crimes Is the first obstacle to sustainable development and the first known to reduce poverty and government performance (Abdul Mawla,2006,p102).

In light of the spread of economic crimes, investors prefer to distance from going into productive investments and the tendency to service activities and real estate civilizations at the expense of productive activities when investors expect not to abide by the rules and procedures declared and the inability of the state to implement laws and corrupt bureaucracy is the ruling and controlling everything in the state, The committed investor pays to desire to make profits from

During the service investments and may lead to prevailing conditions to escape the investor to the outside as the relationship between corruption and economic crimes and investment rates negatively affect the level of economic performance (Al-Arian,2005,p102).

2-The impact of crimes on the tax sector

The economic crimes in the tax sector have serious effects, some of which can be mentioned as follows:

□ When there are crimes in the tax sector, this leads some to submit tax returns that show an unrealistic tax container for these individuals and in this way they can falsely show a low ability compared to their real ability. While the trust funders cannot reduce this capacity in the same way, is a violation of the principle of official justice, which requires the treatment of different taxes for individuals with different ability to pay, which ultimately result in the violation of the principle of social justice in the distribution of public burdens (Al Sheikli,2007,p279).

□ Criminal practices in the tax sector have a false ability to pay to individuals who are subject to criminal practices. The result of these practices and their widespread spread is a false reduction in the tax power of the society as a whole. If the policy maker sets the government revenue and plans the volume of government spending on the basis of tax Pseudo-economic policy cannot achieve what the society seeks from different goals, both in terms of economic growth, financing of public spending or the financing of public social services (El Sheikhly, Previous source,p279).

3- The impact of economic crimes on government spending

The economic crimes and their spread in the government sector have an effect on the allocation of public expenditure, which leads to the lowest possible benefit from this expenditure and not the maximum benefit possible. Therefore, the prevalence of crime and its spread in a society will lead to misappropriation of the resources of this society, The

priority of public spending from the point of view of society and then will receive the appearance such as sports activities, clubs and the media and other generous spending, in contrast will be neglected many important economic activities and sectors or spending is not enough, such as spending on the agricultural sector Or industrial spending on improving the level of remote areas. The implementation of public projects and tenders will be characterized by a high degree of excellence. Therefore, raw materials, construction materials and machinery will be imported from certain foreign countries, in times that these imported merchandise from these countries are good or cheap compared to other sources available (Al-Saidi,1998 , pp. 94-103).

On the other hand, the Arab defense expenditures affect the development plans, which reached about 13% of the Arab GDP in some years, and this percentage is about 20% in the Arab Gulf countries. The defense expenditure ratio represents 62% of the total Arab debt in the early nineties of the last century about 80 billion dollars, Arab countries account for more than 20-25% of the total expenditure of new weapons. This ratio is estimated between the benefits on external debt. The International Monetary Fund estimates that nearly \$ 500 billion in hands in the world of criminality are illegal gains compared to \$ 85 billion in 1990, The enormous gains of crime.

4-The impact of economic crimes on national income

The impact of economic crimes in their various forms is the size of the losses that the cycle of major variables in the cycle of economic activity affects, which affects the presentation of elements of production (capital, for example, part of which is directed illegally in the field of drugs and money laundering, And a decline in GNP).

The value of illegal entry accounts for 4% of GDP and is a drain on funds for economic and social development. After deducting the money spent on drugs, money laundering, bank credit and other economic crimes, This is why per capita income is less than the basic national income in the capital (Al-Qahbani,2002,p211).

5-Impact of economic crimes on investment:

In light of the spread of corruption, investors prefer to distance themselves from productive investments and the tendency to service activities at the expense of productivity. When investors expect not to abide by the rules and procedures declared and the inability of the state to implement laws and corrupt bureaucracy is the ruler where increasing influence and ability to grant or prevent .. The honorable investor pays the desire to achieve economic rents as an alternative to productive investment. The prevailing conditions may lead to the investor fleeing abroad and investing in activities that achieve lower returns with less capital (Abdul Mawla, former source, p. 100).

