

-RESEARCH ARTICLE-

**STRUGGLING FOR SURVIVAL: THE ANTECEDENT OF ABSOLUTE POVERTY AMONG LOW-INCOME FAMILIES IN IRAQ**

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### —Abstract—

In the context of persistent poverty and the challenges posed by the ongoing COVID-19 pandemic, particularly in developing countries such as Iraq. This research focuses on the specific perspective of low-income families and examines how short-term vision, uncontrolled consumption, and unemployment contribute to the perpetuation of absolute poverty. Employing a quantitative method with SEM-Amos version 23, the study surveyed 201 households from low-income backgrounds in 5 Al-Furat Al-Awsat provinces: Babylon, Najaf, Karbala, Diwaniya, and Al-Muthanna. The findings highlight that short-term vision and uncontrolled consumption have a more significant impact on increasing absolute poverty compared to unemployment. Moreover, the study reveals a positive moderation effect of lack of resilience among the variables and absolute poverty, except uncontrolled consumption. Notably, of lack of resilience serves as a vital moderator in the link between short-term vision, uncontrolled consumption, unemployment, and absolute poverty. The findings hold significance for informing behavioral interventions, policy development, and educational initiatives aimed at bolstering the resilience and strengths of individuals facing economic adversity, not only in Iraq but also in similar socio-economic contexts globally.

**Keywords:** Absolute Poverty, COVID-19 pandemic, Low-income families, Uncontrolled consumption, Unemployment, Resilience, Iraq

## INTRODUCTION

The primary challenge facing developing countries today, in addition to the ongoing COVID-19 pandemic (Song & Zhou, 2020) is the widespread prevalence of poverty. Poverty is a circumstance endured by a majority of individuals in developing countries (Mitra, Posarac, & Vick, 2013; Zacharias, Rahawarin, & Yusriadi, 2021), including Iraq. In 2022, approximately 25% of Iraq's population, equivalent to around 11 million individuals, experienced poverty, as reported by the Ministry of Planning in the country. The state-controlled Iraqi News Agency highlighted that the elevated poverty rate can be attributed to the consequences of the COVID-19 pandemic and the economic downturn stemming from the decline in oil prices (Muhammad, 2022).

Poverty is a persistent issue that can only be effectively addressed through comprehensive endeavors that consider it from multiple angles. Some research on poverty takes a macro-

level approach, where nations consistently focus on economic growth as a means to gauge prosperity, with the belief that managing the economy leads to growth (Krishna & MP, 2021; Yusriadi & Cahaya, 2022). Economic pressure poses a significant barrier to an mere financial inconvenience. When people face economic stress, characterized by the inability to cover essential needs like housing, food, clothing, healthcare, or household necessities, they become more vulnerable to additional risk factors (Al-Jundi, Ali, Latan, & Al-Janabi, 2020). Furthermore, those living in poverty may find themselves compelled to seek welfare assistance, an unpleasant experience due to the prevalent social stigma attached to such programs in the United States. In a society that places a strong emphasis on materialism and ambition, families also feel compelled to explore various and sometimes uncomfortable ways to cope, establish their identities, and redefine their children's roles.

Perspectives on poverty can be examined through multiple lenses, encompassing six theoretical approaches: cultural beliefs theory, individual deficiencies theory, political and social distortions theory, economic theory, cumulative and cyclical dependencies theory, and geographical disparities theory (Addae-Korankye, 2019). Another viewpoint posits that poverty can be categorized into three groups: behavioral theory, structural theory, and political theory (Brady, 2019). It's worth noting that despite the different categorizations, these views share similarities as they ultimately classify poverty into three distinct groups.

These six fundamental theoretical perspectives serve as the foundation for each nation's approach to addressing poverty. Disagreements among experts regarding these underlying views of poverty have sparked debates, as seen in the case of individual poverty theory. This theory emphasizes individual factors that contribute to poverty, such as attitudes, values, and engagement (Sameti, Esfahani, & Haghighi, 2012). It posits that individuals bear the responsibility for meeting their basic needs through hard work and personal accountability. However, it's worth noting that this perspective was deemed irrelevant in the context of nineteenth-century eugenics practices, which involved sterilizing individuals with perceived limited abilities (Sameti et al., 2012). Furthermore, research has shown that individuals experiencing poverty are often hardworking individuals (Sameti et al., 2012), even though they may have reservations about the welfare system and personal responsibility. Consequently, it is believed that individuals can achieve success by applying their skills, work ethic, motivation, and perseverance (Bradshaw, 2007); (Tamsah & Yusriadi, 2022).

The cognitive, behavioral, emotional, and physical development of adolescents is detrimentally affected by adversity. Consequently, effectively dealing with economic challenges requires adaptability and resilience. Human service professionals like social workers, community organizers, and policy practitioners have a crucial role in bolstering individuals' economic resilience. Among these professionals, social workers have the most direct interactions with individuals and families grappling with economic pressure. They are tasked with not only nurturing the strengths of these individuals but also being mindful

of the potential harm that economic pressure can inflict, even on those who exhibit great resilience (Tamsah, Ilyas, Nurung, & Yusriadi, 2023).

The perspective here suggests that poverty can be attributed to cultural beliefs about child-rearing, neighborhood perceptions, and identity can affect how low-income individuals behave and respond to their circumstances (Small, Harding, & Lamont, 2010). Different schemas of poverty, with different causal attributions and demographic beliefs, can affect their understanding of poverty (Homan, Valentino, & Weed, 2017). This notion aligns with the cultural theory of poverty Zacharias, Yusriadi, Firman, and Rianti (2021), which posits that both the impoverished and affluent inherit sets of values, norms, and beliefs that persist through generations. However, it's important to note that despite this, individuals living in poverty can work their way out of it (Montgomerie & Tepe-Belfrage, 2018). On the contrary, some critics argue that the primary factor contributing to income disparities in human capital, with a deficiency in this area leading to poverty (Makarenko, Nivorozhkina, Tregubova, Toropova, & Nazarova, 2022; Amar & Pratama, 2020). An alternative perspective contends that poverty arises from geographic factors (Yusriadi & Cahaya, 2022), encompassing rural, urban, and third-world poverty, among others (Bradshaw, 2007). Additionally, there is the concept of abrupt poverty stemming from natural disasters and similar events, often referred to as the poverty cycle theory (Wu, Ke, Wang, Li, & Lin, 2019). This theory elaborates on how an economic downturn leads to reductions in consumption, savings, and government tax revenue (Bradshaw, 2007). Nevertheless, poverty is an economic category that is impacted by the geographical situation of the region along with economic conditions (He, Mai, & Shen, 2020).

