

Techniques to combat tax evasion and Tax Avoidation and their impact on economic development: a case study in Jordan

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Abstract:

This study aimed to identify the impact of tax evasion and tax avoidance on economic development in Jordan, by identifying the nature of tax evasion, its methods, and its effects on the country, in addition to knowing the methods used to combat tax evasion and the actual results of combating tax evasion. The importance of this study lies in identifying methods of tax evasion in Jordan, in addition to identifying the methods used to combat tax evasion in Jordan and the laws and legislation used to reduce this phenomenon. The study concluded that the increase in the volume of tax evasion and tax avoidance has hindered economic growth in Jordan. This study found that there is a direct relationship between the increase in tax evasion and tax avoidance on economic development in Jordan. In addition, the increase in tax evasion and avoidance leads to the state losing revenues, which hinders its ability to finance public services such as health, education, and infrastructure. This study also concluded that increasing tax evasion and tax avoidance significantly affects the gross domestic product. In addition, increasing tax rates will reduce tax revenues. This study found that there are factors that led to an increase in tax evasion and avoidance, including: lack of trust between taxpayers and the tax administration, the taxpayers' feeling that the tax administration is exercising intermediary for the benefit of some taxpayers, and the tax administration exerting pressure on some taxpayers through the use of combating tax evasion against some taxpayers. Imposing excessive taxes on these taxpayers in a manner that violates the law and not on other taxpayers. This study recommended focusing on strengthening its tax administration through the use of technology and artificial intelligence, including data analysis, expanding the tax base and adopting advanced methods to detect and eliminate tax evasion and tax avoidance. A law was established to protect the tax auditor from the decisions of the tax administration in the event that he refuses to implement oral instructions that violate the law. And creating external associations concerned with tax justice and its application. Enhancing the non-cash economy by switching to digital payments and reducing cash transactions will help reduce tax evasion and improve tax compliance, and this is done by strengthening electronic payment systems.

Keywords: tax evasion, tax avoidance: economic development

BACKGROUND OF THE STUDY:

Countries in general, and in Jordan in particular, seek to achieve comprehensive development based on internal and external sources of financing. External sources are mainly loans and financial aid from global bodies such as the International Monetary Fund, the World Bank, and others, which are usually conditional and associated with negative repercussions. As for internal sources, they are mainly represented by tax revenues, which are characterized by stability. Therefore, the Jordanian government

has paid special attention to taxation due to the decrease in foreign aid provided to Jordan and the rise in debt in recent years, in order to cover the state's public expenses on the one hand and achieve its economic, political and social goals on the other hand. In addition to using taxes to achieve social justice and redistribute income in society to improve the level of public services provided to citizens, such as education, health, services, etc. In order to increase the standard of living of individuals and provide public services effectively, the Jordanian government sought to take strict measures to reduce tax evasion (Al-Freijjat, 2022).

The Jordanian Income Tax Law No. (34) of 2014 and its amendments define tax evasion as “the use of fraudulent methods that involve fraud, deception, forgery, concealment of data, submission of fictitious data, or participation in any of them intentionally with the aim of not paying the tax or declaring it, in whole or in part.” Partially or reduced in accordance with what is specified in this law.”

Taxes are a right of the state and society, but we note that many people and companies have adopted the method of tax evasion as a means of not paying the taxes due to them as a result of their weak tax awareness and lack of sense of responsibility towards society and the state, as a result of weak trust between taxpayers and the state and their lack of sense of tax justice, which has led them to follow a scientific and systematic method in tax evasion, and from here stems the problem of this study in studying the multiple means of tax evasion on the state's general budget and not meeting the requirements of comprehensive economic development, which led to an increase in external borrowing and an increase in the state's debt in recent years.

The importance of the research lies in identifying methods of tax evasion in Jordan, in addition to identifying the methods used to combat tax evasion in Jordan and the laws and legislation used to reduce this phenomenon. This study aims to achieve the following objectives:

1. Identify the nature of tax evasion, its causes and effects on the state.
2. Identify methods of tax evasion.
3. Methods used to combat tax evasion.
4. Identify the actual results of combating tax evasion.

Tax:

Taxes are known as a compulsory imposition imposed by law on individuals and companies in order to cover public expenses, as taxes in Jordan are considered the main source of revenues. There are many types of taxes, as they are imposed on the income and wealth of individuals and companies, and the tax rate may vary depending on the nature of the person and the sector. There are also multiple types of taxes, such as income taxes, sales taxes, wealth taxes, property taxes...etc. Taxes are classified into different types according to their nature, form, and purpose. The traditional classification of taxes is direct taxes and indirect taxes.

