

Determining Financial Crisis and its Influence on the Quality of Work Life: "Analytical study of the perspectives of a sample of Kurdistan Regional Government Employee"

Ronyaz Hayyas Mahmood

Department of Business Administration, college of Administration and Economics, Lebanese French University, Erbil, Kurdistan Region Iraq

Email: ronyaz.hayyas@lfu.edu.krd

Rebin Bilal Mohammed

Department of Accounting and Finance, College of Administration and Economics, Lebanese French University, Erbil, Kurdistan Region Iraq

Email: rebin.bilal@lfu.edu.krd

Department of business management, Choman Technical Institute, Erbil Polytechnic University, Erbil, Kurdistan Region of Iraq.

Email: rebin.mohammed@epu.edu.iq

Bryar Sami Abdulrahman

Department of Accounting and Finance, College of Administration and Economics, Lebanese French University, Erbil, Kurdistan Region Iraq

Email: bryar.sami@lfu.edu.krd

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ABSTRACT

This study aims to examine the influence of the Financial Crisis on the Quality of Work Life. Given the research aims, the research problem was succinctly formulated into a series of inquiries: To what extent do personnel within the ministries of the Kurdistan Regional Government encounter financial challenges?

Researchers use analytical descriptive methods. This study addresses major and secondary Hypotheses and analyzes research variable interrelationships and impacts. The sample of research constitutes a subset of Kurdistan Regional Government ministry employees. According to the latest expert survey, Kurdistan has around 1,600,000 employees. The study distributed 400 questionnaires as a

representative sample. Of these, 390 questionnaires were gathered and all were suitable for statistical analysis, The process was conducted using a table of Krejcie and Morgan (1970) as well as Cohen (1969) for decisions on sample size. The hypotheses were tested statistically using SPSS V.25.

The study yielded various findings, one of which is that the workforce in the Kurdistan region faced financial difficulties due to delayed salary disbursements. This, in turn, resulted in increased workload, decreased job satisfaction, and a lack of organizational loyalty. The study proposed a series of recommendations, It is crucial for the government to meticulously choose a delegation that possesses substantial competencies in order to proficiently participate in discussions with the federal government. Promoting equitable remuneration systems, prompt disbursement of salaries, and endeavors aimed at fostering economic stability.

1. Introduction

The Kurdistan region has seen a series of crises in recent times, with the most notable being the financial crisis that occurred in 2014. The severe impacts of these crises, stemming from political differences with the central government, have been observed throughout various societal domains, encompassing economic stability, employment patterns, and the overall quality of work-life. The workforce has faced unique problems and opportunities following regional financial crises. The Kurdistan Regional Government (KRG) has encountered economic difficulties resulting from internal governance challenges and external geopolitical factors, as it has maneuvered within a constantly changing socio-political environment. This study investigates the and regression between financial crises and the work-life quality of employees in the Kurdistan Regional Government (KRG), employing analysis and examination.

The primary impetus for this study stems from the necessity to acquire a thorough comprehension of how financial crises, particularly within the framework of the Kurdistan Regional Government (KRG), impact work-life quality. The consequences

of a financial crisis on the professional sphere can show in diverse manners. Initially, it is plausible that there could be a notable decline in the quality of working conditions and a decrease in monetary compensation. Financial crises have the potential to elicit elevated levels of work-related stress due to many factors such as amplified workloads, prolonged working hours, and time limitations. During times of crisis, it is common for firms to engage in restructuring and downsizing initiatives, which may result in the closure of office locations and an increased level of stress for employees. The aforementioned changes have the potential to exert a substantial influence on the balance between professional and personal obligations, as well as the general welfare of workers. Moreover, financial crises have the potential to induce changes in living arrangements, lifestyles, and consumption behaviors, to exert shown indirect impact on an individual's health. Evaluating the effects of a financial crisis on the Quality of Work Life QWL is crucial for understanding the difficulties faced by employees during such challenging situations.

1.2 Research Problem:

Organizations aspire to create a secure work working atmosphere that promotes individual productivity by offering a high standard of Quality Work Life QWL. The Kurdistan Regional Government has made efforts to provide a high standard of work-life balance. Nevertheless, the ability of the organization to achieve its goals was greatly affected by the current financial crisis. The suspension of employee promotions became notably apparent after the issue of an order in response to Circular Which was released in the year(2014), originating from the regional government as a measure to address the financial crisis. In addition to the postponement of employees' remuneration. The Kurdistan Regional Government (KRG) has been facing persistent financial crises in recent years, characterized by economic volatility, limitations in budget allocation, and fiscal difficulties. The aforementioned issues have elicited apprehensions over the potential consequences they may have on the Quality of Work Life QWL for employees of the Kurdistan Regional Government (KRG). The degree to which these financial

challenges impact crucial elements of employment, such as the stability of one's position, remuneration, and general job contentment, continues to be a subject of utmost significance. Gaining insight into the ramifications of financial crises on the work-life quality of Kurdistan Regional Government (KRG) employees is imperative to develop efficacious approaches aimed at bolstering and improving the welfare of this crucial labor force. The main aim of this study is to comprehensively investigate the specified topic and provide important insights for policymakers, organizational leaders, and stakeholders in the Kurdistan Region.

1.3 Research Question: -

- 1 What is the extent of financial issues experienced by employees inside the ministries of the Kurdistan Regional Government?
- 2 What is the perceived degree of Work Life Quality WLQ among employees in the ministries of the Kurdistan Regional Government?
- 3 Does a statistically significant Correlation exist between the financial crisis and the Work Life Quality WLQ within the research community?
- 4 Does a statistically significant Regulation exist between the financial crisis and the Work Life Quality WLQ within the research community?

1.4 Research Objectives:

The following objectives can assist in achieving the research's primary objective, which is to try and ascertain how to identify the financial crisis and its impact on work-life balance:

1. examining and assessing the scientific evidence for each Quality of Work-Life QWL and each Financial Crisis.
2. reorganizing the context of these variables' scientific evolution and their logical links.
3. Assessing the nature and intensity of the correlation between the aspects of the financial crisis and the Dimensions of work-life quality.
4. Analyzing and assessing the effects of the Financial Crisis on the Quality of Work-Life.

5. Drawing Conclusions and Formulating Recommendations for Enhancing Work Life Quality among Kurdistan Regional Government Employees, Towards the Betterment of Organizational Well-being.

1.5 Research Importance:

The paper titled "Determining Financial Crisis and its Influence on the Quality of Work Life: Analytical study of the perspectives of a sample of Kurdistan Regional Government workers" holds considerable importance due to several noteworthy factors.