6-The damage of economic crime to public revenues and the reduction of capital accumulation. The crime of bribery in exchange for the entry of goods without the collection of customs duties leads to the loss of the economy and the loss of state resources, not to mention the impact of the employee's habit of corrupt behavior. The corrupt employees tend to keep the savings caused by corruption by secret stocks in foreign banks, thus limiting the accumulation of available capital for domestic investment (Abdul Mawla, former source, p. 100).

7-Economic damage to the environment:

According to the World Bank report on environmental performance in Egypt, the annual cost of environmental degradation is equivalent to 15 billion pounds. In Germany, environmental damage amounted to about 103 billion marks in 1993 (equivalent to 6 percent of GDP) and in Austria, The cost of protecting the environment corresponds to about 2% of its national product for environmental protection purposes (Al-Fahd,1999,p314).

8-The Damage of the economic crime on electronic commerce and credit cards.

Despite the benefits, there are many drawbacks as e-commerce contracts without documents or physical notes, which raises the obligations of the contracting parties in the laws, in addition to the risks of fraudulent contracts that lead to fraud, and then the emergence of many of the problems of In the financial problems related to how to collect fees or taxes on electronic commerce, as well as the problem of protection of intellectual property from theft through the Internet and the collection of problems related to the crimes of aggression on electronic signature, and some of the laws governing trade With the mechanisms of e-commerce as there is not in many countries a special legislative regulation for electronic commerce.

Credit card fraud is an international problem faced by issuers. A Visa card was found in Malaysia and was forged in Hong Kong and has account data in Australia and was used in 10 European countries. The loss of hundreds of billions each year, and this is estimated losses of Visa in 1991 by about 55 million dollars and losses of Master Card alone about 450 million dollars in 1995 (National Bank of Egypt,2002,p12).

9-Economic crime damages to information technology and the emergence of corruption in banks.

The end consumer, who bears the brunt of bank corruption in the form of the cost of slowing GDP growth, is increasing the bad debts and the government's burden of repaying (El-Hajj,2002,p16).

10-The damage of the Corruption of large international companies on the Arab economies

The effects of corruption scandals in other countries on Arab economies take many direct and indirect images. For example, Arabs who own shares in US companies that have been the subject of corruption scandals and whose stock prices have collapsed have suffered heavy losses or even lost their investment. Among the negative effects of corruption and losses in these companies is the depreciation of the dollar against foreign currencies in 2001 by 12% against the euro, 6% against the sterling and the yen, and the sharp decline in stock prices on Wall Street and other US and global financial markets, As well as increased unemployment rates due to the increasing bankruptcy of some companies.

With regard to the impact on the economies of the Arab countries, including the Arab Gulf States, it is known that government revenues are linked to oil revenues and the purchasing power of these revenues depends on the value of the dollar. Therefore, any drop in the dollar exchange rate would cause a similar decline in the purchasing value of oil revenues when adjusted. When converted to other foreign currencies.

Fourth requirement

Ways to combat economic crimes

and widely on the global markets and evidence that the size of foreign assets and liabilities of more than 160 billion dollars in the budgets of commercial banks.

- Arab banks are increasingly involved in international banking issues through global forums such as international financial institutions.
- □ Adoption of the Arab banking sectors rules and standards in force in the global banking industry, including the first Basel Convention on capital adequacy, the principles of international accounting and rules in the field of disclosure and transparency and international standards relating to liquidity and lending.

- Improvements made by Basel II to the concept of capital adequacy with Basel 1 in terms of accuracy of risk measurement and flexibility in application.

3. The regional conventions against money laundering, the most important of which is the 1984 Cayman Islands Convention, which includes the need for the government to send financial information on drug issues and the amount of money washed in these islands and the Caribbean, which ranges from 20-30 billion dollars annually.