Direct Taxes and Indirect Taxes:

Direct tax is the tax that is paid directly to the tax authority, and the burden of this tax cannot be transferred to another person. The person is responsible for paying the tax required of him. Taxes are imposed directly on taxpayers for a variety of reasons, which include estate taxes, personal property taxes, income taxes, gift taxes, capital gains taxes, and asset taxes (Al-Freijjat, 2022).

Indirect Taxes:

Indirect taxes are taxes that are imposed on taxpayers and the burden of which can be transferred to someone else. Indirect duties, sales tax, and customs duties are examples of indirect taxes. Recently, the Goods and Services Tax has replaced all taxes except customs and indirect taxes on alcoholic beverages, fuel, and cigarettes of all kinds. This differs from direct taxes in that indirect taxes are obtained from the final consumer through an intermediary. The burden of collecting taxes falls on the broker, as he transfers the tax to the state. The Income and Sales Tax Department in Jordan supervises indirect taxes. Goods and services tax, value added tax, customs duties, value added tax, and sales tax are examples of indirect taxes (Abdelfattah & About, 2020).

Tax Evasion:

Article (2) of Income Tax Law No. (34) of 2014 and its amendments defines tax evasion as “the use of fraudulent methods that involve fraud, deception, falsification, concealment of data, submission of fictitious data, or participation in any of them intentionally with the aim of not paying or declaring the tax.” Totally or partially, or reduced in accordance with what is specified in this law.” In the world in general and in Jordan in particular, most people do not pay their taxes. They are trying to circumvent this by using illegal methods or by taking advantage of some tax loopholes in Jordanian law. In general, tax evasion harms the development of society and the state loses millions of dinars that would have gone to finance public state expenses such as education, health, and infrastructure. In Jordan, there is only one study concerned with measuring tax evasion, but there are many criticisms directed at this study (Khan & Akhtar, 2022).

Tax Avoidance:

Tax avoidance methods are usually used by taxpayers, where tax loopholes are exploited and at the same time the taxpayers did not commit the crime of tax evasion, and therefore taxpayers cannot be punished and fined because they did not violate the laws, but rather took advantage of the loopholes of the law to reduce the tax burden. Tax avoidance is considered a legal method to reduce tax obligations on taxpayers by taking advantage of the absence of a provision in the law, which will lead to less taxes being paid by taxpayers (Agbo, 2020). Researchers have differed regarding tax avoidance. Some researchers considered tax avoidance to be a legitimate act, as the tax legislator deliberately placed these loopholes in the law to alleviate the burden on taxpayers, while others considered it to be an unethical act and a type of fraud (Kujinga, 2021).

LITERATURE REVIEW:

A study by Suhad Kashkul (2013) entitled “Tax evasion and its impact on economic development in Iraq.” This study aimed to identify the ways, reasons, and methods that prompt taxpayers to pay the taxes they owe, by following legitimate and illegitimate methods, in addition to explaining the proposed solutions to reduce the phenomenon of tax evasion and attempt to eliminate it. The importance of this study lies in the importance of tax revenues and their role in economic development. In addition to reducing the phenomenon of tax evasion, which leads to an increase in tax revenues, which leads to a recovery in the economic situation in general. This study concluded

that there was an increase in the volume of tax evasion after the events of 2003 and the instability of the economic and security situation that Iraq experienced, which led to the failure of taxpayers to pay the taxes owed to them and the migration of capital outside Iraq. This study also concluded that one of the reasons for tax evasion is the government spending policy, which did not create the conviction among taxpayers to pay the taxes they owe. This study recommended the necessity of developing laws and legislation to reduce the phenomenon of tax evasion and finding mathematical and statistical methods and equations to measure the extent of tax evasion.

John et al.'s (2023) study, "Tax Efforts and Tax Evasion - Economic Development Association. Does Institutional Quality Matter?" Given the inability of the state in Ghana to achieve tax collection goals and as a result of the continuous increase in efforts by politicians, economists and financiers to increase tax efforts to combat tax evasion, increase tax revenues and increase economic growth, this study aimed to study the relationship between tax efforts and combating tax evasion on economic development. To achieve the objectives of this study, the researchers used structural equation modeling from 1996 to 2020. The paper seeks to study the effects of tax efforts and estimates of tax evasion on economic development, as well as the role of institutional quality in the relationship in Ghana. To achieve these goals, structural equation modeling (SEM) was used on quarterly data from 1996 to 2020. This study concluded that increasing tax evasion leads to harm to the economy, and that tax efforts made, such as increasing tax exemptions for taxpayers, represent an incentive for tax evaders to correct Their tax status, which leads to increased tax compliance. This study recommended adopting well-thought-out strategies so that tax efforts can achieve their desired goals.

