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Abstract

In view of what has also been achieved by the telecommunications sector, electronic industries, the pharmaceutical industry, sterilizers, health and medical supplies, health care, e-commerce companies (telemarketing) and other rapid development and progress during the period of covid 19, as well as the savings achieved by countries as a result of dealing with members of their community through networks The Internet, which saves the costs of performing the services that countries bear, as well as the case for members of society in the conduct of their business and administrative transactions via the Internet, and the costs and expenses that individuals bear as a result of their daily traditional work, transportation costs to their places of work, and other expenses.

Emphasis was placed on the most important positives that can be achieved in the short and long term as a result of this shift in the way of life, work and other things, taking into account Iraq to ensure the positives that can be achieved as a result of the anomaly that it was exposed to, and we will focus on specific economic sectors in our study, the education sector and the telecommunications sector.

Finally, it is not possible to overlook the great negative effects that the world has been exposed to as a result of COVID-19 and what the world has done in confronting it, but we will look at this from its other side that may be positive and try to use it to face these crises.

Keywords

Introduction

During the past two years (2019-2020), the world has faced a health crisis that has had significant and profound negative effects on the global economy and has led to a clear decline in many economic, industrial, agricultural and tourism sectors... and others, which led to a decline in economic growth rates in most countries. The developed and developing countries, including Iraq, due to the direct impact on the macroeconomic variables on the side of supply, demand, production, exports and imports, public and private investments, transportation and unemployment, as well as human losses and the increasing numbers of deaths and others.

The problem still exists to this day, and despite all these negative effects of COVID-19 (and similar crises), we must think about other aspects that may be positive, especially in the long run that we may not feel at the present time and in the short term as a result of the negative pressures that are exposed The world has it, for example, all countries of the world, including Iraq, moved from traditional education to online-learning, which is believed to be a positive case in the long run, but at the present time, due to the lack of experience in this field, we find difficulties and obstacles during its application, which can gradually fade away through training. On the other hand, many international health institutions rushed to try to find treatments for this health crisis in record periods, while in the past it took years to find correct treatments for crises.

Research Methodology

First - the research problem: Since the entry of Covid 19 crisis two years ago, the economics is most countries of the world have been negatively affected, and most studies have focused on these negative effects resulting from the Covid19 crisis.

Our research comes to address an important topic which is not to focus on the negative aspects only of this phenomenon, but rather to point out the positive results of this situation in the education sector in Iraq and the financial benefits or the economy as a whole, on the basis the research problem can be presented within a question:

Does covid 19 achieve positive savings on the Iraqi economy through the education sector?

Second- Research Objective:

1. Diagnosis of the positive financial benefit achieves from Covid 19 on education in Iraq economy.
2. Comparison between traditional and electronic education as a result of Covid19.
3. Determining the positive financial benefits at the individual and state level.

**Third - The Importance of Research:** Because of the nature of the topic and its hardly of the basic problem that the world suffers from today because of covid19 and its negative impact in all fields, but we will try in this research to address some positive aspects that must be taken advantage of in addressing the economic problems facing Iraq in general and in the education sector in particular.

Among these important points:

1. The education sector in Iraq is a very large sector that includes about 30% of Iraq society. As a result, any economy or financial benefits achieved in this sector will be directly reflected in the Iraq economy.
2. The research attempted to present basic axes regarding the financial benefits that can be achieved, which will later benefits the development of economic and educational strategies in the areas of expenditure on education in Iraq.
3. Significant benefits have been noted online-learning such as lower transportation fees, various expenses on education at the individual and state level, reducing time and effort, and other that achieve advantages that must be taken in to account.
4. In addition to the financial advantage it achieves, it indicates the development and progress in the methods of education in Iraq to join the developed countries.
5. The benefits achieved as a result of online learning were clear and can be measured accurately as a result of stopping in the traditional study, this research dealt with this topic and presented the areas of benefit from it.
6. New economic fields and job opportunities such as communications, electronics and other job opportunities, specifically for university graduates as education output.