- 1 This study enhances our understanding of financial crises by examining their broader implications beyond their immediate economic consequences. Examining the ramifications at the micro-level of particular workplaces provides a comprehensive viewpoint on the many effects of economic downturns.
- 2 The findings derived from this research have the potential to contribute valuable knowledge that may be utilized in the formulation of policies and strategies aimed at mitigating the negative impacts of financial crises on the quality of work-life. Furthermore, it is imperative for firms to modify their procedures in order to ensure the protection of employee well-being throughout periods of economic instability.
- 3 Organizations can boost employee retention, contentment, and general well-being by acknowledging the impact of financial crises on work-life quality. This proactive approach contributes to the long-term viability and competitiveness of the firm.
- 4 Through an examination of the implications of financial crises on the quality of work-life, this study offers significant contributions to the knowledge base, enabling policymakers and organizational leaders to make well-informed choices pertaining to the well-being and productivity of employees.
- 5 The findings of this study possess the capacity to make a valuable contribution towards the advancement of customized interventions and policies that are

designed to enhance the overall work experience and job satisfaction of employees within the Kurdistan Regional Government.

- 6 The results obtained from this research can potentially serve as a standard against which other regions and organizations encountering comparable economic difficulties can be measured. This study offers a helpful point of reference for doing comparative analysis and perhaps adopting effective strategies and approaches.

1.5 Research Hypothesis:

First Hypothesis: The ordinal importance of the search variables changes based on how respondents perceive the research Organization.

Second Hypothesis: There exists a notable correlation between the Financial Crisis and the Quality of Work Life QWL within the Kurdistan Regional Government.

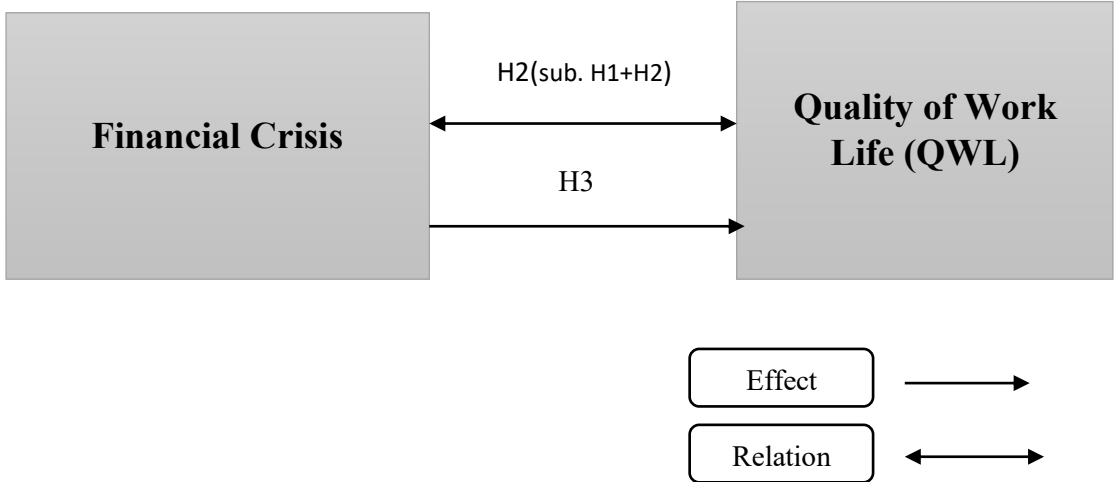
Subsequently, the sub-hypotheses can be outlined as follows:

The initial sub-hypothesis asserts that there is a statistically substantial association between the Quality of Work Life QWL element and the Banking crisis.

The second sub-hypothesis posits that the dimension of the Currency crisis and exchange rates is statistically significantly linked to the Quality of Work Life.

Third Hypothesis: The Financial Crisis exerts a statistically significant influence on the Quality of Work Life for employees within the Kurdistan Regional Government.

1.6: Research Model:



2. LITERATURE REVIEW

2.1 Financial Crisis: -

There are many definitions of a crisis from the perspectives of several social sciences (political, economic, and social), but they all agree that crises are instances that represent a threat to the existence of an organization, institution, state, or region. These occurrences are often unexpected, or they could be the outcome of the accumulation of specific events. Decision-makers are under time pressure and are required to make the right choice to manage and resolve the crisis as a result of the accumulation of some events and the rapid pace at which they are occurring (Al-Bakal, 2010, p. 7). The circumstance that has an impact on the stock markets is referred to as the crisis (Ali & Neama, 2022). The concept of the financial crisis can be clarified in light of this linguistic analysis by stating that it refers to a serious disruption in managing a nation's financial affairs that necessitates significant effort to eradicate and calls for restoring integrity and moderation in the situation. (Cortle & Raziq, 2019) describes the crisis as a whole from a social perspective as " The cessation of organized and anticipated events and the disruption of traditions and

customs, which requires swift adaptation to restore equilibrium and establish new, more suitable practices. According to (Baron et al., 2021) Financial institutions experience a liquidity shortage in times of financial crises, resulting in a significant decline in asset prices. Additionally, both consumers and businesses face difficulties in meeting their credit obligations. During a panic or bank run, investors engage in the act of divesting their assets or withdrawing cash from savings accounts due to apprehension that the value of these assets will decrease if they are retained within a financial institution. This is a common feature of financial crises. An exhaustive overview of the financial crisis literature is given by (Claessens & Kose, 2013). They concentrate on financial crises, debt crises, abrupt pauses in capital flows, and currency crises. They begin with a broad overview of the factors that are present in all crises, such as asset price bubbles, credit booms, increases in leverage, and significant capital inflows.

A financial crisis refers to a variety of situations in which some financial assets experience an unforeseen and substantial decrease in their nominal value. Banking panics were linked to numerous financial catastrophes. Financial crises encompass a range of events, commonly known as currency crises, sovereign defaults, stock market collapses, and the deflation of financial bubbles. (Filardo, et al., 2009). A financial crisis can manifest itself in a number of ways, such as a stock market crash, credit panic, or bank collapse. However, it differs from a recession, which often occurs after a crisis of that kind. Financial crises promptly result in the depletion of intangible assets, although their effect on the tangible economy is not necessarily significant. Various forms of financial crises can arise in the global economy. These encompass banking crises, currency crises, debt crises, and stock market catastrophes. Every financial crisis possesses distinct characteristics and exerts specific effects on the economy. (Ali & Neama, 2022). The financial crisis significantly impacted many people's Quality of work life. Numerous studies, including those carried out by Lopes et al., have provided ample evidence of the deterioration of living conditions and salary reductions during and after the financial

crisis, which led to a decrease in the population's general quality of life (Simchenko & Piskun, E. , 2019). The sorts of financial crises are provided in Table (2-1).