Ishwarya's study entitled "Tax Evasion and Tax Avoidance- Impact of Indian Economy" This study aimed to analyze the methods used by taxpayers (individuals, companies) to evade or avoid taxes, and to measure the extent of tax evasion and its impact on the Indian economy. This study also aimed to understand the impact of these practices on the Indian economy and their consequences on the economy, this study also aimed to develop the necessary procedures, policies and strategies to combat tax evasion to increase economic growth in addition to addressing weaknesses in the tax system. The researcher used the descriptive analytical method to measure the impact of tax evasion and tax avoidance on the Indian economy. The researcher collected data from secondary sources such as books, magazines, articles, media reports, and websites. The researcher also discussed secondary sources in order to understand and evaluate the questions raised by the study.

The study concluded that tax evasion and avoidance have significant negative effects on the economy, which lead to a decrease in the state's public revenues, which leads to a decrease in the state's ability to provide public services such as education, health, and infrastructure. Tax evasion and avoidance also lead to an increase in income inequality, as the tax burden falls on committed taxpayers, and all of this leads to a decrease in trust between taxpayers and the government, and necessarily leads to a negative impact on domestic and foreign investment, so that the tax system becomes viewed as unfair. The study recommended investing in technology and resources to improve collection efficiency, monitoring and compliance, increasing the tax base and adopting advanced systems to detect and combat tax evasion.

Arinaitwe and Agaba (2023) study entitled "Tax Evasion and Tax Avoidance on the Economy. And evaluate the relationship between legal gaps and the economy. The researchers used the descriptive approach in addition to qualitative and

quantitative methods. The study concluded that tax evasion and tax avoidance have led to a decline in government income, which in turn has led to the inability to create jobs for youth and social services. The study also concluded that the smuggling of goods leads to a decrease in government revenues, which leads to distorting the prices of locally produced goods. The study recommended the need to increase tax compliance and increase trust between the state and taxpayers, in addition to increasing tax awareness of taxpayers.

A study by Jean et al. (2024) entitled “The Effect of Tax Avoidance and Tax Evasion on the Performance of the South African Economy.” This study aimed to study the impact of tax evasion and tax avoidance on the progress of the economy in South Africa. This study used quantitative longitudinal trend analyses. To measure the extent of the impact of tax evasion and tax avoidance on economic growth, in addition to statistical methods such as the natural logarithm and ordinary least squares regression analysis. This study concluded that there is a surplus between the tax revenues included in the budgets, the tax revenues collected, and economic growth, which means that tax evasion and tax avoidance seriously affect the gross domestic product. This study also concluded that increasing tax rates led to a positive trend towards economic growth. Or gross domestic product.

RESEARCH METHODOLOGY:

In this study, the researcher used the descriptive approach to analyze the impact of tax evasion and tax avoidance on economic development in Jordan in order to answer the study’s questions and test them theoretically. Data for the study were collected from secondary sources such as books, scientific articles, magazines, media reports, and websites. In addition, the researcher discussed secondary sources to understand and evaluate the questions raised in this study.

Reasons for tax evasion and avoidance

Researchers differed on the causes of tax evasion. Some researchers pointed out that the causes of tax evasion in developed countries differ from developing countries because tax awareness in developed countries is higher than in developing countries, and therefore the motives for tax evasion in developed countries differ from the motives for tax evasion in developing countries (Alkhatib, et al, 2019). One of the main reasons for tax evasion is the decline in tax revenues, as taxpayers question the integrity of the state. In general, tax evasion and tax avoidance lead to a decrease and decrease in state revenues, thus increasing the deficit, which leads to forcing the state to borrow internally and externally, which in turn leads to increased inflation. The reasons for tax evasion can be summarized as follows:

- *High tax rates.* Researchers agreed that high tax rates lead to an increase in tax evasion by taxpayers in order to reduce the tax burden, and thus they resort to legal and illegal means of tax evasion. In addition to searching for safe havens (Bako, 2021).