**Fourth - Research hypothesis: (The theoretical side)** Based on what was stated in the research problem the following hypotheses can be put:

1. The comparison between traditional and system education showed that the education system achieved significant positive advantages, which were reflected in financial benefits in the sector.
2. The positive financial advantages achieved from the transformation of the education system in Iraq to online-learning can be identified.
3. The electronic transformation of education in Iraq has achieved financial.
Online-learning in Light of the Covid-19 Crisis

As a result of the Covid-19 crisis, and the negative variables that this crisis reflected on the world, represented by the health reality, which resulted in millions of people. It may lead to human life (WHO, 2019). Now it is necessary to look from a different angle to this crisis and its different parties. In every crisis, there is a beneficiary party and another party to the contrary. Many sectors have achieved positive savings. Through the current research, the education sector is highlighted. E-learning is defined as the interactive system associated with the educational process, and this system is based on the availability of a digital electronic environment through which the student obtains courses based on electronic networks and smart devices (Beerg & Siminsion, 2018). And the appropriate tools for communication, such as computers, communication networks, and multimedia, through which sound and image are transmitted together, with the possibility to save documents through the electronic portals to receive and send information and interact together (El-Desouky, 2011). Or it is the education provided on the Internet through the use of modern electronic technology to achieve all the content related to educational materials outside the scope of traditional education classes (Kumi, 2006). And he defined it (Al-Mousa, 2014) as “a method of teaching using modern communication mechanisms in computers and their networks. And its multimedia, including images, graphics, search mechanisms, electronic libraries and Internet portals, whether it is behind the classroom or in the classroom, i.e. Using different techniques to deliver information to learners in the shortest time.

The least effort and the greatest benefit. However, it is an interactive system that depends entirely on the electronic environment represented by the network

The Internet, computers and their multimedia and electronic libraries designed to provide educational content.

Teaching in universities of all kinds transforms the adoption of traditional methods that depend on the presence of the teachers and students in a specific location for study, to the expansion of the process and the implementation of this educational process remotely.

In its simplest form, it can be provided to every student, teacher, and principal anytime and anywhere, in order to obtain the desired benefits (Barnawi, 2020).

The Advantages of Online-learning

Conduct quality education and human development by creating your own system the education system is an effective tool in the overall development process of application
and the educational process of school management. This experience has brought a lot of success in building well-educated societies in digital management and intelligent classroom management, as well as reaching the highest degree in the field of institutions (zenat, 2016).

Online-learning has several advantages, especially in light of the Covid-19 crisis, and they can be summarized as follows: Zembylas, Mverasidas, 2005)

1. Allowing flexibility for the student and the teacher at the same time, regardless of the specific times and fixed places.
2. The possibility of learning anywhere else, and this is called partial learning, such as learning through work or otherwise.
3. Online-learning increases the capabilities of the individual to be more self-reliant.
4. Online-learning saves more costs.
5. Helps solve complex problems and develop skills.
6. Removing the restrictions and barriers that restrict traditional education.
7. Achieving higher efficiency through strategies that simulate the world today.
8. Take advantage of feedback in the learning process.
9. Take advantage of the advantages of time and speed in obtaining information
10. Overcoming individual differences among the learner.
11. Education moved globally, not at limited level.

The Challenges of Online-learning (Hetsevich: 2017)

Although e-learning has many benefits, it also has some disadvantages, as listed below:

1. It is highly dependent on technology, so although e-learning is available to everyone, many of them may not have a smartphone, computer or internet.
2. Motivation and organization are low, because e-learning is personal, so some people may find it difficult to stimulate their learning and resist the impulse to play games and organize the learning process.
3. Feelings of loneliness and loneliness result from students’ interaction with computers and smartphones rather than direct communication and interaction (Hetsevich, 2017)
4. Rejection of the philosophy, style and techniques of online- learning by many of students and teachers beneficiaries due to their familiarity with traditional methods and their unwillingness to change, which was an obstacle to the rapid acceptance of online- learning.
The Importance of Online-learning

In our opinion, the importance of educational tools in online-learning has not been hidden because they are the main pillars of online-learning.