The primary contributor to poverty, especially absolute poverty, is believed to be the behavior within family culture. To support this assertion, we aim to address this issue through the lens of Kurt Lewin's perspective on change, as outlined in his work (Lin, Chen, & Su, 2017); (Schein, 1996). According to this view, the process of change involves paying attention to at least two factors: internal factors (internal obstacles) and external factors (external sources of encouragement). It is suggested that change can occur when internal obstacles are reduced, accompanied by external sources of support. In alignment with this approach, the enhancement of human resources relies on the concept of human capital theory, which posits that everyone possesses intangible assets. When these intangible assets are nurtured and developed, they can enhance an individual's performance and productivity (Lim, Kahai, & Khun, 2022; Delmelle, Nilsson, & Adu, 2021).

This cross-sectional study investigates the correlation between economic pressure and resilience in individuals living in poverty, emphasizing the impact on those with extremely limited incomes in Iraq; its findings are crucial for informing behavioral interventions, policy development, education, and future research efforts to enhance the resilience of individuals in poverty within the unique context of low-income households in Iraq.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

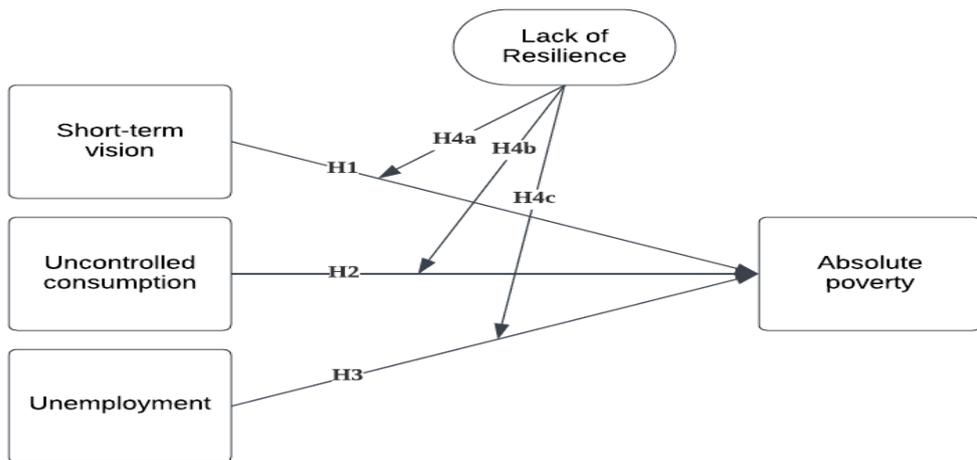
Over the past decade, there has been a growing fascination with researching poverty, particularly absolute poverty, as evident from the increasing volume of studies on this subject. One notable study, for instance, focused on absolute poverty and scrutinized the assessment of five essential livelihood components: natural, physical, human, social, and financial. This research involved a study group of 280 million impoverished individuals residing in the Indo-Gangetic plains of India. The findings of this study revealed that these five livelihood dimensions represented the most comprehensive measurement of absolute poverty (Erenstein, 2011). Another intriguing application of the concept of absolute poverty involves its use as a basis for taxation among affluent households, to eliminate tax-related distortions for citizens (Thorbecke, 2013). Silwal, Engilbertsdottir, Cuesta, Newhouse, and Stewart (2020) estimate that in 2017, 17.5% of children in the world (or 356 million) lived on less than \$1.90 PPP per day, Moatsos and (Moatsos & Lazopoulos, 2021) contend that the method used to determine the international poverty line leads to considerable uncertainty in the estimates. Meanwhile, Khan, Naushad, Faisal, and Fahad (2020) explores the primary factors contributing to global poverty, encompassing issues such as inequality, conflict, hunger, malnutrition, inadequate healthcare systems, limited access to clean water and sanitation, the impact of climate change, insufficient education, poor infrastructure, and a lack of government support.

None of the prior studies examined poverty from the perspective of internal factors influencing impoverished individuals. Therefore, this research draws upon the Lewin Model Lin et al. (2017), Human Capital Theory (Kiran, Shanmugam, Raju, & Kanagasabapathy, 2022), and insights from the cultural interpretation of poverty (Almendarez, 2013) to expand on the research findings in Iraq. These significant discoveries encompass the attitudes and actions of low-income families in Iraq, including a tendency toward short-term vision, uncontrolled consumption, unemployment, the importance of quality friendships, and the influence of religious-based family management (Yusriadi & Cahaya, 2022). The observed patterns of short-term vision and unchecked consumption within the community are suspected to contribute to the prevalence of poverty, while religious-based family management and strong social bonds promote resilience among the impoverished (Yusriadi & Cahaya, 2022); (Tamsah et al., 2023).

Moreover, resilience theory, in the context of social sciences, focuses on individuals' and communities' ability to withstand adversity and bounce back from difficult circumstances (Turnbull, Gordon, Fuentes-Balderrama, Ojeda-García, & Cruz del Castillo, 2023). It is often used to explain how some individuals or communities can overcome challenges and maintain well-being even in the face of poverty or adverse conditions. The concept of resilience is highly applicable to the model, as it directly addresses the role of resilience (lack of resilience) as a moderator in the relationships between short-term vision,

uncontrolled consumption, unemployment, and absolute poverty.

While these components are drawn from various theories and concepts, the model itself represents a holistic approach to understanding the multifaceted factors (Short-term vision, uncontrolled consumption, unemployment) contributing to absolute poverty among low-income households in Iraq. And add a lack of resilience as a moderator in the relationships. The strength of this approach lies in its ability to integrate insights from multiple disciplines to provide a more comprehensive view of the phenomenon. The model is shown in [Figure 1](#) below.



**Figure 1:** The study model

### Short-term Vision and Absolute Poverty

Short-term vision, in a psychological or behavioral context, refers to a cognitive or decision-making orientation where an individual primarily focuses on immediate or near-future outcomes, often at the expense of considering longer-term consequences (Fan, 2023). People with a short-term vision tend to prioritize instant gratification and immediate gains over delayed rewards or future planning. This perspective may lead to impulsive decision-making and a reduced emphasis on long-term goals, potentially impacting various aspects of life, including financial planning, career development, and personal relationships. Individuals experiencing poverty often struggle to make sound long-term financial decisions due to the challenges of their economic circumstances, which hinder their ability to concentrate on anything beyond the immediate future (Decerf, 2023).

Low-income households tend to prioritize immediate needs and desires, exhibiting a tendency to quickly spend earnings rather than engaging in long-term planning (Ilyas, Rahmia, Tamsah, & Yusriadi, 2022). This behavior often results in challenges with saving and effective financial management, potentially perpetuating poverty (Spenceley &

Meyer, 2012). Individuals with lower socio-economic status may perceive themselves as less capable of acquiring new skills and influencing their life trajectory (Sheehy-Skeffington & Rea, 2017). Campos and Costa (2023) found that those with low incomes are more prone to accumulating debt when prioritizing present concerns. Poverty-induced attention misallocation, identified by Schmitt and Schlatterer (2021), may hinder efficient responses to future investments in children's human capital (Lichand, Bettinger, Cunha, & Madeira, 2022). Lee, Lee, Volling, and Grogan-Kaylor (2023) propose basic income as a policy solution to address income instability among low-income families. In summary, research suggests that poverty and financial strain can lead to a myopic focus on the present, negatively impacting low-income households.