	Type	Banking crisis	Currency crisis & exchange rates	Financial market crises	Systemic Financial Crisis	Foreign debt Crisis
Reference						
1	(Amer, 2014)	*	*	*		
2	(Lane & Milesi-Ferretti, 2017)	*	*		*	*
3	(Karim, 2018)	*	*	*		*
4	(Abdul Rahman, 2018)	*	*	*		
5	(Cortle & Raziq, 2019)	*	*		*	
6	(Gudgeon et al. ,2020)	*	*	*		
7	(Notteboom, Pallis, & Rodrigue, 2021)	*	*		*	
	Total average	100%	100%	57%	42%	28%

Source prepared by researchers

The Two forms of financial crises—Banking crisis, Currency crisis, and Exchange Rates—were relied upon by all authors, as seen in the table above, as the beneficial outcome was 100%. These two sorts were used by the researchers to study this investigation on this foundation.

- 1- Banking crisis:** - A bank will experience a banking crisis if there is an abrupt, significant surge in the demand for withdrawals of deposits. Since the bank uses the majority of its deposits for lending or operating purposes and retains a tiny portion to cover daily withdrawal demands, it will not be able to satisfy depositor requests if it exceeds that percentage, which is when the bank experiences a liquidity crisis (Cortle & Raziq, 2019). During a banking crisis, banks may face difficulties in meeting their obligations to customers, owners, stakeholders, and the overall economy. This can occur due to various factors, such as liquidity problems, insolvency, or weaknesses in the banks' operation. Banks are essential for the operation of an economy, as they enable the movement of capital and credit to businesses and individuals. Banking crises can have significant ramifications for both the financial sector and the wider economy. A banking crisis has far-reaching consequences that go beyond the banking sector and greatly affect the general quality of work life.(Notteboom, Pallis, & Rodrigue, 2021). A banking

crisis is characterized by substantial financial distress or instability within a nation's banking system.

2- Currency crisis & exchange rates: - They take place as a result of an abrupt shift in exchange rates that impairs the currency's capacity to serve as a store of value or a medium of exchange. As a result, this crisis is also known as a balance of payments crisis, and these crises happen when the monetary authorities decide to lower the price of the currency due to speculative operations. This crisis can also occur due to the expansion of credit, leading to an increase in questionable loans at local banks and subsequently causing a decline in the value of the national currency. Consequently, these decisions have the potential to lead to a significant devaluation of the currency. (Abdul Rahman, 2018). According to (Cortle & Raziq, 2019) The occurrence of this crisis, often referred to as a balance of payments crisis, was a result of extremely rapid fluctuations in exchange rates that hindered a currency's ability to function as a medium of exchange or a store of value. Currency crises and volatile exchange rates, as defined by (Lane & Milesi-Ferretti, 2017) A currency crisis refers to a sudden and significant decline in the value of a currency, which can lead to severe economic consequences. Exchange rates play a vital role in international trade and finance since they indicate the comparative value of one currency with respect to another.

2.2 Quality of Work Life QWL:

The concept of quality of work life, whether considered in its comprehensive and objective manifestation or in its various facets and elements, has demonstrated its capacity to encompass a broad spectrum of organizational phenomena (Zanati & Ahmed, 2013). The core element is demonstrated via efforts to improve the quality of work-life programs by cultivating a workforce that is satisfied, motivated, deeply committed to their profession, and boasts a high level of exceptional ability for innovation and creativity. It is widely believed that the quality of work life is influenced by various factors such as the social, physical, and psychological

components of the workplace, as well as management practices (Simchenko & Piskun, 2019). As defined by (Iolemo et al., 2017), it is a process that enables employees to have a thorough understanding of how to carry out tasks collaboratively in a way that simultaneously enhances the lives of working people and organizational operations. According to (Nafei, 2018) It is an approach in which an organization cares more about preserving the quantitative well-being of the employee than it does about concentrating just on aspects of the job. As defined by (Pio & Tampi, 2018) The objective of Quality of Work Life is to strengthen employee confidence and involvement in problem-solving efforts, ultimately improving job satisfaction and so promoting organizational effectiveness, as the jobs individuals perform are a big source of their happiness. According to (Mukherjee, 2019) The process of enhancing the work environment involves providing favorable working conditions, equitable compensation and incentives, involvement in decision-making, and fostering collaborative work groups and teams. This, in turn, results in an enhanced competitive standing for the organization.

It is to improve working conditions for employees and meet their needs through the provision of a conducive work environment, involving them in organizational decision-making, ensuring job security and stability, and offering suitable advancement opportunities (Leitão et al., 2019). It entails the organization's proactive addressing of employees' needs and demands through the establishment of systems and mechanisms that grant individuals the autonomy to engage in decision-making and delineate the functional aspects of the work environment (Sinval et al., 2019). As previously stated, (Al-Shamimari, 2022) The quality of work life comprises two key elements. The first focuses on developing human resources management policies and systems to maximize the utilization of human potential for organizational improvement. The second centers on enhancing the individual's overall quality of life by meeting their basic needs both within and outside of work, and by boosting their self-esteem through participation in significant organizational decisions. As (Jat et al., 2022) Define QWL. is "The unique and advantageous work conditions and surroundings for employees that bolster and elevate employee

contentment through bonuses, job security, and avenues for professional advancement within the organization."

Table(2.2) Dimensions of Work-Life Quality as Perceived by Authors and Scholars

	Dimensions	Career advancement	Wages and salaries	Work environment	Leadership and supervision	Participate in making decisions	Job stability and security	Training and development	Health and Safety
1	(Jayakumar & Kalaiselvi, 2012)	*	*			*	*	*	*
2	(Harish.K & Subashini, 2014)	*	*	*			*	*	
3	(Badawy et al, 2018)	*	*	*			*		*
4	(Nayak, Sahoo, & mohanty, 2018)	*	*	*					
5	(Subbarayalu & AL Kuwaiti, 2019)	*	*	*			*		
6	(Hlehel, 2019)	*	*	*			*	*	
7	(Molnar et al.,2021)	*	*	*			*		*
8	(Jat et al, 2022)	*	*	*			*		
	Total	100%	100%	87.5%	12.5%		87%	37.5%	87.5%

The table was prepared by the researchers

According to the findings presented in Table (2.2), this study has incorporated Career advancement, wages and salaries, Work environment and balance between personal life and professional life, Leadership and supervision style, and Job stability and security as dimensions of ethical leadership. This selection was based on their highest agreement rates and compatibility with the nature of the other research variables.