If faculty and staff make good use of it, set goals and express them in students’ minds, release them this will increase their active participation in gaining experience and developing their reflexive skills and accuracy Observers and followers of scientific thinking can find solutions to problems that can improve quality

Educate and improve students’ performance (Al-Yahawi, 2017). The use of educational aids can help achieve teaching goals, motivate students, attract their attention, bring the subject closer to their level of awareness, and improve the learning process (Al-Khatib, 2002).

Moreover, modern educational technology has been criticized by many people working in the field of educational technology. People have high hopes for its role in the educational process; enthusiasts have seen educational technology and educating its use will lead to the following results:

1. It puts students in a situation that stimulates thinking, develops the ability to think and invent scientific thinking during interviews to solve the problem, arrange and organize ideas in an acceptable format.
2. Increasing the active participation of students in the introduction of the course in a variety of ways.
3. Helping teachers to present the material better and make better use of the teaching time.
4. Reducing the time and effort in teaching to prepare and implement courses.
5. Getting rid of traditional methods and bringing university teaching closer to the spirit of the age.
6. Its function is to take into account the individual differences among students.
7. Providing students with opportunities to achieve self-learning and personalization.

The Reality of Traditional and Electronic Education and the benefits Achieved

The situation of education in Iraq is very important, before the Covid 19 crisis, education in Iraq suffers from many problems and obstacles. The Covid 10 crisis has changed all the methods, concepts and methods used in traditional education in the world in general and in Iraq in particular. Education in the world for a while and for previous periods was a
mixture between the traditional and the electronic; education in Iraq is limited to the traditional method recognized in our universities, schools and other educational institutions, which led to the emergence of a leap in education and a clear and radical change.

**Traditional Education and Online-learning in the Covid19 Crisis**

It is possible to analyze the problems of education in Iraq before the crisis of Covid 19, and in return, what happened to each problem in terms of a positive treatment of education during Covid 19.