The limited foresight of low-income households can lead to the following behavior: an inclination to exhaust their entire income without any financial planning, even though their income is constrained; this behavior persists because they prioritize consumption for the sake of social status (Paumgarten, Locatelli, & Witkowski, 2018). Moreover, the conflict and violence have hindered progress towards poverty reduction and income equality in Iraq (Alkhoja, Neman, & Hariz, 2016). Therefore, it can be hypothesized that:

**H1:** *Short-term vision has a positive effect on poverty*

### **Uncontrolled consumption and Absolute poverty**

Uncontrolled consumption refers to the excessive and unrestricted use or expenditure of resources, goods, or services without consideration for their sustainability or the potential negative consequences of such behaviour (Tamsah & Yusriadi, 2022).

Limited financial resources often lead individuals to prioritize desires over necessities, particularly evident in low-income households where children may have autonomy in spending with minimal parental oversight (Mitchell, 2012). Hill and Martin (2012) highlight the impact of subjective assessments of well-being, emphasizing that perceptions are shaped by evaluations of both absolute material conditions and relative comparisons. Financial planning becomes crucial, and there is a societal element tied to expressing desires, potentially leading to borrowing in some cases (Nyoni, Grab, & Archer, 2019; Hagen-Zanker, Ulrichs, & Holmes, 2018). (Schechtl, 2022) notes that consumption taxes can exacerbate poverty, particularly affecting large families and single-parent households. Uncontrolled consumption behaviors may alter consumption patterns in impoverished households (Tamsah & Yusriadi, 2022). In summary, limited resources and consumption choices in low-income households can have cascading effects on well-being, financial planning, and poverty rates. In light of this, a hypothesis can be formulated as follows:

**H2:** *Uncontrolled consumption has a positive effect on Absolute poverty*

## Unemployment and Absolute Poverty

Unemployment pertains to a condition wherein individuals who are capable, willing, and actively seeking employment face challenges in securing suitable jobs or work opportunities, serving as a crucial economic indicator typically presented as a percentage of the labor force actively seeking employment but currently without work (Larbi & Gyedu, 2021).

In developing and underdeveloped nations, persistent high unemployment rates result from a low investment-to-Gross Domestic Product (GDP) ratio, prolonged unemployment due to economic inflexibility, minimal technological advancement, and the absence of a social safety net (Pick, Ross, & Dada, 2002). Unemployed individuals often turn to the informal sector, such as street vending, despite its low productivity (Pick et al., 2002). Maleva, Grishina, and Burdyak (2020) highlight unemployment as a major factor leading to a long-term poverty trap. Thompson and Dahling (2019) note the financial and psychological impact of unemployment on poverty. Aderounmu et al. (2021) stress the role of unemployment in increasing poverty in Nigeria and suggest government measures to stimulate business operations for poverty alleviation. Al-Kitab and Almudhafar (2022) propose comprehensive reforms outlined in Iraq's White Paper to address unemployment and mitigate economic risks. Overall, addressing unemployment through structural reforms and government intervention is crucial for poverty reduction in these contexts. Based on this, several hypotheses can be made as follows:

**H3:** *Unemployment has a positive effect on Absolute poverty*

### Lack of Resilience as a Moderator

Resilience, in the context of psychology and social sciences, refers to an individual's or community's capacity to withstand, adapt to, and recover from adversity, stress, or challenging life events. It encompasses the ability to bounce back from setbacks, cope effectively with stressors, and maintain or regain psychological and emotional well-being. The APA defines resilience as "the process of adapting well in the face of adversity, trauma, tragedy, threats, or significant sources of stress—such as family and relationship problems, serious health problems, or workplace and financial stressors. It means 'bouncing back' from difficult experiences" (APA, 2021). Masten (2001), a renowned resilience researcher, describes resilience as "the capacity of a dynamic system to adapt successfully to disturbances that threaten system function, viability, or development".

Ramezani and Farshchin (2021) and García, Plaza, Balderrama, del Castillo, and Cohen (2019) both found that resilience is a key factor in helping individuals and families in urban poverty to overcome adversity and improve their well-being. Calado, Capucha,

Gray, and Wódz (2022) discovered that during an economic recession and diminished social investment, resilience processes exhibited only slight positive impacts on households facing hardship. Additionally, (Quétel, Bordin, Abreu, Lemi, & Sangreman, 2022) contend that, for impoverished households to develop resilience, policies are necessary to safeguard them from poverty and assist them in overcoming it, with an emphasis on engaging these households in the policymaking process. Yue (2021) proposes that targeted support for underprivileged children can aid them in overcoming the challenges of poverty, bolstering their resilience, enhancing protective factors, and ultimately fostering the development of their personality and social skills.

The adverse effects of hardship have a detrimental impact on the cognitive, behavioral, emotional, and physical development of adolescents. Therefore, in dealing with economic challenges, it becomes crucial to cultivate adaptability and resilience. Human service professionals, including social workers, community organizers, and policy practitioners, play a pivotal role in bolstering individuals' economic resilience (Maître, Wood, & Devine, 2021). Among these professionals, social workers are the ones who frequently engage with individuals and families facing economic pressure. Their responsibility lies in fortifying the strengths of these individuals while remaining acutely aware of the potential harmful effects that economic pressure can exert, even on individuals with remarkable resilience (Zakir Hossain & Ashiq Ur Rahman, 2018).

The lack of resilience can act as a moderating factor in the connection between short-term vision, uncontrolled consumption, unemployment, and poverty. Individuals lacking resilience often find it challenging to break free from poverty traps, as their focus on immediate consumption impedes their capacity to save and invest in the future (Jahan & Wahab, 2015; Quétel et al., 2022). Unemployment, in such cases, can exacerbate financial instability, making it harder to cope with unexpected expenses and job loss (Epstein & Shapiro, 2019). This lack of resilience can lead to a cycle where short-term vision perpetuates uncontrolled consumption, deepening financial vulnerability, and fostering persistent poverty. It also limits access to opportunities, hindering individuals from pursuing education, skills development, and stable employment. According to the above discussion, the study hypothesizes as follows:

**H4a:** *Lack of resilience moderates the relationship between short-term vision and absolute poverty*

**H4b:** *Lack of resilience moderates the relationship between uncontrolled consumption and absolute poverty*

**H4c:** *Lack of resilience moderates the relationship between unemployment and absolute poverty*

## METHODOLOGY

### Sample and Data Collection

This study employed a quantitative methodology to fulfill its research objectives. Data analysis was performed using SEM-Amos version 23, as recommended by previous research (Abbas, Khwaja, Abbasi, & Hameed, 2023; Abbas, Jusoh, Mas'od, Alsharif, & Ali, 2022). The research focused on low-income families residing in Iraq, specifically targeting Al-Furat Al-Awsat's 5 provinces: Babylon, Najaf, Karbala, Diwaniya, and Al-Muthanna. Sampling was carried out using a random sampling technique (Kelloway, 1995), involving low-income families willing to participate by completing an online questionnaire, with a minimum target of 100 respondents. Given that the SEM-Amos approach is most suitable for datasets with 100–200 respondents (Tenenhaus, 2008), only fully completed questionnaires were included in the subsequent data analysis. Over seven weeks, 210 households actively participated in the survey. A summary of the complete sample data can be found in Table 1 below.