4 - Strategies to reduce corruption: It is not possible to launch an effective attack on the crimes of corruption in isolation from the other problems experienced by any society so must be fought through a multi - pronged strategy such as the existence of financial controls have credibility to prevent the use of control of public resources and narrow opportunities for officials to conduct actions Corrupt (limiting their discretionary powers) and then increase accountability by supporting mechanisms of Monitoring and punishment, not only by law but by the control of official institutions and ordinary citizens (Al-Jabri, without publication year, p50).

5. Monitoring and punishment, not only by the use of the law but by the control of official institutions and ordinary citizens.

3. Electronic governments and facing the potential of corruption: The formation of e-governments does not allow any attempts at corruption, which allows the entry of transactions of interest to citizens to the Internet, which automatically eliminates any delay in the completion of services of interest to individuals or service applicant. Finally, the formation of an electronic government formation program, the development of the supervisory work in the system to keep abreast of the technological development in the implementation of the governmental works in the field of information technology, in addition to providing the required data accurately and in a timely manner and without Enter complex administrative or bureaucratic complexities

The fifth requirement

Economic Crimes in Iraq and Ways to Fight Them

In Iraq, it can be said that this type of crime did not exist or is known, and if it is in individual cases can not be seen and dealt with on the basis of being a concrete phenomenon, but at the end of the nineties of the last century and the beginning of the third millennium began to talk about these This phenomenon has led to the emergence of the so-called black market and the smuggling of oil from Iraq because of the economic blockade imposed on it after the invasion of Kuwait in 1991. The situation in Iraq has not changed since the invasion of Kuwait in 1991. At the domestic level, the conditions of the foreign occupation of the country in 2003 and the complete absence of state institutions created the birth of economic crimes, given the absence of the rule of law and regulatory bodies, the policy of dumping and the black market and the exposure of the Iraqi market to world markets., Political and economic instability, security chaos and widespread terrorist operations. At the external level, free market policy and openness to the global economy have created fertile ground for these crimes and created an environment conducive to the birth of economic crimes and their growth in Iraq. It became a very safe haven to be carried out by the international mafias, as well as the new markets that were established under the globalization without having a geographical location to be controlled, the growing volume of economic crime in the world, and the declaration of some countries accepting illegal funds and providing facilities for them High benefits enable it to gain high profitability without censorship or a legal or judicial issue.

As for the most prominent types of illegal economic operations in Iraq are (Khalaf, 2012, p44):

- The crime of money laundering
- The theft of banks and banks after the occupation of Iraq.
- Theft and smuggling of national antiquities and selling them in the world markets.
- The smuggling of oil and its derivatives abroad.
- Smuggling factories, machinery, machinery and equipment abroad.
- Financial and administrative corruption in the state apparatus, including large embezzlement of funds allocated for service projects and reconstruction.
- The money derived from drug crimes, robbery, kidnapping, industrial and commercial fraud, and the spread of fictitious companies

And So we will address two of these kinds and they are The phenomenon of money laundering and financial and administrative corruption

1-First: The nature of the crime of money laundering in Iraq and its economic effects

There is no doubt that financial crimes have a significant impact on the economy of any country and its financial situation, and may result in the destruction and destruction of the national economy of that country. Perhaps the first of the most serious financial crimes that have witnessed the acceleration of the commission are money laundering or money laundering, often called MONEY LAUNDERING. They are organized and transnational crimes involving the acquisition of money from illicit sources and legitimizing the money (or so-called dirty money) to be used again in a legal framework and in public. In other words, the crime of money laundering is the transfer of money derived from the commission of crimes punishable by law assets that can not trace the impact of the crime, in order to conceal the truth of these funds and to show that they came from a source or legitimate sources, and avoid investigation, and protect the wealth obtained from custody or The confiscation of funds by the competent authorities, the ability to transfer money to a state or other countries and perhaps to finance criminal or terrorist activities and to know the economic effects of the phenomenon of money laundering in Iraq and ways to combat them, we address the following:

1. The economic effects of money laundering crimes

As for the economic effects of money laundering crimes, there are a range of negative economic effects caused by the commission of such crimes in Iraq can be summarized as follows (Saad, Sajt , 2016, p. 224):

A) The weakening of the national income through the depletion of the capital (hard currency) stolen from banks and converting it to investment abroad, in addition to the disruption of national industrial projects resulting from the smuggling of machinery and machinery and factories abroad, which has lost the country's production capacity (already low) Savings and production

B - the flight of capital abroad, which led to imbalance between national savings and consumption, and committed the State to the external transformation to address the ongoing imbalance.