<table>
<thead>
<tr>
<th>The reality of education in Iraq (traditional education)</th>
<th>The reality of education in Iraq in light of the Covid-19 crisis (online-learning)</th>
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<tbody>
<tr>
<td>The increase in the number of students accepted in schools and universities due to the fact that the population growth rate in Iraq is high and the increasing numbers in basic education and the numbers of students accepted in universities are large numbers annually because most young people are heading towards education in universities, more than their orientation to the labor market and technical institutes, due to weak job opportunities and lack of interest from Before members of the community to study in technical institutes.</td>
<td>Making online-learning accommodate the large number of accepted students because they do not require their attendance on the site of their universities and do not need classrooms, buildings and others to accommodate their large numbers, such as traditional education, which requires compulsory attendance and there is no other way to teach, online-learning has helped many educational institutions from absorbing large numbers of students who attend all levels of study.</td>
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<td>The lack of teaching competencies and specializations. It is known that university specialties, some of which are necessary and important in society and the economy, and others are less important, and usually the scientific and medical specializations that are important are relatively few in front of other specialities.</td>
<td>Through online-learning, it has helped fill the shortage of competencies and scientific specializations in some fields. In the event of the expansion of e-learning and its adoption mainly in the educational process, it will make the teacher in the rare specializations able to give lectures to students of different colleges and universities and is not only limited to the college or university who works in which</td>
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<td>The shortage of infrastructure, schools, universities, laboratory equipment, educational and study supplies, etc. This is evident in the universities of Iraq and the most obvious in the schools for basic education, where they lack classrooms equipped with educational requirements, air conditioners, electricity, internet networks and other requirements that are necessary to continue their studies in their theoretical and practical aspects.</td>
<td>Through online-learning, we can overcome the problem of the large shortage in infrastructure (schools, universities and other educational institutions), where the number of students is not commensurate with the numbers and sizes of schools and universities, in addition to the great shortage of laboratories, technologies, modern equipment and educational hospitals (medicine, dentistry and veterinary) and the extent to which students need to complete Their practical studies within their various specialties, especially all kinds of medical specialities and pure sciences.</td>
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<td>The dropout of students, especially in basic education, and the irregularity of their work hours, especially for university students and technical institute, and through the dropout and its negative social, economic and cultural effects, which leads to high rates of illiteracy and irregular work hours among students makes their education and knowledge weak, not commensurate with the level of their specializations and the cases of dropouts that occurred in Iraq as a result of the difficult circumstances Which he went through, the period of the economic blockade, low wage levels and high unemployment rates led him to go to work instead of education.</td>
<td>Most of our educational institutions at different stages and levels suffer from this growing problem, especially in the past three decades, where students leave studying to get a job opportunity or work in different fields, which is harmful to leave their studies and work in different jobs for financial and economic reasons. E-learning helps these students to Continuing with their studies and their work at the same time and benefiting from not leaving them to work and at the same time benefiting from the opportunity of education and not losing the community to their abilities</td>
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<td>The change in curricula and study and educational plans makes traditional education slow in the change and the lack of speed in its development and raising its quality level and the use of traditional methods and methods in education.</td>
<td>Online -learning enables the overlap between local and international universities and the development of curricula because of access to the latest developments and developments globally, and it does not require movement between universities or between countries to agree on curricula and follow-up universities with each other, and this case occurs electronically.</td>
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<td>The shortage of libraries and scientific resources, despite the presence of many libraries, but at the same time they are met by large numbers of students, and these libraries suffer from a great shortage of scientific resources, especially modern ones, and for scientific disciplines, especially where information is outdated very quickly and new information appears, research and scientific sources increase the number of students. The experience and efficiency of the teaching staff, which students benefit from in their studies and research.</td>
<td>Modern technologies, online-learning, distance education, and the use of educational platforms and the Internet enable the problem of shortage and obsolescence in modern scientific books and resources, where the speed and ease for students and teachers to enter the libraries and websites of international universities and to benefit from modern resources, and that a large part of them are available to everyone. In addition, students obtain extensive information through their follow-up to many local, regional and international universities.</td>
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<td>Students’ dependence on traditional education and its methods for many years, and this is still the only known method in Iraq to formulate education levels and use limited techniques, many of which are outdated and far from modern methods.</td>
<td>Iraq is one of the countries behind in entering modern technologies and the Internet due to the economic and political conditions that it has been through for years, but because of the Covid 19 crisis, educational institutions were forced to e-learning and in a short record time pushed the process of transition from traditional education to online-learning, which led to the use of modern technologies and means to apply it.</td>
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<td>The spread of cases of fraud, manipulation and deception, educational institutions in Iraq are not without these cases, as is the case in other economic sectors.</td>
<td>Adopting the method of e-learning in its correct way, which is after a period of time and after years of its application and the establishment of sound rules in its implementation.</td>
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<td>Weak communications systems in general and in education in particular. The entry of communications networks and modern systems of communication has been implemented in Iraq late and is still trying to develop continuously in communication systems, but it faces many problems and obstacles and suffers from lack of integration of systems and continuous interruptions in electricity and communications and the difficulty of maintenance and its high costs.</td>
<td>The difficulties facing communication systems and Internet networks in Iraq are still ongoing, as well as the lack of knowledge of many beneficiaries, including students and educational and teaching cadres, to use these technologies in an accurate and good manner, such as developed countries and other developing countries, but because of the Covid-19 crisis, this led to rapid change and the necessity of educational institutions and students to The use of modern technologies in this field and they will become very experienced and capable within a few future periods of time because it is the basis of the online-learning method.</td>
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<td>The high costs of education in terms of wages and salaries for workers in this sector compared to the wages and salaries of workers in other economic sectors, as well as high tuition fees, which burdens students’ families in paying these fees, and an increase in the number of graduate students in many disciplines that are not required to directly serve society and the economy.</td>