**Table 1: Demographic profile**

Demographic Profile	Frequency	Percentage
<b>Gender</b>		
Male	165	78.6%
Female	45	21.4%
<b>Total</b>	210	100.0%
<b>Age</b>		
Range 20–30	49	23.3%
Range 31–40	102	48.6%
Range 41–50	59	28.1%
<b>Total</b>	210	100.0%
<b>Qualification</b>		
Bachelor	20	9.5%
High school graduate	41	19.5%
Junior high school graduate	68	32.4%
Elementary school graduate	54	25.7%
Not graduated from elementary school	24	11.4%
Never went to school	3	1.4%
<b>Total</b>	210	100.0%
<b>Regional origin</b>		
Babylon	48	22.9%
Najaf	47	22.4%
Karbala	57	27.1%
Diwaniya	37	17.6%
Al-Muthanna	13	6.2%
<b>Total</b>	8	3.8%
<b>Family Income</b>		
15000-25000 IQD	35	16.7%

26000-35000 IQD	89	42.4%
36000-45000 IQD	58	27.6%
More than 46000	28	13.3%
<b>Total</b>	210	100.0%
<b>Number of Family Members</b>		
More than nine people	17	8.1%
7-9 persons	40	19.0%
4-6 persons	100	47.6%
1-3 persons	53	25.2%
<b>Total</b>	210	100.0%

Our success in data collection is due to the dedication of field officers recruited from the research locations. These officers possessed a deep understanding of the local language and had prior experience assisting low-income families, which proved invaluable. Given that low-income families typically have limited educational backgrounds, many required guidance when completing the questionnaires, we had prepared. We provided instructions to these assistants, enabling them to aid the low-income families in questionnaire completion. This collaborative effort allowed us to conduct the research effectively. We distributed the questionnaire forms to the field staff, who, in turn, provided valuable assistance to the low-income families in questionnaire completion. This assistance included reading and translating for those in need, all while ensuring that the head of each household served as a respondent in this study. Ultimately, we were able to collect data from a total of 210 respondents, which was deemed suitable for our analytical purposes.

### Variables Measurement

We utilized a questionnaire survey to examine the relationships under investigation, employing measurement scales adapted from prior research. short-term vision and uncontrolled consumption (Drever et al., 2015), absolute poverty (Tamsah et al., 2023), unemployment (Al-Jundi et al., 2020), lack of resilience (Thiede, 2016), as shown the questionnaire contained 29 items measuring 5 study constructs on a five-point Likert scale [1 = strongly disagree to 5 = strongly agree]. A comprehensive listing of variables and questionnaire statement items in Table 2 is displayed.

### Data Analysis

In this study, the hypotheses were empirically examined using the covariance-based structural equation modeling (CB-SEM) technique, implemented through AMOS. AMOS is a comprehensive modeling program known for providing robust SEM estimations compared to other commonly used software such as LISREL, EQS, and Mplus (Wang & Wang, 2019).

**Table 2: The Study Questionnaire**

Construct	Item	Source
<b>Short-term Vision</b>	If we have money, there are many things we want to buy We are only thinking how to meet today's needs	(Drever et al., 2015)
	Our income today, we spend it all today, for tomorrow we will try again tomorrow	
	We have no idea how to arrange the allocation (daily needs, urgent needs, and savings) of our income	
	We don't have the ability to manage our finances (income)	
<b>Uncontrolled Consumption</b>	We don't have a shopping plan, just buy it according to our income today	(Drever et al., 2015)
	We do not regulate, only follow the wishes of children or family members who want to buy	
	If we have money, we also buy something valuable like a television or cellphone because we are embarrassed if we don't have it	
	We really focus on consuming according to what you need today, for tomorrow, let's try again tomorrow	
<b>Absolute Poverty</b>	Sometimes if we want to eat something, let us borrow it first and then we will get the money and then we get paid	(Tamsah et al., 2023)
	We do not have enough to meet our daily needs for food and drink and shelter	
	We can't afford to go to the public health center when we are sick because of limited money and don't know how to do it	
	We can't send our children to the same level as others to high school	
	We have so many limitations that we can't get a decent job like everyone wants	
	We have limitations so we don't have proper housing and sanitation	
	Everything is so limited that we can't afford to buy clean water.	
	We don't have land so we can only rent a place to live	
<b>Unemployment</b>	We are not able to protect the environment and natural resources around us	(Al-Jundi et al., 2020);
	Every time we feel anxious because the house is leaking, we don't have savings, and so on	
	We cannot participate optimally in every government policy such as being involved in the development	
	We have a large family with many family members	
	We observe a high unemployment rate among graduates from low-income families.	
<b>Lack of Resilience</b>	We lack access to unemployment compensation.	(Thiede, 2016)
	We experience prolonged durations of unemployment.	
	We find limited job opportunities in the rural sector	
	We can't bounce back from financial setbacks and challenges.	
	In the face of adversity, we can't find alternative ways to generate income or resources.	
	We don't have a strong support system of friends, family, or community members to rely on during difficult times.	
	We are not proactive in seeking out opportunities to improve my financial situation.	
	We don't possess the skills and knowledge to adapt to changing economic conditions and make informed financial decisions	

The data analysis process consisted of three stages: (1) assessing common method bias (CMB), (2) testing the measurement model (evaluating reliability and validity to ensure the psychometric properties of the scale, and conducting exploratory and confirmatory factor analysis to ensure appropriate factorial structure and model fit), and (3) testing the structural model (employing bootstrapping to determine path coefficients, t-statistics, and p-values).