- 1- Career advancement, wages, and salaries:** - Career advancement denotes the process of moving upwards in one's professional journey, involving a sequence of purposeful actions and accomplishments leading to greater responsibilities, higher-ranking positions, and amplified influence in an organization or industry. This progression may involve elements like promotions, broadened job scopes, gaining specialized skills or certifications, and taking on leadership roles. Achieving career advancement necessitates a blend of factors including proficiency, ongoing learning, networking, and showcasing one's value to the organization. It signifies both

personal development and accomplishment, often associated with heightened earning potential and job contentment (Dessler, 2017).

- 2- Work environment and balance between personal life and professional life:** - The work environment, which includes physical, ethical, and spatial factors, significantly influences employee performance. Providing optimal conditions encourages employees to reach their full potential. Conversely, unsafe conditions lead to stress, reduced motivation, and health issues, straining relations between management and staff and ultimately affecting productivity and the organization's reputation (Al-Ogide, 2020). The notion of equilibrium between one's personal and professional life is a crucial aspect within the wider context of Quality of Work Life (QWL). It refers to the balance that individuals strive to establish between their professional obligations and personal welfare, including family, leisure, and other activities unrelated to work (Hlehel, 2019).

- 3- Leadership and supervision style:** - The leadership process holds significant sway over individuals' motivation, psychological disposition, and job satisfaction. It serves as a central nexus in the interaction between superiors and subordinates, exerting a pivotal influence on organizational dynamics. Leadership, in its broader context, assumes a critical role in the effective functioning of administrative operations, serving as the guiding intellect of an organization (Al-Ogide, 2020). The type of leadership and supervision employed has a substantial impact on employees' satisfaction with their job roles. Leaders who adopt a bureaucratic style often struggle to cultivate loyalty among subordinates and may inadvertently foster feelings of resentment. Conversely, leaders who adopt a democratic approach and prioritize the input of their subordinates in decision-making tend to foster relationships built on support and loyalty, not only towards the leader but also towards the team and organization as a whole. This dynamic

significantly influences overall job satisfaction among employees (Jat et al., 2022).

- 4- Job stability and security:** - Job security encompasses the collection of benefits and assurances that individual workers seek, including a sense of protection against job loss or termination procedures. This sense of security contributes to heightened morale and psychological stability among workers, ultimately yielding positive effects on performance. Moreover, it fosters increased loyalty toward the organization (Sabounji, 2021). The sense of security holds a significant role in cultivating comfort, stability, a sense of belonging, and reassurance within the work environment. It fulfills a fundamental human need, promoting continuity and stability in behavior. Additionally, it plays a pivotal role in boosting morale, enhancing performance levels, and ultimately driving productivity upwards (Molnar et al., 2021).

2.3 Relationship between a dependent variable and independent variable

Financial crises exert a substantial influence on multiple facets of society, including the quality of work life. During times of financial crisis, individuals often face increased stress and conflict in their work and personal lives. This financial stress can manifest in several ways, leading to negative consequences for both employees and employers. On a personal level, individuals facing financial crisis may experience changes in their behavior and overall well-being. They may become more anxious, irritable, or depressed, which can negatively affect their relationships with colleagues and supervisors. Furthermore, financial stress can take a toll on an individual's physical health (Magli et al., 2021). The occurrence of a Financial Crisis is linked to an increased likelihood of experiencing a range of health problems, such as cardiovascular disease and hypertension. This has implications that go beyond personal repercussions, impacting one's professional effectiveness. Employees with financial hardships may find it challenging to stay productive and engaged at work because they are preoccupied with money worries. This might result in decreased focus and motivation. Additionally, financial stress can result in increased

absenteeism and higher turnover rates. Research in the United States indicates that 15% to 20% of workers face financial problems, adversely affecting their productivity (Badaw et al., 2018). The recent financial crisis significantly impacted many people's Quality of work life. Numerous studies, including those carried out by Lopes et al., have provided ample evidence of the deterioration of living conditions and salary reductions during and after the financial crisis, which led to a decrease in the population's general quality of life (Simchenko & Piskun, E. , 2019). The impact of a banking crisis on the quality of work-life can be substantial. During a crisis, businesses may face difficulties in obtaining the necessary financial resources to maintain their operations and grow. This situation might lead to a decrease in financial investment, a reduction in workforce, and a widespread atmosphere of economic instability. Additionally, a banking crisis can have disruptive consequences on the payment system, making it difficult for individuals to receive their earnings and for businesses to pay salaries to their personnel (Magli, 2021).

3. Research Methodology

3.1 Research Design:

This study is a descriptive and analytical examination that aims to analyze the impact of financial crises on the quality of work life. A quantitative methodology is employed to examine previous research inquiries. The initial phase of the research process involves conducting a comprehensive evaluation of the current literature to provide a foundational framework for the subject. Subsequently, a survey was disseminated to a specific group of individuals who are employed by the Kurdistan area Government to collect pertinent data. The gathered data underwent analysis and coding utilizing the Statistical Package for the Social Sciences (SPSS ver25). Following that, a sequence of tests was conducted to investigate the connections between variables, as well as to assess normality, validity, and reliability. Ultimately, the study employed several regression analyses to investigate the sub-hypotheses.

3.2 Study Population, Sample, and Unit of Analysis:

The study concentrates on those who are employed by the government of the Kurdistan Region as the primary population of interest. According to the latest expert survey, Kurdistan has around 1,600,000 employees. Krejcie and Morgan (1970) significantly streamlined the process of determining the appropriate size by presenting a table that guarantees a reliable choice model. Table Sample size for a given population size presents a comprehensive scientific guideline for making informed judgments on sample size (Uma & Roger, 2016, p. 264). The study distributed 400 questionnaires as a representative sample. Of these, 390 surveys in the distributed set were considered suitable for inclusion in the subsequent statistical analysis, representing 100% of the total.

3.3 Data Collection Methods:

This study obtained data from two independent sources, namely secondary data and primary data. The collection of secondary data was conducted through accessing a wide range of sources, including scholarly journals, working papers, research publications, theses, and online resources. The primary data was obtained by administering a questionnaire that was designed based on previous literature and expert knowledge.

3.4 Duration of Data collection

The researchers distributed from the begging of September 2023 to the middle of November 2023

3.5 Normal Distribution Test:

Table 3.1 presents the expected Cronbach's coefficient values, which are commonly used to evaluate the internal consistency of measurements. According to Cronbach's alpha measure, the Financial Crisis construct displays a value of 0.843, but the Quality of Work Life construct indicates a coefficient of 0.870. Moreover, when taking into account all the independent variables as a whole, they produce a coefficient of 0.901. The data presented in Table 3.1 provides clear evidence that

all constructs have successfully met the reliability evaluation criteria. This is evident from the coefficients of Cronbach's alpha, which is above the minimum threshold indicated for establishing reliability.