C - instability of the Iraqi dinar exchange rate (down or up) compared with the stability of the exchange rate of foreign currencies, primarily the US dollar, as well as the poor distribution of income originally.

(D) The introduction of poor or counterfeit goods and goods into the local market, which has weakened the role of national industries in accordance with the principle that "bad goods expel good goods".

2. Combating the crime of money laundering in Iraqi legislation

The old Iraqi laws are among the first legal texts that dealt with the subject of money laundering crimes, foremost of which is the Babylonian law of Hammurabi, which states in one of its texts that if a person takes money from other people and acts on it, he is sentenced to return the money to the owners. After the foreign occupation of Iraq in 2003 issued what is known as the Coalition Provisional Authority, the law against money laundering under Order (93) of 2004, which is the first law in this area under the penal legislation of Iraq. However, the translation of the provisions of this law is literal and impractical and inconsistent with the wording of Iraqi legislation and the prevailing legal language (Hassan, 2005 www.Mesr.com).

Article (3) of this law stipulates that "Any person who manages or attempts to manage a financial transaction that employs proceeds in some way for an illegal activity, knowing that the money used is somehow the proceeds of an illegal activity, or whoever transfers, sends or transmits a cash instrument Or amounts that represent proceeds in some way to an illegal activity, knowing that such cash or money means somehow the proceeds of an illegal activity: with assistance to carry out illegal activity or to benefit from illegal activity or to protect those who conduct illegal activity from prosecution. Article (12) of the law provides for the establishment of an office in the Central Bank of Iraq called (Office of Reporting Money Laundering Crime). The law authorizes the bank to have extensive powers to receive intelligence about money laundering issues and to verify this information in cooperation with the competent internal and external authorities. If the Office reasonably suspects that the client has managed or attempted to employ amounts derived from illegal activities, amounts used to finance the crime, sums the criminal organization has the power to dispose of, or that the transaction is to support an illegal purpose in some way, Competent and investigative authority. The office also requires banks to report suspicious financial transactions and to encourage news of such crimes, with emphasis on maintaining the information received and the identity of the informants to ensure that the investigation is conducted transparently.

Second: - Administrative and financial corruption in Iraq:

Administrative and financial corruption An old phenomenon that has plagued the administrative apparatus in Iraq since the inception of the Iraqi state has increased over the last three decades due to the wars and the economic siege imposed on Iraq. This phenomenon was exacerbated after the occupation of Iraq in 2003. According to the latest report of Transparency International, Of the 180 countries in corruption, after (Somalia and Myanmar) (Iraqi Observatory, 2008, [website aliarts-web@yahoo.com](mailto:aliarts-web@yahoo.com)), as shown in Table (1)

Indicators of corruption in Iraq Table (1).
Comparison with countries of the world for the period (2003-2015)

the year	degree of corruption in Iraq	Sequence of Iraq	Number of participating countries
2003	2,2	113	130
2004	2,1	129	146
2005	2,2	170	194

2006	1,9	160	163
2007	1,5	178	180
2008	1,3	178	180
2009	1,5	178	180
2010	1,5	175	180
2011	1,8	175	175
2012	1,8	169	176
2013	1,9	171	177
2014	1,9	170	174
2015	1,5	161	167

Source: Transparency International Reports, Lights and Processes, Integrity and Transparency Commission for Research and Studies, No. 6, 2015, p. 72.