<td>Online -learning will provide students, teachers and workers with good amounts and costs such as transportation, treatment, food, etc., and their absence in their workplace because of e-learning. It will save them all costs, and the financial burden will become less, and it will be limited only to tuition fees. It will give good flexibility to the parties that bear wages, salaries, food allowances, transportation and insurance fees. It decreases gradually over the long term.</td>
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<td>Transportation and housing problems and their high costs Problems appear in front of university students who are accepted in universities far from their places of residence or in other cities. The presence of students in their colleges.</td>
<td>online-learning greatly helps in solving the problem of housing and transportation, and students can continue their education and studies by staying in their homes and cities without having to reach the place of their education (other cities), which saves them the costs of transportation and housing costs and exposure to diseases and other accidents. Within this field, the student can continue to study at his</td>
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<td>Higher tuition fees in private universities and colleges, parallel education and evening studies compared to the level of entry of individuals in Iraq</td>
<td>Online learning reduces these costs borne by these universities. For government universities, it is possible to receive large numbers of students because e-learning does not bear high costs for the state and universities due to the wide acceptance of students. In the long run, private universities and parallel education are forced to reduce tuition fees due to the low costs that Governmental and private colleges and universities bear the fees for non-free education.</td>
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<td>The high demand from employees and workers in different sectors to obtain certificates, especially those working in the public sector, in order to obtain a higher job level, higher salaries and better job grades, they resorted to certain specializations that help them obtain a higher job.</td>
<td>Thus, they have a great opportunity in online-learning to continue their work, continue their studies, and join educational programs in the specialties they desire and at times commensurate with their times, for example, studying at late hours of the day or at night or on holidays, and this process also requires conducting flexible lectures distributed over hours, day and wee.</td>
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<td>The lack and weakness of the students’ parents and their families’ interest in educating and studying their children or following them up and obliging them to learn without thinking about other ways such as work and others. Orienting children towards the necessity, importance and status of education is a large part of the culture of individuals and societies. We find in Iraq a clear weakness in this aspect.</td>
<td>Online learning was reflected in giving an important role to families by helping their children in their studies, and on the other hand, raising families’ awareness of the importance of education, and this may help families refrain from dropping out of school and moving towards working at young ages below the working age.</td>
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<td>The problem of students’ inability to use modern technologies, deal with international universities, access the libraries of various universities in the world, and communicate with foreign students to exchange opinions and information and benefit from them in several scientific fields. Traditional education has made students closed to each other in their universities and not open to local and international universities.</td>
<td>Online-learning helps train students using modern technologies, deal with many technologies and software, access electronically to international universities and libraries, obtain research and information in their specializations and other disciplines that were difficult to obtain, communicate with students of local, regional and international universities, and participate in international seminars and conferences, in traditional ways. It is difficult for students to participate in various scientific activities, due to travel restrictions and costs, and the lack of opportunity to participate. In addition, this was reflected in the increase in their training to teach foreign languages and methods of education in universities, especially developed countries.</td>
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<td>Great weakness in participation in seminars and scientific conferences by teachers, educational and administrative staff, due to the difficulty of obtaining approval and visas for travel and the high costs of transportation and accommodation.</td>
<td>Based on what was stated in the previous point, through the participation of students in various scientific activities, as well as teachers, it became easy, simple and quick to participate in many seminars, conferences and various scientific activities without bearing any costs related to participation, which increased the number of participations and increased experience, efficiency and access to many universities The international community with new and advanced methods and methods and the modern topics raised in these various scientific activities without incurring any costs borne by teachers and universities.</td>
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| Failure to take advantage of the educational and teaching opportunities provided by international organizations due to the difficulty of traveling outside the country to participate, as well as the costs of participation, accommodation and other costs. | The possibility of benefiting from the training and rehabilitation opportunities provided by international organizations such as the United Nations, child care and nutrition, human rights and other international organizations, in which many different scientific activities are provided for the benefit of all members of society, not only a certain group of members of society (students and...
Failure to exploit the maximum potential and high expertise of the teachers and professors in educational institutions and the weakness of cooperation between universities and educational institutions inside and outside Iraq. This was reflected in the participation of many young people in these social, humanitarian and educational activities through online-learning. Online-learning helped to benefit from the maximum potential of scientific cadres, especially those with high experience in rare specializations, and to benefit from their experiences outside educational institutions in companies, factories and laboratories, as well as gave the opportunity to benefit from them in various educational institutions. The reliance of educational institutions and the education sector on the method of online-learning gave a very great importance to the education process. Education became in every home and place. This method changed the impression of many members of society and other societies and changed their culture, which was looking at the uselessness and feasibility of education, which will be reflected to the extent the far-reaching increase in the culture and importance of societies, individuals and education. The difficulty of transferring and benefiting from experiences between educational institutions and public and private economic institutions, makes these experiences and competencies isolated and far from being confined to the educational process (theoretical and academic) from economic institutions, as well as weak coordination between the education sector and other economic sectors, to benefit from the expertise and experience in the field And not to transfer the results of theoretical and laboratory studies into practice. It has become easier for these institutions to the various economic sectors to exchange ideas and experiences between different educational and economic institutions at the local and global levels. The opportunity for cooperation between the education sector has increased by obtaining full knowledge about everything that happens in the applied field in the institutions at the same time, helping to transfer the findings of the institutions Educational research, theories and studies publish on websites, and economic sectors can access them quickly. Through online-learning and the adoption of modern technologies, it is possible to preserve research, books, information and resources digitally, to benefit from them, and to obtain them anywhere and at any time and available to everyone. Traditional education requires the presence of students and teachers during exams, and this requires classrooms and many supplies for the conduct of the examination process, which have high costs and great effort. Online-learning made the conduct of exams electronically without any costs and effort borne by the student, the teacher and the university, and without the need for requirements for the course of the process, as well as the difficulty of manipulation and cheating.