Table 3.1: Measurement accuracy for all variables

Variables	Number of questions	Cronbach's Alpha
Financial Crisis	20	0.843
Quality of Work Life	20	0.870
Overall	40	0.901

Source prepared by researchers

4.Data Analysis and Result

4.1. Descriptive Statistics about Management Talent

This paragraph pertains to the elucidation and assessment of the research variables through statistical techniques within the SPSS software version 25. The aim is to derive frequencies, percentages, mean values, standard deviations, and agreement percentages for all variables under investigation, as outlined below:

4.1.1. Descriptive Statistics about Financial Crisis

Table (4.1) Descriptive Statistics about Financial Crisis

Dimensions		Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Mean	Standard Deviation	Agreement percentage
		N	%	N	%	N	%	N	%	N	%			
Banking crisis	X1	26	6.7	40	10.3	124	31.8	168	43.1	32	8.2	3.36	1.001	67.2
	X2	84	21.5	80	20.5	120	30.8	94	24.1	12	3.1	2.67	1.150	53.4
	X3	24	6.2	22	5.6	106	27.2	146	37.4	92	23.6	3.67	1.086	73.4
	X4	20	5.1	26	6.7	132	33.8	128	32.8	84	21.8	3.59	1.057	71.8
	X5	20	5.1	20	5.1	124	31.8	170	43.6	56	14.1	3.57	0.972	71.4
	X6	22	5.6	44	11.3	184	47.2	122	31.3	18	4.6	3.18	0.898	63.6
	X7	46	11.8	38	9.7	148	37.9	130	33.3	28	7.2	3.14	1.083	62.8
	X8	22	5.6	22	5.6	139	35.6	143	36.7	64	16.4	3.53	1.016	70.6
	X9	14	3.6	44	11.3	152	39	144	36.9	36	9.2	3.37	0.928	67.4
	X10	34	8.7	54	13.8	168	43.1	110	28.2	24	6.2	3.09	1.005	61.8
	total			7.99		9.99		35.82		34.74		11.44	3.317	1.0196
Currency crisis & exchange rates	X11	10	2.6	10	2.6	98	25.1	162	41.5	110	28.2	3.90	0.927	78
	X12	10	2.6	30	7.7	134	34.4	164	42.1	52	13.3	3.56	0.907	71.2
	X13	10	2.6	8	2.1	106	27.2	168	43.1	98	25.1	3.86	0.905	77.2
	X14	24	6.2	44	11.3	140	35.9	160	41	22	5.6	3.29	0.956	65.8
	X15	12	3.1	22	5.6	150	38.5	156	40	50	12.8	3.54	0.897	70.8
	X16	8	2.1	8	2.1	104	26.7	142	36.4	128	32.8	3.96	0.928	79.2
	X17	64	16.4	58	14.9	152	39	106	27.2	10	2.6	2.85	1.076	57
	X18	14	3.6	24	6.2	162	41.5	162	41.5	28	7.2	3.43	0.853	68.6
	X19	6	1.5	22	5.6	142	36.4	174	44.5	46	11.8	3.59	0.827	71.8
	X20	10	2.6	40	10.3	188	48.2	128	32.8	24	6.2	3.30	0.832	66
	Total			4.33		6.84		35.29		39.01		14.56	3.528	0.9108
Overall											3.42	0.9652	68.45	

Source prepared by researchers

This passage outlines the description and diagnosis of the dimensions of the financial crisis in the Kurdistan Regional Government based on the responses gathered from human cadres. The results, as presented in Table 4.1, depict the assessments of the independent variable along with its indicators (X20-X1). The

data suggests that the financial crisis in the Kurdistan Regional Government is prevalent at a substantial level, with an agreement rate of 68.45% and a disagreement rate of 32.55%. This finding is substantiated by the overall arithmetic mean of 3.42 and a standard deviation of 0.9652.

Banking Crisis: - The findings presented in Table 4.1 demonstrate that, according to the respondents in our research sample, the average score for this dimension is (66.34%). This suggests a notable level of consensus, with (3.317) agreement among participants. The standard deviation is (1.0196), indicating a moderate level of variability. These statistics suggest a substantial awareness among the sample individuals regarding this particular dimension. Notably, item X3 stands out in this dimension, garnering a 73.4% agreement rate. This implies that 73.4% of the participants acknowledge facing financial difficulties due to salary payment delays in their roles as employees. The mean for this item is 3.67, with a corresponding standard deviation of 1.0196. Conversely, item X2 received the lowest level of agreement within this dimension. Only 53.4% of the sample individuals agreed that the Kurdistan Regional Government has implemented effective measures to alleviate the impact of the financial crisis on its employees. The mean score for this item is 2.67, and the standard deviation is 1.150.

Currency crisis & exchange rates: Table (4.1) shows that the dimension Currency crisis & exchange rates have an above-average level from the point of view of the sample individuals. The arithmetic mean reached (3.528) with an agreement rate of (70.56%) with a standard deviation of (0.9108), and this indicates their understanding and awareness of the meaning and content of the paragraphs of this dimension. The phrase (X16) is the highest level among the phrases in this dimension, as a percentage of (79.2%) of the respondents agreed on the phrase (The effect of fluctuations in the currency exchange rate on the prices of items in the market of the Kurdistan Regional Government) with an arithmetic mean of (0.396) with a standard deviation of (0.928). The statement (X17) is the lowest level, as a percentage of (57%) of the respondents agreed on the statement (The

government implements policies to stabilize the exchange rate during crises) with an arithmetic mean (0.285) and a standard deviation (1.076).