## RESULT

### Data Normality and Harman’s Single Factor (HSF) Test for Common Method Bias

In the initial phase of the analysis, we examined the research data for outliers, normality, missing data, and other concerns related to linearity. To ensure the appropriateness of the data for linear modeling, the normality of each latent construct used in the model was assessed. [Table 3](#) provides the normality details for each construct, where the standard deviation of each variable falls within the acceptable range of "-2 and 2." Moreover, the skewness values for each latent construct were observed to be within the accepted cut-off values of "-1 and +1." The kurtosis values also remained within the acceptable range of "-3 and +3." Consequently, all the latent constructs examined in the study were determined to fulfill the normality assumptions necessary for structural equation modeling ([Abbas et al., 2023](#); [Zaman, Florez-Perez, Khwaja, Abbasi, & Qureshi, 2021](#)).

**Table 3: Descriptive statistics and data normality test (N = 210).**

Descriptive Statistics									
Variables	N	Min	Max	Mean	SD	Skewness		Kurtosis	
	Stats	Stats	Stats	Stats	Stats	Stats	Std. Error	Stats	Std. Error
STV	210	1	5	3.2562	.92166	-.399	.168	-.486	.334
UC	210	1	5	3.3324	.86649	-.522	.168	-.130	.334
U	210	1	5	3.5524	.78502	-.418	.168	.324	.334
LR	210	1	5	3.2810	.79503	-.627	.168	.443	.334
AP	210	1	5	3.4272	.75035	-.544	.168	.453	.334

STV: Short-term vision, UC; Uncontrolled consumption, U; Unemployment, LR: Lack of Resilience, AP: Absolute Poverty

Given that the data collection primarily took place within the framework of a cross-sectional design, there is a possibility of encountering a common method bias (CMB) concern. Therefore, it is crucial to address and investigate the presence of CMB. Two approaches, namely Harman's single-factor analysis ([Podsakoff, MacKenzie, Lee, &](#)

Podsakoff, 2003) and a comprehensive assessment of collinearity using the variance inflation factor (VIF) (Kock, 2015), were employed for this purpose. The results indicated that the total variance explained by the single factor was 24.32%, which falls below the critical threshold of 50%. Additionally, the examination of VIF values revealed that all values were below the threshold of 5 (see Table 4). These findings collectively indicate that CMB was not identified as an issue in this study.

**Table 4 Harman's single factor test for common method bias (N = 210).**

Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %			
1	6.324	24.322	24.322	6.324	24.322	24.322
2	3.101	11.928	36.250	3.101	11.928	36.250
3	2.327	8.950	45.200	2.327	8.950	45.200
4	1.833	7.050	52.249	1.833	7.050	52.249
5	1.522	5.853	58.102	1.522	5.853	58.102
6	1.406	5.409	63.512	1.406	5.409	63.512
7	1.383	5.320	68.832	1.383	5.320	68.832
8	1.068	4.107	72.939	1.068	4.107	72.939
9	.873	3.357	76.295			
10	.778	2.993	79.288			
11	.684	2.631	81.919			
12	.656	2.525	84.444			
13	.571	2.195	86.639			
14	.481	1.851	88.490			
15	.434	1.668	90.158			
16	.396	1.522	91.680			
17	.352	1.355	93.035			
18	.336	1.294	94.330			
19	.287	1.104	95.433			
20	.272	1.047	96.480			
21	.226	.869	97.349			
22	.205	.789	98.138			
23	.162	.623	98.760			
24	.139	.533	99.293			
25	.106	.409	99.703			
26	.077	.297	100.000			

## Measurement Model Assessment Running

All of the items used in the analysis showed satisfactory factor loading values (above 0.5), resulting in four distinct constructs with Cronbach's alpha values exceeding 0.90. Following the exploratory factor analysis (EFA), confirmatory factor analysis (CFA) was conducted to evaluate the agreement between the theoretical model and the observed data, as depicted in Figure 2. The goodness-of-fit indices indicated a strong fit between the measurement model and the data ( $\chi^2/df = 2.080$ , SRMR = 0.0473, RMSEA = 0.072). Detailed statistical results for the EFA and CFA can be found in Table 5. Additionally, Table 5 presents the composite reliability (CR) and average variance extracted (AVE) values for the latent constructs used in this study. As the AVE values surpassed the cutoff of 0.5, and the CR values greatly exceeded the minimum acceptable value of 0.6, each construct in the study achieved satisfactory convergent validity (Wang & Wang, 2019); (Zaman et al., 2021).

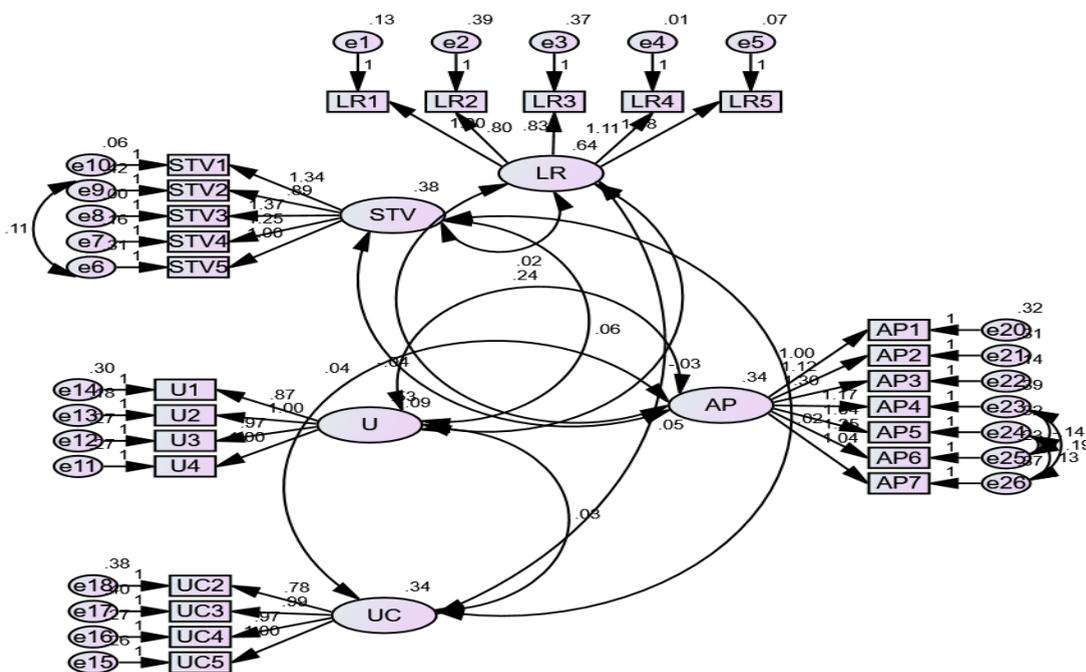


Figure 2: Measurement model outcomes

**Table 5 Measurement model outcomes (N=210)**

Constructs	Factor loadings	Cronbach's alpha	C.R	AVE
<b>Short-term vision (STV)</b>		0.930	0.931	0.756
STV1	.958			
STV2	.643			
STV3	.998			
STV4	.888			
STV5	.742			
<b>Uncontrolled consumption (UC)</b>		0.781	.824	0.539
UC2	.776			
UC3	.671			
UC4	.732			
UC5	.754			
<b>Unemployment (U)</b>		0.795	.784	0.658
U1	.757			
U2	.862			
U3	.807			
U4	.816			
<b>Lack of Resilience (LR)</b>		0.935	0.938	0.756
LR1	.958			
LR2	.991			
LR3	.735			
LR4	.717			
LR5	.909			
<b>Absolute Poverty (AP)</b>		0.919	.911	0.594
AP1	.704			
AP2	.834			
AP3	.731			
AP4	.735			
AP5	.896			
AP6	.760			
AP7	.718			
<b>Model fit statistics:</b>				
Chi-square/degree of freedom ( $\chi^2/df$ ) = 2.080, CFI = 0.934, GFI = 0.909, SRMR = 0.0473, NFI = 0.912, RMSEA = 0.072, and TLI = 0.924				