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<td>The prevailing impression in society and the culture of our societies is not giving importance to education and the lack of benefit of education to the individual, the family and the society as a result of the difficult conditions that Iraq has experienced, especially in recent years.</td>
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Table: By researchers

**The Positive Benefits achieved from e-learning for the Iraqi Economy in the Covid19 Crisis**

If we take into account that e-learning requires only simple devices owned by everyone (mobile, electronic calculator) and the Internet, whose wages are low over time, and in these points that have been clarified, they are positive savings and at the same time positive financial savings, especially in the long run, for example in The beginning requires the infrastructure of technologies, but in the long run it will provide significant financial savings and be on three levels, as follows:
A. Positive Financial Benefits at the State Level

The state annually distributes its expenditures from the general budget to various economic sectors, including the vital and important sector, the education sector. Education in Iraq is free at all levels, and it is the responsibility of the state, as well as the participation of the private sector in it, due to Covid 19, which made a significant decrease in oil revenues in Iraq, due to a significant decrease in global oil prices, and the lack of demand for oil as a result of the complete and almost complete closure of many public and private economic institutions in all countries of the world, which was reflected in the decrease in demand and the decrease in prices at the same time. The total number of companies, factories and border crossings led to a weakness in the tax revenue and a decrease in the volume of local investments due to the health crisis.

This was reflected in a significant decrease in the state's public revenues. In return, the distribution of public expenditures to economic sectors, including the education sector, must be reduced. But the application of e-learning made the educational process for all levels of education at very low costs limited to educational platforms and software without financial allocations such as previous years under traditional education, work stopped in building schools, expansion in universities and government institutes and the absence of the need for classrooms due to acceptance to prepare With large numbers of students, the need for books and curricula in basic education and various educational supplies in terms of laboratories, workshops, and laboratory and anatomical materials used by medical and scientific faculties has decreased, and the state has saved large expenditures on infrastructure in general.

B. Positive Financial Benefits for Educational Institutions (Public and Private) and other Related Institutions

Online-learning has made many financial savings for educational institutions and economic institutions that benefit from the education sector, as follows:

1. The education sector has acquired a large absorptive capacity and accommodates increasing numbers of students at various educational levels (public and private) without costs in exchange for these increased numbers, which is reflected in the increase in profits for private and public universities from evening and parallel education.

2. Provide schools and universities the need for libraries, update and print books and curricula, devices, equipment, workshops, laboratories, heating and cooling devices, electricity, water and other school supplies.
3. Reducing spending allocated to addressing the problem of illiteracy, which has spread widely, and which requires programs, schools, supplies, and additional wages and salaries for educational cadres working in this field.