4.1.2. Descriptive Statistics about Quality of Work Life

Table (4.2) Descriptive Statistics about Quality of Work Life

Dimensions		Strongly disagree		Disagree		Neutral		Agree		Strongly agree		Mean	Standard Deviation	Agreement percentage
		N	%	N	%	N	%	N	%	N	%			
Career advancement wages and salaries	Y1	38	9.7	46	11.8	118	29.7	116	29.7	72	18.5	3.35	1.192	71.6
	Y2	40	10.3	56	14.4	182	46.7	96	24.6	16	4.1	2.98	0.983	64.8
	Y3	56	14.4	60	15.4	176	45.1	84	21.5	14	3.6	2.85	1.033	61
	Y4	48	12.3	66	16.9	128	32.8	130	33.3	18	4.6	3.01	1.087	73.6
	Y5	18	4.6	18	4.6	140	35.9	148	37.9	66	16.9	3.58	0.977	70.6
	Total			10.26		12.6		38.04		29.4		9.54	3.154	1.055
Work environment and balance between personal life and professional life	Y6	22	5.6	46	11.8	164	42.1	132	33.8	26	6.7	3.24	0.945	66.8
	Y7	20	5.1	64	16.4	194	46.7	102	26.2	10	2.6	3.05	0.856	66.6
	Y8	8	2.1	12	3.1	164	42.1	120	30.8	86	22.1	3.68	0.920	62.2
	Y9	20	5.1	24	6.2	134	34.4	152	39	60	15.4	3.53	0.995	61.8
	Y10	16	4.1	42	10.8	164	42.1	128	32.8	40	10.3	3.34	0.946	65.2
	Total			4.4		9.66		41.48		35.52		11.42	3.368	0.9324
Leadership and supervision style	Y11	18	4.6	36	9.2	160	41	150	38.5	26	6.7	3.33	0.905	60.2
	Y12	32	8.2	54	13.8	158	40.5	130	33.3	16	4.1	3.11	0.977	56.2
	Y13	26	6.7	58	14.9	180	27.7	108	27.7	18	4.6	3.09	0.934	61.4
	Y14	12	3.1	28	7.2	214	54.9	118	30.3	18	4.6	3.26	0.784	74
	Y15	32	8.2	60	15.4	188	48.2	94	24.1	16	4.1	3.01	0.943	70.4
	Total			6.16		12.1		42.46		30.78		4.82	3.16	0.909
Job stability and security	Y16	56	14.4	68	17.4	160	41	106	27.2	0	0	2.81	0.993	66.4
	Y17	26	6.7	52	13.3	198	50.8	98	25.1	16	4.1	3.07	0.902	71.6
	Y18	12	3.1	24	6.2	140	35.9	108	27.7	106	27.2	3.70	1.032	64.8
	Y19	8	2.1	18	4.6	180	46.2	130	33.3	54	13.8	3.52	0.862	61
	Y20	22	5.6	30	7.7	164	42.1	148	37.9	26	6.7	3.32	0.920	73.6
	Total			6.38		9.84		43.2		30.24		10.36	3.284	0.942
	Overall											3.2415	0.9593	64.83

Source prepared by researchers

Table 4.2 Offers a thorough analysis of the frequency distribution, arithmetic mean, standard deviation, and agreement percentages for phrases (Y20-Y1) related to the characteristics of the dependent variable, specifically, the quality of work life. The data in the table indicates that, on average, employees in the questioned community had a modest perception of their quality of work life. The high proportion of agreement for the variable phrases is clearly demonstrated, with a rate of 64.83%, whereas the percentage of disagreement stands at 35.17%. These statistics combined demonstrate a significant presence of a high-quality work environment in the viewpoints of the respondents. The validity of this discovery is reinforced by the response rate of 64.83%, the average value of 3.2415, and the standard deviation of 0.9593.

Career advancement, wages, and salaries: According to the data presented in Table 4.2, the research participants rated the dimension of Career Advancement, Wages, and Salaries with an average score of 3.154. This assessment exhibits a significant degree of unanimity, as 68.32% of respondents concur. The standard deviation is 0.9324, indicating a substantial degree of heterogeneity in the responses and highlighting the sample's knowledge of this aspect. Item Y4 is highly prominent within this dimension. Approximately 73.6% of the respondents surveyed agree that the concept of justice is the foundation for determining compensation and incentive systems within the directorate. The average score for this question is 3.01, with a matching measure of variability of 1.087, known as the standard deviation. In contrast, item Y2 demonstrates the most minimal level of consensus. Just 61% of the individuals in the sample hold the belief that there are future prospects for promotion and professional growth within the directorate. The average score for this item is 2.85, and the measure of variability is 1.033 as indicated by the standard deviation.

Work environment and balance between personal life and professional life:-

Table 4.1 highlights that the dimension focusing on "Work Environment and Balance between Personal and Professional Life" is perceived above the average level by the

respondents in the sample. The computed arithmetic mean for this dimension is 3.368, accompanied by an agreement percentage of 64.52 and a standard deviation of 0.9324. This indicates a commendable level of understanding and awareness among participants regarding the content and significance of the items within this dimension. Notably, statement Y6 exhibits the highest level of agreement within this dimension. A notable 66.8% of respondents concur that the organizational work climate is characterized by mutual trust across all levels. The corresponding arithmetic mean and standard deviation for this statement are 3.24 and 0.945, respectively. Conversely, phrase Y9 demonstrates the lowest level of agreement. A total of 61.8% of respondents affirm that the predominant characteristic in the directorate is mutual respect between superiors and subordinates. This statement yields an arithmetic mean of 3.53, alongside a standard deviation of 0.995.

Leadership and supervision style: - Table 4.2 indicates that 64.44% of the participants agreed with the "Leadership and Supervision Style" attribute. The calculated arithmetic mean for this dimension is 3.16, with a standard deviation of 0.909. The persons reacting to the expressions within this dimension demonstrate a great level of awareness and comprehension. Statement Y14 receives the highest level of agreement within this dimension. Approximately 74% of the participants agree that employees in the directorate are keen on being involved in decision-making processes concerning their work. The arithmetic means and standard deviation for this statement are 3.26 and 0.784, respectively. However, statement Y12 has the lowest level of agreement. Just 56.2% of the participants concur that officials inside the organization genuinely consider employee issues. The average score for this statement is 3.11, and the measure of variability is 0.977.

Job stability and security: - Table (4.1) shows that the dimension Job stability and security have an above-average level from the point of view of the sample individuals. The arithmetic mean reached (3.284) with an agreement rate of (67.48%) with a standard deviation of (0.942). This indicates their understanding and realization of the meaning and content. Paragraphs of this dimension. The statement (Y20) is the highest level among the statements in this dimension, as a

percentage of (73.6%) of the respondents agreed on the statement (An organizational climate prevails at work characterized by safety and mutual trust between all parties of the work.) with an arithmetic mean of (3.32) with a standard deviation. (0.920). The phrase (Y19) is the lowest level, as a percentage of (61%) of the respondents agreed on the phrase (employees' feeling of security and job stability does not push them to search for alternative job opportunities) with an arithmetic mean of (3.52) and a standard deviation of (0.942). This indicates that individuals feel unstable as a result of the delay in their salaries and that they are constantly looking for work.

After analysing the ordinal significance of the study variables and their dimensions, it can be determined that the first primary hypothesis is validated. This hypothesis suggests that the relative importance of the research variables and their dimensions changes depending on how much the government ministries of the Kurdistan Region rely on them.

4.3 Correlation and Regression

This part aims to analyse the correlation between the independent variable, the financial crisis, and the dependent variable, the quality of work life, including its various components. The objective is to evaluate the accuracy of the second primary hypothesis.

Correlation between the two research variables: -

Our objective is to assess whether there is a statistically significant relationship between the financial crisis and the aspects of work-life inertia at a collective level within the investigated ministry in the Kurdistan region.