Table 1 shows that Iraq has lost its place in the ranking of corruption ladder (115 / 133-177 / 178-180) of the total countries for the period from 2003 in which Iraq was first included in the global corruption ladder for 2015, The extent of this scourge in Iraq significantly.

The financial corruption has many and many manifestations, and this is what is represented in the arrest warrants issued by the Integrity Commission in 2014, the most important of which were crimes of embezzlement and deliberate damage to public funds and negligence, exceeding the limits of their employees and the rate of the highest crimes (others), and the arrest warrants issued by the judiciary on embezzlement charges (19,60%) of the total number of arrest orders and a number of (286), and the deliberate damage to public money amounted to (17.82%) and the number of (260) arrests, and negligence was (10.90% (9.6%) and (140), while the employees exceeded the limits of their posts (9.12%) and (133), and Other crimes came at (21.86%) and by (319) of the total number.

As for fraud, theft and theft of state funds and the absence of a witness at the bottom of the list of judicial reasons issuing arrest warrants and a number of (2) for fraud and (32) for theft of state funds and (16) for not attending the witness, as shown in table (2).

Table (2)

The arrest orders issued according to the type of crime of corruption classified by governors for the year 2014

	Type of crime of corruption	Total
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	Embezzlement	Intentional damage to public funds	slackness	Override functionality	Bribery	Counterfeiting	Stealing state funds	Non-attendance of the witness	Scam and fraud	Other	
Basra	1	26	14	17	4					45	107
Baghdad	145	190	82	66	76	81	24	16	1	110	791
Qadisiyah	20		2	5		2				40	70
Muthanna	15			1		8				4	28
Najaf	14		12	14	17	1				18	76
Babylon	2	11		2	8	5				8	37
Diyala	2	20	3	4	12	1				9	52
Dhi Qar	3		17	3	4	8			1	12	48
Holy Karbala	58	3	2	8		4	2			16	93
Kirkuk	2	3	2	1						6	14
Maysan	20		22		2	2	6			32	84
Wasit	3	7	2	11	17					19	59
Total	286	260	159	133	140	112	32	16	2	319	1459
Number of crime											

Source / by the researchers based on the annual report of the Integrity Commission 2014.

It is clear from Table (2) that the manifestations of corruption in Iraq are many and varied and are not different from other countries that suffer from corruption and are practiced in light of the weakness of the force of law and the deterioration of the security situation, and the violations, and various imbalances and affect the overall structure of society, The prevalence of bribery varies considerably between the Iraqi governorates, as it reaches 29.3% in the province of Baghdad, while the average in the rest of the provinces is 10.2%, in the Kurdistan region 3.7%, and accelerated the pace of corruption between different layers of the government from the bottom to the top until it reached the level of a bribery incident in Iraq every minute and in various institutions and joints of the government may be related to the highest pyramid as an official in the Integrity Commission.

This requires a serious pause from this frightening phenomenon, which expanded in the institutions of government, especially after 2003, which reflected the legitimacy of the political system and the failure to develop strict solutions to address this phenomenon, which is not limited to the depletion of financial resources, but extends to what is more dangerous and what raises The question is to increase the number of institutions interested in fighting Corruption after 2003, which must stand against this phenomenon by strict measures and clear indicators before they get out of control Financial resources obtained by a certain layer will have influence over the rule of law and will pay all the price of that and the development process desired for the national economy postponed until the treatment of this phenomenon Which drain financial resources and waste efforts to address the reality of the Iraqi economy

The Integrity Commission estimates the funds lost as a result of administrative and financial corruption in the Iraqi ministries in the years 2006 and 2007, amounting to (7.5) billion dollars distributed by each ministry or department of waste specified as shown in Table (3).