4. Establishing scientific and cultural relations between Iraqi universities and international universities and international organizations without travel costs and routine procedures in establishing mechanisms of cooperation between local and international universities, and scientific and cultural exchange has become free between all parties.

5. Online-learning gave a great opportunity for students and teachers to participate in seminars, conferences, seminars, scientific, cultural and social activities with local and international universities and with economic organizations and institutions without personal attendance, which has high costs and difficult administrative procedures.

6. Reducing the costs of depreciation for furniture, equipment, devices and buildings of all kinds, and reducing maintenance fees, considering that all of them work less and some of them are not used in online-learning.

7. Economy and a decrease in the costs of buying books, and it was replaced by a digital library that needs computers, the Internet and floppy disks, and it became an electronic archive that contains many books and scientific resources instead of the traditional library, which has very high costs.

8. Reducing cleaning costs for yards, halls, buildings, and others.

9. Economy in expenditures allocated for electricity and water.

10. Reducing expenses related to providing and equipping internal departments for students from outside the city.

11. Reducing the teaching staff and workers in the education sector in the long run by reducing the number of teachers because e-learning, by its nature, requires a smaller number of teachers and workers, as is the case in traditional education.

12. Cancellation of incentives and rewards for employees.

13. Increasing mutual relations between educational institutions and various economic institutions in terms of benefiting from training courses to increase the experience and efficiency of workers in government and private organizations through electronic training without paying costs, and if wages are paid for that, they will be at low prices, as well as scientific consultations for most of the disciplines that serve the economy and society.

C. Positive Financial benefits at the Individual Level

The individual (students) benefit from many savings from online-learning through the following:
1. Public universities (parallel and evening education) and private universities are forced to reduce tuition fees due to the low costs they incur from e-learning.

2. It reduces dropouts from education due to the difficulty of compatibility between work and study, especially since most students work for economic and living conditions, through online-learning, which will make profits from their work and study at the same time.

3. Reducing the expenses allocated for the purchase of books and scientific resources, because entry to libraries and access to books and resources are free.

4. The student's ability to reuse the stored educational topics and become without the need for private education or resorting to other sources of education and the purchase of books and scientific resources.

5. Low levels of repetition and consequently the student's earning for the years of study and the costs it saves in that.

6. Reducing transportation costs, clothing and other daily expenses.

7. Reducing traffic accidents, crowding, infection and treatment, and reducing insurance expenses in the long run.

Conclusions and Recommendations

First: Conclusions the research came out with a number of conclusions, the most important of which are:

1. Online-learning has helped in activating the economic growth activities of the country, because the use of technology will reduce time, effort and cost.

2. Adopting the online-learning method in its correct way, which is after a period of time and after years of its application, and the establishment of sound rules in its implementation will reduce cases of fraud and fraud and may eliminate it permanently. It is difficult to intervene.

3. The education sector has a large absorptive capacity and absorbs increasing numbers of students at various educational levels (public and private) without costs in exchange for these increased numbers, which is reflected in the increase in profits for private and public universities from evening and parallel education.

4. Reducing the spending allocated to address the problem of illiteracy, which has spread widely, and which requires programs, schools, supplies, and additional wages and salaries for educational cadres working in this field.

5. The economy and a decrease in the costs of buying books, and it was replaced by a digital library that needs computers, the Internet and floppy disks, and it became an electronic archive that contains many books and scientific resources instead of the traditional library, which has very high costs.
Second: Recommendations: The research recommends a number of recommendations, the most important of which are:

1. The necessity of emphasizing the development of systems to evaluate the reality of online-learning in Iraq.
2. The necessity of emphasizing the provision of telecommunications infrastructure in Iraq, in particular the development of programs for monitoring fraud and forgery cases.
3. The necessity of regulating the transfer of expertise and skills between educational institutions and economic institutions, but through e-learning.
4. The necessity of activating the planning strategy for the admission of students, because they are not absorbed in the event of the epidemic.
5. The necessity of training and developing educational staff through digital education in order to keep pace with developments and changes taking place in the environment.

References