Table (4.3) Correlation matrix between independent variables (Financial Crisis) and dependent variable (Quality of Work Life)

		Quality of Work Life
Financial Crisis	Pearson Correlation	0.526**
	Sig. (2-tailed)	0.000
	N	390

** . Correlation is significant at the 0.01 level (2-tailed).

Source prepared by researchers

The results shown in Table 4.3 indicate a significant and positive link between the financial crisis and the aspects of quality of work life. The correlation coefficient is 0.526**, indicating a statistically significant relationship at the 0.05 level. The probability value associated with this is 0.00. Thus, the second basic hypothesis can be confirmed, and the correlation coefficient indicates that the independent variable has a statistically significant positive effect on the dependent variable. This phenomenon involves a relationship between the increase in the financial crisis within the studied community and the growth of the attributes related to the quality of work life.

Table (4.4) The study investigates the correlation coefficient between the specific aspects of Financial Crisis and the dimensions of Quality of Work Life among the participants in the study.

Independent Variable		Dependent variable	Quality of Work Life	Sig.	Statistical decision
Financial Crisis	Banking Crisis		0.512**	0.000	Moral
	Currency crisis & exchange rates		0.428**	0.000	Moral

The data reported in Table 4.4 demonstrates a statistically significant link between the Banking Crisis dimension and the overall Quality of Work Life. The correlation coefficient of 0.512 implies a strong association between these two dimensions. The link is statistically significant with a p-value of 0.00. It examines the impact of the financial crisis on the quality of work life. The aforementioned findings indicate a

connection between the severity of the Banking Crisis and the frequency of Quality of Work Life concerns within the analyzed group. Thus, we affirm the accuracy of the original sub-hypothesis inside the larger second main hypothesis, indicating a significant correlation between Financial Crisis and the Quality of Work Life.

The data presented in Table (4.4) clearly demonstrates a statistically significant link between the dimension of Currency crisis and exchange rates and Quality of Work Life. The correlation value of 0.428, which is significant at the 0.00 level, provides evidence that Quality of Work Life has an impact in the context of Currency crises and exchange rates. Furthermore, the strength of the correlation coefficient indicates that the Currency crisis and exchange rates dimension can predict the dependent variable. Therefore, the second sub-hypothesis of the second main hypothesis, which suggests a substantial connection between Currency crisis and exchange rates and Quality of Work Life, is confirmed.

Table (4.5) Simple Linear Regression Analysis between Independent Variable (Financial Crisis) and dependent variable (Quality of Work Life)

Dependent variable Independent Variable	Quality of Work Life (QWL)					
	Coefficients			Model Summary	ANOVA	
	B	t	p-value	R-square	F	p-value
(Constant)	1.313	8.282	0.000	0.280	151.025	0.000
Financial Crisis	0.529	12.289	0.000			

Source prepared by researchers

This paragraph analyses a test that was undertaken to assess the third main hypothesis. The hypothesis suggests that the financial crisis has a statistically significant positive effect on the quality of work life. The verification method to ascertain the validity of this hypothesis will be carried out in the following manner: Table 4.5 displays the impact of the financial crisis on the quality of work life, with a specific emphasis on the overall index. The calculated P-value is 0.000, which is much less than the preset significance limit of 0.05 established by the research. Furthermore, the obtained result shows a significant impact. The analysis revealed a highly significant likelihood ($p = 0.000$) suggesting a robust correlation between

the financial crisis and its influence on both the quality of life and work. More precisely, the financial crisis can explain 28% of the observed changes, leaving the other 72% to be influenced by other factors that were not taken into account in the current model. The present investigation employed the default strategy.

Moreover, it is important to mention that the value of (1B) has reached a level of (0.529), indicating that a single alteration in the financial crisis corresponds to a modification in the quality of work life by (0.529). This deduction is substantiated by the estimated (t) value of (12.289). The coefficient value (OB) of 1.313 indicates that the strategies employed have led to an enhanced quality of work life. When the dimensions of the financial crisis become zero, there is a corresponding improvement in the quality of work life. Therefore, the previously mentioned result confirms the third main hypothesis, which suggests a statistically significant relationship between the financial crisis and the quality of work life. As per the research community. The Kurdistan Region has offered employees many sorts of aid to help them navigate this issue. As an example, the Kurdistan Region has reduced the daily working hours and increased the number of weekly days off for workers, making it more convenient for them to take holidays. This is an illustration of a solution that is merely transient.

5. Conclusion and Recommendation:

5.1 Conclusion

1. The workforce in the Kurdistan area encountered financial challenges as a consequence of delayed salary disbursements, leading to an escalation in their workload.
2. According to the respondents, it was observed that the government failed to enact measures aimed at stabilizing the exchange rate. Consequently, fluctuations in the currency exchange rate had a discernible impact on the pricing of goods and products, leading to an increase in their cost within the markets of Kurdistan.
3. A decline in job satisfaction, and a lack of organizational loyalty, are all the results of stopping the progression of the career ladder in research centers. However, there is a dominant perception among participants that

the presence of mutual respect is a fundamental characteristic within the directorate's organizational climate.

4. Government workers have job security and flexible hours, thus they actively seek private sector work owing to low earnings that don't fulfill their daily needs.
5. There is a significant and valuable association between the financial crisis and the quality of work life. The Kurdistan Region's provision of support services to employees during this crisis has contributed to the observed outcome. The Kurdistan Regional Government has implemented a policy to decrease the number of working hours and provide its employees with weekly days off. This policy aims to make it easier for employees to take vacations. This demonstrates a temporary solution.

5.2 Recommendation:

According to the results of this study, we may provide some suggestions to tackle the effects of financial crises on the work-life quality of Kurdistan Regional Government employees:

1. Develop Crisis Response Plans: Create contingency plans that outline steps to be taken in the event of a financial crisis. These plans should include strategies for supporting employees, managing resources, and ensuring continuity of operations.
2. Provide employees with training and education on financial management, helping them navigate through economic issues more successfully and reducing the impact of financial crises on their personal and professional lives. Implement Financial Education Programs.
3. It is imperative for the government to carefully select a delegation possessing significant competencies in order to effectively engage in negotiations with the central government. This delegation should strive to address political conflicts between regional governments and the federal government.
4. Specialists are implementing essential measures to stabilize the exchange rate with the aim of attaining equilibrium in the prices of goods (products and services) within the marketplaces of the Kurdistan Region..
5. The objective is to reinstate promotions and compensation for the previous years. In order to ensure the development of individuals' career paths, it is imperative to establish clear and equitable systems., as per the directives previously stipulated by the government.

6. Regularly Monitor Employee Satisfaction: Conduct regular surveys or feedback sessions to monitor employee satisfaction and well-being, with a specific focus on how financial crises may be impacting their work life. Use this feedback to make informed decisions and implement targeted interventions.