Table (3)

**The money wasted by administrative and financial corruption in Iraq is distributed
By ministries for the two years (2008 - 2009)**

N.	Ministry	wasted money	Percentage of corruption%
1	Ministry of Defense	4 billion dollars	53.33
2	The Ministry of Electricity	1 billion dollars	13.33
3	Oil Ministry	510 million dollars	7.16
4	Ministry of Transportation	\$ 210 million	2.95
5	Ministry of Interior	200 million dollars	2.81
6	Ministry of Commerce	150 million dollars	2.11
7	Ministry of Finance and Central Bank	150 million dollars	2.11
8	The Ministry of Construction and Housing	\$ 120 million	1.69
9	The ministry of communications	70 million dollars	0.98
10	Baghdad Municipality	55 million dollars	0.77
11	Ministry of Sports and Youth	50 million dollars	0.70
12	Ministry of Higher Education and Scientific Research	50 million dollars	0.70
13	Ministry of Health	50 million dollars	0.70
14	Ministry of Justice	40 million dollars	0.56
15	Ministry Of Agriculture	30 million dollars	0.42
16	Ministry of Finance	30 million dollars	0.42
17	Ministry of Industry and Minerals	20 million dollars	0.28
18	Supreme Elections Commission	10 million dollars	0.14
19	Tourism Authority	10 million dollars	0.14
20	Ministry of Education	5 million dollars	0.07
21	The Ministry of Labor and Social Affairs	5 million dollars	0.07

Source: Iraqi Observatory, Website: www.aliarts-web@yahoo.com.

There is also an unforeseen financial corruption estimated at more than these amounts, resulting from contracts or embezzlement during the restoration of facilities and leasing of aircraft and ships or road mounds .

Internationally, the implementation of the oil-for-food program has been accompanied by many corrupt practices that have revealed the involvement of many local and international officials in suspicious transactions to be investigated by the UN Security Council, and the occupation and collapse of state structures have played a major role in the spread of corruption. These practices intensified after the invasion of Iraq in 2003 for the following reasons (Hassan, 2005 www.Mesr.com) :

1. The political and security vacuum and the spread of terrorism.
- 2 - duplication of power between the US and Iraqi administration.
- 3 - Loss of confidence in the community of many leading cadres that came from abroad and received the administration of the government because it does not have the full knowledge of how to manage and control a country like Iraq, which allowed the exploitation of them sometimes.
- 4 - inability to rebuild security and monitoring institutions efficiently.
- 5- the state of insecurity for the future in light of the political conflict and the prevalence of the phenomenon of the elimination.

The sixth requirement

Mechanisms to combat administrative and financial corruption in Iraq:

•There are a number of mechanisms that help combat administrative and financial corruption and are as follows (Abboud,2008,pp180-187) :

- The development of educational and cultural curricula through various media to create a culture of integrity and save money through a long-term strategy for the purpose of achieving loyalty and belonging between the individual and the country. The law is not the only deterrent to corruption, but there must be a culture of integrity and preservation of public money.
- To give the leading role of the Ministries of Education, Higher Education, Science, Technology and Culture, to develop a curriculum for all stages to meet the culture of public money and integrity in dealing with and reduce the spirit of individual selfishness and collective spirit.
- Issuing strict laws to prevent the waste of public funds, administrative corruption and serious accountability by the Chambers of Inspectors General and the sub-committees for monitoring and integrity according to the terms of reference within the ministries concerned; and amending the immunity law granted to ministers and members of the House of Representatives to enable the judicial authorities to investigate and prosecute cases of corruption against them, For impartial persons from the oversight, inspection and integrity bodies.
- Establish effective and serious systems to evaluate the performance of government institutions through the principle of accounting for the costs of corruption, both physical and intangible, so as not to justify the cancellation or freezing of anti-corruption plans for the high costs of corruption, as well as the formation of public opinion that rejects corruption religiously and morally and educate the community through different media , Gradually transforming allegiance from family and clan to nation and state.
- Combating unemployment and inflation by providing jobs, encouraging domestic and foreign investment and revitalizing the national industry.
- Use effective ways to reduce the phenomenon of money laundering, and cooperate with neighboring countries in maintaining borders to prevent smuggling and trade in arms, drugs, human beings and so on
- Consolidate democracy and promote transparency and consider it a right of citizens to correct and correct public performance, rule of law and punish corruptors whether they are workers inside or outside the country.
- It should be noted that a joint council for combating administrative and financial corruption was established under the chairmanship of the Secretary-General of the Council of Ministers under a presidential decree, which includes representatives of the Supreme Judicial Council, the Financial Control Bureau and the Integrity Commission, as well as the Prime Minister's Office for Oversight and the Inspector General. Transparency in the implementation of the Government's economic and social policies and coordination between the anti-corruption bodies of the Council, which reports periodically on its activities to the Prime Minister,