To ensure the precision of Structural Equation Modeling (SEM) outcomes, avoiding multicollinearity among latent constructs is essential (Wang & Wang, 2019); (Zaman et al., 2021). The assessment of multicollinearity involved comparing the square root of the Average Variance Extracted (AVE) values with the inter-construct correlations adjusted for measurement errors, as detailed in Table 6. The bold-highlighted square roots of AVE in Table 6 significantly exceeded the inter-construct correlations, indicating that the

variance in all constructs was primarily accounted for by their respective reflective indicators rather than by other composite variables (Abbas et al., 2022). Item US1 has been deleted because the factor loading is 0.40 and its effect on AVE results showed below the threshold of 5. The other latent constructs in the measurement model demonstrated satisfactory discriminant validity (Abbas et al., 2023).

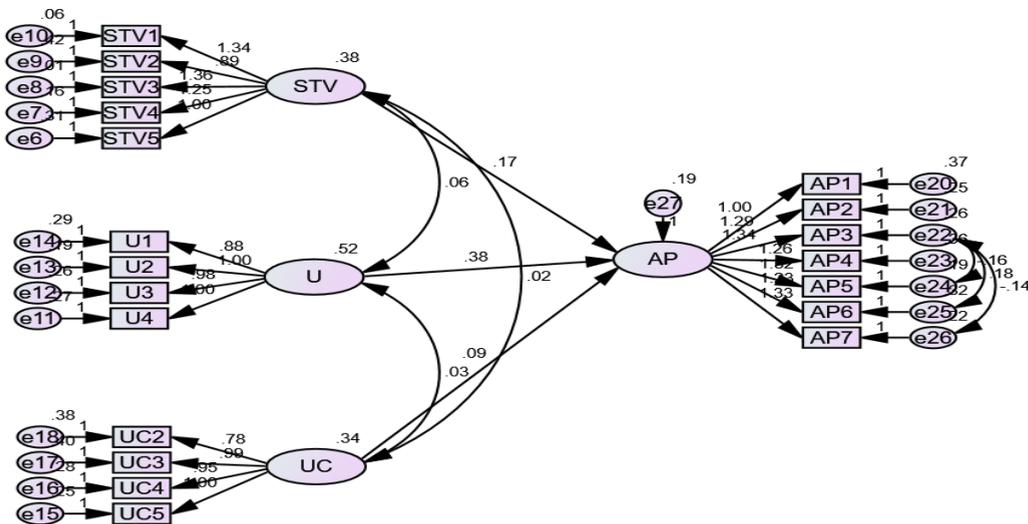
**Table 6: Multicollinearity & Discriminant Validity (N = 210)**

Constructs	VIF	STV	UC	U	LR	AP
STV	1.467	<b>0.869</b>				
UC	1.782	.060	<b>0.734</b>			
U	1.375	.126	.074	<b>0.811</b>		
LR	1.194	.040	.113	-.055	<b>0.869</b>	
AP	1.467	.260	.112	.559	-.085	<b>0.770</b>

Notes: Dependent variable: AP: Absolute Poverty  
 Independent variables: STV: Short-term vision, UC; Uncontrolled consumption, U; Unemployment, LR: Lack of Resilience,

### Structural model assessment

The second part is to evaluate the structural model. Structural model assessment is a critical step in structural equation modeling (SEM) to evaluate the relationships between latent variables and observed variables in a research study (Figure 3). It involves examining the fit and validity of the hypothesized structural model, which includes both the measurement model (reflecting the relationships between latent variables and observed indicators) and the structural paths (reflecting the relationships between latent variables themselves).



**Figure 3 :**Structural model outcomes

The results presented in [Table 7](#) show the regression analysis summarized in the table, indicating the relationships between various independent variables and the dependent variable (AP). Hypothesis 1 (H1) suggests a positive relationship between STV and AP, with a beta coefficient of 0.116, a standard error of 0.052, and a critical ratio of 3.158, resulting in a significant p-value of 0.02, supporting the hypothesis. Hypothesis 2 (H2) proposes a positive relationship between UC and AP, and the results show a stronger effect with a beta of 0.383, a lower standard error of 0.058, and a higher critical ratio of 6.633, leading to a highly significant p-value of 0.00, supporting the hypothesis. Additionally, Hypothesis 3 (H3), suggesting a relationship between U and AP, is supported as the beta coefficient is 0.091, the standard error is 0.059, and the critical ratio is 2.537, resulting in a non-significant p-value of 0.04. Overall, the findings suggest that STV UC, and U have a significant positive impact on AP.