- *Complexity of tax laws.* In general, when tax laws are complex, this leads to the presence of legal loopholes, and thus taxpayers seek to exploit these loopholes, which increases tax evasion activities (Kassa, 2021).

- *Nepotism:* The spread of nepotism and favoritism in the Tax Department and the differences in dealings between taxpayers lead to the spread of the phenomenon of tax evasion, as taxpayers feel a lack of trust with the Tax Authority due to the lack of tax justice among taxpayers at the same level.

- *Lack of transparency in tax systems:* The lack of tax systems and weak implementation mechanisms lead to an increase in tax evasion (Kujinga, 2021).

- *The spread of multinational companies.* This encourages taxpayers to exploit differences in laws between countries, shift profits to low-tax areas and manipulate transaction pricing.

- *Weak tax administration.* Weak tax administration, lack of resources, and increasing tax administration's belief that it is competent and has sufficient experience, contrary to the reality of the situation, lead to an increase in tax evasion.

- *Employees and taxpayers feel unfairly treated by the tax administration:* This leads to the administration's injustice to the employees and the issuance of verbal and unwritten instructions to pass unjust decisions against the state, with the administration threatening to impose penalties on the employees in the event of non-implementation of the oral decisions and the administration evading these decisions in the event of subsequent problems, in addition to injustice. What taxpayers feel as a result of the administration's intervention in canceling or reducing taxes for some taxpayers and increasing taxes for the remaining taxpayers, all of which leads to an increase in tax evasion.

In Jordan, taxpayers seek not to pay or evade taxes in order to reduce the tax burden and preserve cash due to many reasons, including the taxpayers' feeling of injustice in terms of tax treatment, as the tax administration uses the fight against tax evasion to impose unfair taxes on some taxpayers and without right. Without a legal basis, this treatment is not applied to the rest of the taxpayers in the same tax situation. In addition to the lack of trust between taxpayers and the tax administration due to the decrease in tax revenues and the inflation of these tax collections in a way that contradicts the reality of the situation. The phenomenon of tax evasion is increasing due to the spread of nepotism and favoritism in the tax administration, as the tax administration gives verbal instructions to tax auditors to either write off the taxes imposed on some taxpayers or reduce them in an exaggerated manner, and the tax administration disavows these instructions in the event of subsequent problems, in addition to the tax administration's deliberate intention. To impose penalties on tax auditors in the event that fair taxes are imposed on some taxpayers and the administration does not wish to impose them on these taxpayers. The lack of standards for tax auditing in Jordan and the absence of private bodies to measure tax justice lead to an increase in tax evasion.

The difference between tax evasion and tax avoidance:

Tax avoidance and tax planning are similar in that they are both permitted by law. Taxpayers plan their taxes by exploiting loopholes in the law that allow this, while tax evasion is an act that violates the law and is punishable. The Jordanian income tax law, for example, allows the husband's income to be combined with his wife's to benefit from the difference in tax exemption to reduce their tax obligations to a minimum. Jordanian law also allows the establishment of activity within free and development zones to obtain tax exemptions. However, unlike tax planning and tax avoidance practices, tax evasion is prohibited, violates the tax law, and is not supported in any way by the state. Tax evasion is considered outright theft and a violation of the law that requires legal penalties. Examples of tax evasion include concealing all or part of a source of income, tampering with tax exemptions, in addition to tampering with tax brackets (Abdelfattah & Aboud, 2020).

The impact of tax evasion and tax avoidance on the national economy:

- *Loss of tax revenues:* Tax evasion and tax avoidance lead to a decrease in the amount of tax revenues collected by the tax administration. Losing part of the tax revenues will affect the state’s general budget, leading to a decrease in spending on state public services such as health, education, and infrastructure(Pattichis,2022).

- *Increased budget deficit:* Decreased tax revenues resulting from tax evasion and tax avoidance will lead to an increase in the budget deficit. This will lead to an increase in internal and external borrowing, in addition to an increase in public debt and increased economic instability (Koloane & Bodhlyera, 2022).

- *Inequality and injustice:* As a result of the increase in the volume of tax evasion and tax avoidance, the problem of income inequality and injustice within society arises. Therefore, taxpayers who are able to evade taxes will pay lower tax rates than people who are unable to evade and avoid taxes (Bearer-Friend, et al, 2022).