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دیاریکردنی قهیرانی دارایی و کاریگه‌ری له‌سه‌ر کوالیتی ژبانی کار: "لیکۆلینه‌وه‌ی شیکاری له دیدگاکانی نمونه‌یه‌کی فه‌رمانبه‌ری هه‌ریمی کوردستان"

پوخته:

ئامانجی ئەم توێژینه‌وه‌یه لیکۆلینه‌وه‌یه له کاریگه‌رییه‌کانی قهیرانی دارایی له‌سه‌ر کوالیتی ژبانی کار. به‌سه‌رنجدان به‌ئامانجه‌کانی توێژینه‌وه‌که، کێشه‌ی توێژینه‌وه‌که به‌کورتی بۆ کۆمه‌لیک پرسیار داریژرا: تا چه‌ند کارمه‌ندانی ناو وه‌زاره‌ته‌کانی حکومه‌تی هه‌ریمی کوردستان تووشی ئاسته‌نگی دارایی ده‌بن؟ ئامانجی ئەم توێژینه‌وه‌یه لیکۆلینه‌وه‌یه له‌په‌یوه‌ندی و کاریگه‌ری قهیرانی دارایی له‌سه‌ر کوالیتی ژبانی کارکردنه.

توێژه‌ران شیوازی وه‌سفکردنی شیکاری به‌کارده‌هێنن. ئەم توێژینه‌وه‌یه باس له‌گریمانه‌سه‌ره‌کی و لاوه‌کییه‌کان ده‌کات و په‌یوه‌ندی و کاریگه‌رییه‌کانی گۆراوه‌ی توێژینه‌وه‌کان شی ده‌کاته‌وه. نمونه‌ی توێژینه‌وه‌کان ژیرکۆمه‌لیک له‌ فه‌رمانبه‌رانی وه‌زاره‌تی هه‌ریمی کوردستان پیکده‌هێنیت. به‌پێی دوا‌یین راپرسی پسیپۆران، کوردستان نزیکه‌ی 1,600,000 کارمه‌ندی هه‌یه. توێژینه‌وه‌که 400 پرسیارنامه‌ی وه‌ک نمونه‌یه‌کی نوێنه‌رایه‌تی دابه‌شکردووه. له‌وانه 390 پرسیارنامه‌ کۆکرانه‌وه و هه‌موویان گونجاو بوون بۆ شیکاری ئاماری پرۆسه‌که به‌به‌کاره‌ینانی خشته‌ی کرێجی و مۆرگان (1970) و هه‌روه‌ها کۆهین (1969) بۆ پریاردان له‌سه‌ر قه‌باره‌ی نمونه‌ی ئه‌نجامدرا. گریمانه‌کان به‌ شیوه‌یه‌کی ئاماری به‌به‌کاره‌ینانی SPSS V.25 تاقیکرانه‌وه.

لیکۆلینه‌وه‌که ده‌رئه‌نجامی جۆراوجۆری لیکه‌وته‌وه، په‌کێک له‌وانه ئه‌وه‌یه که هێزی کار له‌ هه‌ریمی کوردستان به‌هۆی دواکه‌وتنی خه‌رجکردنی مووچه‌ پووبه‌پووی کێشه‌ی دارایی بوونه‌ته‌وه. ئەمه‌ش له‌ به‌رامبه‌ردا بووه‌ هۆی زیادبوونی باری کار و که‌مبوونه‌وه‌ی ر‌ه‌زامه‌ندی له‌ کار و نه‌بوونی د‌لسۆزی ر‌یکخراوه‌یی. توێژینه‌وه‌که کۆمه‌لیک پ‌یشنیا‌ری پ‌یشنیا‌ر کردووه، زۆر گ‌رن‌گه‌ حکومه‌ت به‌ وردی شان‌دیک هه‌لب‌زیریت که خاوه‌نی ل‌یه‌اتوو‌یی به‌رچاو بیت بۆ ئه‌وه‌ی به‌ شیوه‌یه‌کی شاره‌زا به‌ش‌داری گ‌فتو‌گۆ‌کان له‌گه‌ڵ حکومه‌تی فیدرا‌لیدا بکات. پ‌یش‌خ‌ستنی س‌یست‌می پاداشتی دادپه‌روه‌رانه، خه‌رجکردنی خ‌یرای مووچه، و هه‌وله‌کان به‌ ئامانجی په‌ره‌پ‌یدانی سه‌قام‌گیری ئابووری.

تحديد الأزمة المالية وأثرها على جودة الحياة العملية: "دراسة تحليلية لوجهات نظر عينة من الموظفين في إقليم كردستان"

ملخص:

تهدف هذه الدراسة إلى دراسة آثار الأزمة المالية على جودة الحياة العملية. وانطلاقاً من أهداف الدراسة، صيغت مشكلة البحث بإيجاز في عدد من الأسئلة: إلى أي مدى يواجه موظفو وزارات حكومة إقليم كردستان صعوبات مالية؟ تهدف هذه الدراسة إلى دراسة علاقة الأزمة المالية وأثرها على جودة الحياة العملية. يستخدم الباحثون المنهج الوصفي التحليلي. تناقش هذه الورقة البحثية الفرضيات الرئيسية والفرعية، وتُحلل علاقات وتأثيرات متغيرات الدراسة. تتكون عينة الدراسة من مجموعة فرعية من موظفي حكومة إقليم كردستان. ووفقاً لأحدث مسح للخبراء، يبلغ عدد الموظفين في إقليم كردستان حوالي مليون وستمائة ألف موظف. وزعت الدراسة 400 استبيان كعينة تمثيلية. من بين هذه الاستبيانات، تم جمع 390 استبياناً وكانت جميعها صالحة للتحليل الإحصائي. وقد أجريت العملية باستخدام جداول كريجي ومورغان (1970) وكذلك كوهين (1969) لتحديد حجم العينة. وتم اختبار الفرضيات إحصائياً باستخدام برنامج SPSS V.25. وقد أسفرت الدراسة عن نتائج مختلفة، أحدها أن القوى العاملة في إقليم كردستان تواجه مشاكل مالية بسبب تأخر دفع الرواتب. وقد أدى هذا بدوره إلى زيادة عبء العمل وانخفاض الرضا الوظيفي ونقص الولاء التنظيمي. واقترحت الدراسة عدداً من التوصيات، ومن الضروري أن تختار الحكومة بعناية وفداً يتمتع بمهارات كبيرة للمشاركة بكفاءة في المناقشات مع الحكومة الفيدرالية. وتعزيز نظام عادل للأجور، والدفع الفوري للرواتب، والجهود الرامية إلى تعزيز الاستقرار الاقتصادي.