**Table 7: Testing of Hypotheses**

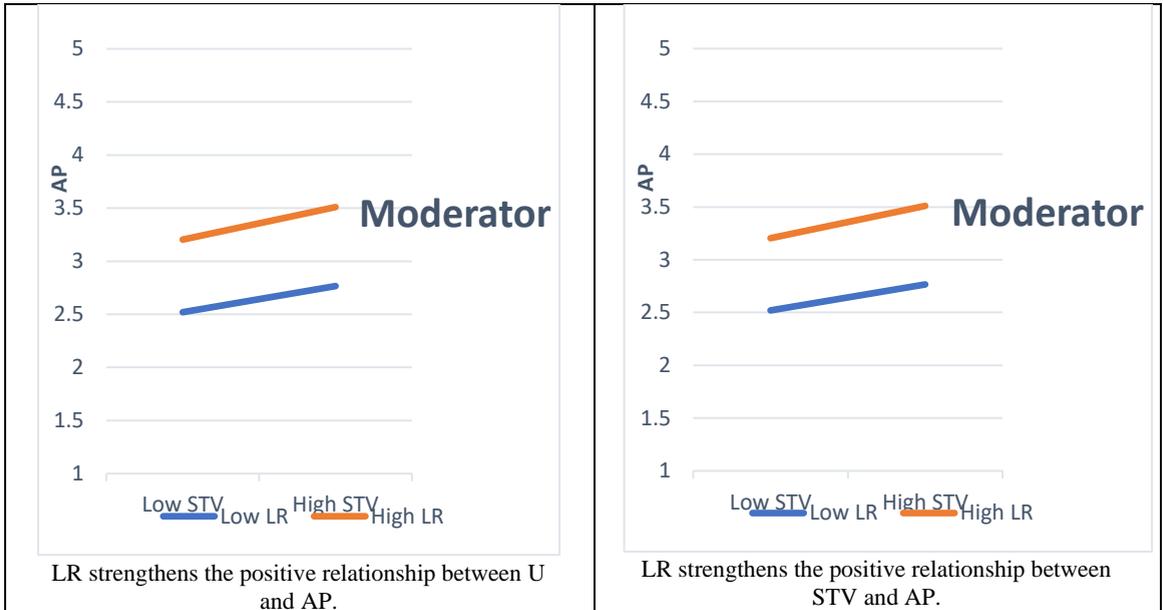
Hypotheses	Relationships	$\beta$	S. E	C.R.	p-values	Outcomes
<b>H1</b>	STV $\rightarrow$ AP	.116	0.052	3.158	0.02	Supported
<b>H2</b>	UC $\rightarrow$ AP	.383	0.058	6.633	0.00	Supported
<b>H3</b>	U $\rightarrow$ AP	.091	0.059	1.537	0.00	Supported
<b>Moderation of Lack of Resilience</b>						
<b>H4a</b>	LR $\rightarrow$ AP	.357	.060	5.918	0.00	Supported
	STV x LR	.015	.050	.311	.003	Supported
<b>H4b</b>	LR $\rightarrow$ AP	.364	.064	5.731	0.00	Supported
	UC x LR	- .007	.053	-1.136	.021	Not Supported
<b>H4c</b>	LR $\rightarrow$ AP	.359	.063	5.680	0.00	Supported
	U x LR	.023	.055	.412	.004	Supported

Notes: \*\* p < 0.05

Notes: STV: Short-term vision, UC; Uncontrolled consumption, U; Unemployment, LR: Lack of Resilience, AP: Absolute Poverty

Finally, [Table 7](#) also comprises hypotheses (H4a, H4b, H4c) which examine the moderating effect of Lack of Resilience between (Short-term vision, Uncontrolled consumption, Unemployment) and Absolute Poverty, For H4a, the pathway LR  $\rightarrow$  AP exhibits a coefficient of 0.357 with a standard error of 0.060. The resulting t-value is 5.918, and the p-value is 0.00, indicating statistical significance. Additionally, the interaction term STV x LR involves the variable Short-term vision (STV) and has a coefficient of 0.015, a standard error of 0.050, and a significant p-value of 0.003, supporting its relevance in the relationship. Moving to H4b, the LR  $\rightarrow$  AP pathway is associated with a coefficient of 0.364 and a standard error of 0.064. The t-value is 5.731, and the p-value is 0.00, indicating statistical support. However, the interaction term UC x LR involves the variable Uncontrolled consumption (UC), which has a coefficient of -0.007, a standard error of

0.053, and a p-value of 0.021, suggesting a lack of statistical significance and non-support for this particular interaction. Finally, for H4c, the LR → AP pathway has a coefficient of 0.359 with a standard error of 0.063. The t-value is 5.680, and the p-value is 0.00, providing statistical support. Additionally, the interaction term U x LR involves the variable Unemployment (U) and has a coefficient of 0.023, a standard error of 0.055, and a significant p-value of 0.004, supporting its contribution to the relationship. See [Figure 4](#) below for the moderation effect.



**Figure 4:** The moderation interaction

## DISCUSSION

The research exploring the impact of antecedents, specifically short-term vision, uncontrolled consumption, and unemployment, on absolute poverty, with a moderating role played by the lack of resilience among low-income families in Iraq, presents several noteworthy implications and insights.

Firstly, the study underscores the complex interplay of factors contributing to absolute poverty among low-income families. Short-term vision, which entails a focus on immediate or near-future outcomes, can lead individuals to prioritize immediate gratification over long-term planning. Low-income households tend to exhibit this limited focus on the future, prioritizing immediate needs and desires and spending quickly, which can result in poor financial management and reinforce poverty. This orientation can also lead to attention misallocation, making the poor more responsive to unexpected events but less efficient in investing in future returns. This research is in line with several previous studies such as ([Paumgarten et al., 2018](#); [Alkhoja et al., 2016](#)).

Uncontrolled consumption, especially when driven by desires rather than needs, may exacerbate financial instability and hinder savings among low-income households. Moreover, if individuals are unable to exercise control over their consumption habits, absolute poverty is likely to rise. An intriguing observation arises when assessing uncontrolled consumption, with unplanned spending emerging as the primary contributing factor. This implies that uncontrolled consumption is evident in people's inclination to make purchases without prior planning. Furthermore, it involves the consumption of goods or services driven by desires rather than necessities, which can enhance one's social standing (Panchal & Gill, 2020; Heide & Olsen, 2018). These items, although not immediate essentials, can boost one's prestige and are influenced by psychological factors (Mead & Stuppy, 2014). People tend to derive satisfaction from acquiring items that not only gratify them but also earn recognition from others (Tamsah et al., 2023).

Additionally, unemployment, a significant economic stressor, can compound the challenges faced by these families. The study's findings highlight the multifaceted nature of poverty, suggesting that addressing absolute poverty requires a holistic approach that considers not only income but also the behavioral and psychological factors that influence economic decision-making. Staff members within human service organizations should possess an understanding of the challenges faced by individuals and families residing in poverty, as well as the societal and political functions that these agencies and systems fulfill. It's important to recognize that employment and job training alone may not suffice as universal solutions.

The lack of resilience is a crucial moderating factor in this study, suggesting that individuals and families with low resilience may struggle to cope with the impact of short-term vision, uncontrolled consumption, and unemployment. This lack of resilience is reflected in difficulties bouncing back from financial setbacks, adapting to changes, and accessing support networks. The research indicates that Lack of Resilience moderates the relationship between certain factors (Short-term Vision and Unemployment) and Absolute Poverty, supported by significant coefficients and statistical values, while Uncontrolled Consumption does not show a significant interaction. To effectively reduce absolute poverty among low-income families, interventions should not only address primary antecedents but also prioritize building resilience (Ramezani & Farshchin, 2021; García et al., 2019). Notably, Uncontrolled Consumption independently influences Absolute Poverty, suggesting its strong impact on economic instability among Iraqi households, regardless of resilience levels.