A national initiative to fight corruption at a conference chaired by the Deputy Prime Minister in January 2008, resulting in the agreement to take the following main mechanisms (Transparency international, www.icgg.org):

- 1- Develop the system of selection and level of professional staff, which requires the amendment of the Civil Service Law and the Public Service Council, and drafts must be drafted and submitted to the Council of Ministers by June 2008.
- 2-Develop a system that provides citizens with information about the government's plans and projects through the media.

3-29 الصفحة | Provide training courses for senior and middle-level staff to ensure the application of the principles of transparency and encourage citizens to play a supervisory role in all cases of corruption.

4-Review and amend the Guidelines and Guidelines on Contracts and Equipment to prevent corruption with accelerated reconstruction, and the Council of Ministers approved these guidelines and guidelines in April 2008.

5- Accelerate the adoption of new laws issued by the Integrity Commission, the Iraqi Financial Supervisory Board and the General Inspection Chambers prior to June 2008, and provide clear instructions on the distribution of roles and functions. These bodies will supervise, inspect, investigate and verify procedures to ensure the continuity, harmony and integrity of the roles. .

6-Draft a national law to combat administrative and financial corruption, provided that a joint committee consisting of representatives of the Inspectorate, the Anti-Corruption Commission, the Ministry of Justice, the Supreme Judicial Council and the Integrity Commission of the House of Representatives submit the draft law by August 2008.

7-A major international conference on combating corruption was held in Baghdad between 17-18 March 2008. The conference resulted in Baghdad's declaration of corruption, in which the government is committed to achieving specific achievements in its fight against corruption and promoting a spirit of accountability and integrity. Following this conference, The Iraqi Government is the instrument of ratification of the United Nations Convention against Corruption, paving the way for a concrete effort supported by the United Nations.

There are a number of bodies that are responsible for combating administrative and financial corruption, including (al-Waeli, , www.Iraq.get):

A. Global bodies responsible for combating corruption

- The United Nations: Having issued several resolutions to combat and combat corruption to fully recognize the dangers of corruption and threaten the stability and security of societies, and also issued a Convention against Corruption in 2004, and joined by many countries of the world.

- The World Bank: A series of steps and strategies have been developed to help States deal with corruption and reduce its negative effects in the process of economic development.

The International Monetary Fund (IMF), which has sought to curb corruption by suspending financial aid to any country where corruption is a hindrance to economic development.

- Transparency International: established in 1993, which works to combat and reduce corruption through clarity of legislation and simplification of procedures and stability and harmony with each other in objectivity, flexibility and development in accordance with economic, social and administrative changes.

B. Local authorities responsible for fighting corruption in Iraq:

- The Public Integrity Commission was established under Order 55 of 2004. Its mission is to investigate suspected cases of corruption such as accepting gifts, bribes, cronyism, nepotism, discrimination on the basis of ethnicity or sectarianism, exploitation of power to achieve personal goals or misuse of public funds, In the list of conduct that requires compliance with its instructions by all employees of the Iraqi state, as well as holding seminars and the preparation of awareness programs for education and the adoption of a culture based on transparency and integrity and a sense of responsibility.

□ The offices of the Inspectors General: established under Order 57 of 2004 in all ministries. Their mission is to review and audit the levels of responsibility, integrity, supervision of ministries, prevention of waste and abuse of authority and cooperation with the Integrity Commission through reports on cases of corruption in ministries. Different.