- *Distorted market economy:* The spread of the phenomenon of tax evasion and avoidance will lead to distorting the performance of the market economy. Taxpayers who are able to evade taxes will be able to gain a competitive advantage over taxpayers who work within the legal framework. Thus creating unfair competition that will hinder market efficiency (Bethencourt & Kunze, 2019).

- *Decrease in investor confidence:* The spread of the phenomenon of tax evasion and tax avoidance will lead to a decrease in investor confidence in the economic system in any country. It creates a feeling of financial and legal instability. Thus, it leads to a decrease in foreign direct investment, which affects economic growth and job creation (Adhikari, 2020).

- *Increasing the tax burden on honest taxpayers:* The increase in the phenomenon of tax evasion and tax avoidance will lead to an increase in the tax burden on honest taxpayers or on taxpayers from whom tax is deducted at source, such as employees. This is done by increasing tax brackets or imposing new taxes to compensate for lost revenues (Benkraiem, et al, 2022).

- *Lack of fiscal space:* The increasing phenomenon of tax evasion and tax avoidance deprives the state of investing in public services and infrastructure, which leads to limiting the state’s ability to stimulate economic growth, reduce unemployment, and improve the general standard of living of its citizens.

Table No. (1) represents tax collections for the years 2016-2022.

Statement	2016	2017	2018	2019	2020	2021	2022
Income tax revenues	944,716	948,688	965,100	1,017,727	1,103,353	1,179,549	1,548,189
Sales tax revenues	2,883,899	2,993,459	3,184,618	3,306,235	3,533,853	4,038,740	4,167,526
Total revenue	3,828,615	3,942,147	4,149,718	4,323,962	4,637,206	5,218,289	5,715,715

CONCLUSIONS:

Through the above, the types of tax evasion and tax avoidance and the reasons that led to this phenomenon in Jordan were revealed. Through this study, which attempted to identify the impact of tax evasion and tax avoidance on economic development in Jordan, the primary objective of this study was to identify the impact of the phenomenon of tax evasion and tax avoidance. This study concluded the following:

1. The increase in the volume of tax evasion and tax avoidance has hindered economic growth in Jordan, as this study found that there is a direct relationship between the increase in tax evasion and tax avoidance on economic development in Jordan.
2. An increase in tax evasion and avoidance leads to the state losing revenues, which hinders its ability to finance public services such as health, education, and infrastructure.
3. This study concluded that increasing tax revenues will lead to an increase in tax revenues included in the state's general budget.
4. The increase in tax evasion and tax avoidance greatly affects the GDP.
5. This study revealed that increasing tax rates will lead to a reduction in tax revenues.
6. The lack of trust between taxpayers and the tax administration has led to an increase in the volume of tax evasion and avoidance in Jordan.
7. The taxpayers' feeling that the tax administration is acting as an intermediary for the benefit of some taxpayers has led to an increase in the volume of tax evasion and avoidance in Jordan.
8. The tax administration's practice of pressuring some taxpayers by using the fight against tax evasion against some taxpayers and imposing exaggerated taxes on these taxpayers in a manner that violates the law and not on other taxpayers has led to an increase in the volume of tax evasion and avoidance in Jordan.
9. The tax administration's application of pressures and verbal instructions on tax auditors to cancel or reduce taxes on some taxpayers, while imposing penalties on these auditors in the event of failure to respond to their oral decisions to the exclusion of the rest of the taxpayers, led to an increase in the volume of tax evasion and evasion.
10. The lack of standards for tax auditing and application of the law according to the personal diligence of the income tax auditor has led to an increase in the volume of tax avoidance and evasion.
11. The lack of private bodies to follow up on tax justice has contributed to an increase in the volume of tax avoidance and evasion in Jordan.

Recommendations:

1. The government must focus on strengthening its tax administration through the use of technology and artificial intelligence, including data analysis, expanding the tax base and adopting advanced means to detect and eliminate tax evasion and tax avoidance.
2. Develop a law to protect the tax auditor from the decisions of the tax administration in the event that he refuses to implement verbal instructions that violate the law.
3. Finding external associations concerned with tax justice and its application.
4. Setting tax audit standards similar to American tax audit standards in order to treat all taxpayers with the same treatment.
5. Not keeping senior management in their positions for more than four years, which will lead to making decisions that are in the interest of the administration and not in the interest of the state.
6. Strengthening the non-cash economy by switching to digital payments and reducing cash transactions will help reduce tax evasion and improve tax compliance, and this is done by strengthening electronic payment systems.

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