Furthermore, the study's specific focus on low-income families in Iraq brings attention to the unique challenges faced by this demographic in a context marked by conflict and violence. It underscores the need for tailored interventions that consider the socio-political and economic realities of the region. Policies and programs aimed at poverty reduction

must acknowledge the compounding effects of conflict on economic well-being, as exemplified by the study's findings related to conflict hindering poverty reduction and income equality.

The findings of this research suggest a dynamic interplay between individual actions and the experience of poverty, aligning with Kurt Lewin's change model that underscores the pivotal role of individual behavior in driving transformation. The study highlights uncontrolled consumption, which is influenced by psychological factors, as a notable precursor to absolute poverty. This observation resonates with the principles of the human capital theory, asserting that individuals equipped with strong financial management abilities and planning skills are better equipped to avert the risk of falling into poverty.

### **Theoretical Implications**

The research presents a holistic framework for understanding absolute poverty by considering multiple contributing factors, including short-term vision, uncontrolled consumption, and unemployment, in the context of low-income households in Iraq. This comprehensive approach aligns with the broader understanding that poverty is a multifaceted phenomenon influenced by various economic, behavioral, and social factors. One of the key theoretical implications is the successful integration of various theories and concepts, such as Lewin's Model, Human Capital Theory, and resilience theory, to provide a holistic understanding of factors contributing to absolute poverty. This approach contributes to a more comprehensive view of poverty's root causes, highlighting the interconnectedness of various aspects of people's lives.

These findings lend support to the idea that a significant portion of economic and financial theory operates on the assumption that individuals typically make financial choices akin to 'homo economicus.' (Barbić, Lučić, & Chen, 2019). In this economic perspective, individuals are seen as inherently driven to meet their needs rationally as a means of survival. Abraham Maslow's hierarchy of needs, illustrated as a pyramid, emphasizes the prioritization of fundamental physiological needs like food, clothing, and shelter before addressing higher-level needs (Navy, 2020). Those who skip over these foundational needs and focus on fulfilling other desires are more susceptible to imprudent spending and suboptimal financial outcomes. Additionally, the study underscores that the attitudes and behaviors exhibited by low-income families are intangible assets, and if not effectively managed, can become counterproductive, aligning with the principles of Human Capital Theory (Attanasio, Cattan, & Meghir, 2022).

Incorporating lack of resilience as a moderating factor enriches the theoretical framework by highlighting individuals' adaptability and resilience in facing economic challenges, revealing complex dynamics with poverty. While urban poverty may constrain social functioning, resilience enables adaptation to unequal conditions. In Iraq, national economic policies should prioritize enhancing resilience over individual traits or family

attributes. The study recognizes the impact of cultural beliefs, social norms, and contextual factors on poverty behaviors, deepening the theoretical understanding of how socio-cultural environments shape individual and family behaviors in the context of poverty.

### **Managerial Implications**

This study has the potential to make a meaningful contribution to poverty alleviation efforts by emphasizing the importance of considering not only external factors but also internal factors that influence the poor. It underscores the need for a comprehensive approach to poverty reduction that considers both the structural and behavioral dimensions. Unlike previous research that primarily focused on external factors, this study highlights the role of individual attitudes, such as having a short-term vision, uncontrolled consumption, and unemployment which can, in turn, lead to deeper poverty. To address this issue effectively, it is crucial to promote financial management practices, even on a small scale, such as within households. While this may pose challenges, especially in communities with limited income relative to their needs, effective financial management can help individuals prioritize their consumption based on their essential needs.

Human service professionals, particularly social workers, can also benefit from the research's emphasis on resilience-building among individuals facing economic pressure. This knowledge can guide their interventions and support strategies to enhance the well-being of low-income Iraqi families. Individuals from different economic backgrounds may exhibit financial competence in one aspect while lacking it in another. For example, individuals in poverty may excel at managing their limited resources to meet basic needs but struggle with making optimal financial choices. Conversely, some individuals may excel at financial planning and making sound decisions but have difficulty monitoring and controlling their spending habits. Therefore, human service professionals need to assess the specific strengths and weaknesses of the individuals they assist and prioritize addressing the areas where financial competence may be lacking.

Moreover, the study's focus on the cultural and contextual aspects of poverty behaviors highlights the importance of culturally sensitive poverty alleviation programs. Tailoring interventions to the specific needs and beliefs of low-income communities can lead to more effective outcomes. Additionally, the research suggests that economic pressure can have detrimental effects on individuals' cognitive, emotional, and physical development, particularly among adolescents.

### **LIMITATIONS AND FUTURE DIRECTIONS**

One of the primary limitations of this study is its focus on low-income households in Iraq. While this context is valuable for understanding poverty in a conflict-affected region, the results may not be readily applicable to other countries or regions with distinct socio-economic, cultural, or political dynamics. Future investigations should seek to reproduce

and validate these findings in varied contexts to enhance their relevance. Additionally, the research employs a cross-sectional design, capturing a singular snapshot of data at a specific moment. This design restricts the ability to establish causal relationships between variables. Longitudinal studies could offer more robust evidence regarding the influence of short-term vision, uncontrolled consumption, and unemployment on absolute poverty, along with the moderating role of resilience over an extended period. The study specifically examines short-term vision, uncontrolled consumption, and unemployment as precursors of poverty. While these factors are undoubtedly important, poverty is a multifaceted issue influenced by various other variables, such as education, health, and access to social services. Future research should explore additional contributing factors comprehensively.

Resilience is influenced by both individual characteristics and external support systems. This support can come from means-based welfare programs, as well as from friends, family, and various informal networks, all of which contribute to an individual's resilience. These sources of support, whether formal or informal, play a vital role in helping individuals and families facing economic challenges. Additionally, an individual's sense of resilience can vary depending on their specific context; for example, they may feel more resilient in their workplace compared to their home environment. Research that accounts for these various dimensions of resilience can be valuable for scholars and human service professionals working to strengthen the resilience of individuals and families dealing with economic hardships.

## CONCLUSION

This research contributes to a more comprehensive understanding of absolute poverty by considering various antecedents and the moderating role of resilience. Theoretical implications expand our knowledge of poverty's complexity, while empirical implications offer actionable insights for policymakers and practitioners working to alleviate poverty and enhance the well-being of low-income households, especially in conflict-affected regions like Iraq. The study underscores the importance of adopting a multidimensional approach to address poverty effectively.

The findings of this study offer valuable insights that can guide the Iraqi government in addressing detrimental attitudes and behaviors that might impede efforts to reduce absolute poverty. Furthermore, this research could serve as a source of inspiration for conducting similar studies in different nations. For instance, previous research [Ahmed and Gasparatos \(2020\)](#) has highlighted the significance of factors like housing expenses, income growth, and unemployment rates in the context of poverty in Ghana, particularly following the financial crisis. Therefore, future research endeavors could explore these variables within the context of other countries to formulate more efficient strategies for alleviating poverty.

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