□ The Office of Financial Supervision: The body responsible for the financial audit in Iraq, established under Order 77 of 2004, its mission is to provide the public and government with accurate information on the government operations on the financial situation for the purpose of strengthening the economy through the task of financial audit and performance appraisal.

Consequently, the destructive effects of corruption in Iraq are not merely a problem, but rather a public issue with high economic and social costs. If we put economic damage caused by administrative and financial corruption aside, social damage, which is no less serious than economic damage, should not be overlooked. Corruption, in particular, is more than just an economic issue. The classification of corruption as an economic issue is a reduction of its real impact on society as a whole. In addition to corruption, the prestige of the law will be severely undermined. Generations of citizens accept corruption as a way of working and a way to gain benefits in society. The moral fabric of society begins to collapse. In many transition economies, there are many examples of the negative effects of corruption, as well as the illegal redistribution of incomes, Social inequity, which exacerbates social inequalities, increases the potential for political tension and instability, jeopardizes the legitimacy of the political system of continuous erosion, and can measure the social cost of corruption through its concentration of wealth in the hands of a group that is most advantageous. Which is not transparent, and perhaps the most important cost of corruption is to spread the spirit of despair among the members of society, and weaken hope and reduce the effort and reduce achievement, and will generate frustration and despair generation after generation, if the rapid mechanisms of reform in various areas, economic, social and political and away from Nepotism, nepotism, and the building of a good society that is a loving and pro-national product, and deepening the sense of good citizenship and good governance among the Iraqi people.

Conclusions

1- Legislation in the area of economic crimes requires knowledge of all the problems of economic life and its various dimensions, which facilitates the achievement of the desired objective of economic policy.

2- Some legislation tends to assign the power of investigation and judgment in certain economic crimes to administrative committees and not to the competent authority to investigate criminal offenses or courts on the grounds that such offenses are closer to violations of the authority's orders.

3- Most economic crimes are characterized as offenses against emergency situations or time conditions of non-permanent phenomena, or for reasons such as the change in economic policy from one system to another or the gradualization of the same system

4-Economic crime of diversity and diversity, which requires redefinition and observation of their development to be monitored accurately and properly.

5-Economic and investment growth, increasing national income, and the prevalence of the consumer society are factors and factors behind the increase in economic crime

6-The most widespread economic crime in the world is drug trafficking, money-laundering and human trafficking.

7-Administrative and financial corruption in the state departments have a major role in the spread of economic crime at the national and international levels.

8-Economic crime affects the country, harms the state and weakens people's trust in public authorities, and their effects are severe in the political, economic, legal, cultural, social and moral fields.

Recommendations:

1. The need to pay attention to international cooperation in the fight against economic crime through adherence to international conventions against organized crime, combating drug trafficking, trafficking in human beings and other international, regional and Arab conventions against the phenomenon of economic crime.

2 - The need to increase banking supervision on the flow of capital from national banks and to them.

3 - the need to address the problems of poverty and unemployment and uneven growth between regions and regions as an advanced front of the fronts of the prevention of economic crime.

4 - The need to promote a culture of citizenship by engaging citizens to draw the future of his country, and respect for the law of the rulers and sentenced.

5 - the need to review the economic legislation of commercial financial and banking to be at the level of combating economic crime.

6 - The need to establish scientific research centers to specialize in the study of sectors of economic crime alone technical capabilities, human and financial and freedom of scientific research. These research centers should cooperate with United Nations organizations, institutions and international bodies specialized in combating economic crime.

7. The economic criminals develop with the development of modern technologies and technologies as they benefit from diversifying their activities and circumventing the methods of prevention and control. This requires the development of the security, judicial and administrative systems so that they possess new strategies and advanced modern equipment.

8. The need to develop mechanisms to combat economic crime on an international scale in the areas of extradition, transfer of convicted persons and mutual legal assistance, transfer of criminal proceedings, cooperation in law enforcement, joint investigations, witness protection, victim assistance, protection and assistance. Technology and Informatics.

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