Addressing Affordable Housing in the Kurdistan Region of Iraq:

An Investigation into Historical, Social, Economic, and Political Factors

Dissertation

zur Erlangung des akademischen Grades

Doktor rerum politicarum (Dr. rer. pol.)

an der Fakultät Raumplanung

Technische Universität Dortmund

eingereicht von

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Die vorliegende Arbeit wurde als Dissertation an der Fakultät Raumplanung der Technischen Universität Dortmund angenommen.

Dissertationsort: Dortmund
Tag der mündlichen Prüfung: 4. Februar 2026

Prüfungskommission:

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Acknowledgements

This dissertation, driven by a passion to address affordable housing challenges in the Kurdistan Region of Iraq (KRI), marks a significant milestone in my academic journey. I am profoundly grateful for the support of the many individuals who made this work possible.

I extend my deepest gratitude to my supervisors, Prof. Dr. Christiane Hellmanzik and Dr. Hasan Sinemillioglu. Prof. Hellmanzik's insightful feedback and confidence in my abilities are invaluable, while Dr. Sinemillioglu's expertise on the KRI, constructive criticism, and encouragement shapes this dissertation. Their guidance and patience are instrumental throughout the process.

My thanks go to the faculty, colleagues, and fellow doctoral candidates at the Technical University of Dortmund—particularly Lukas, Maren, and Felix—for fostering a supportive and intellectually vibrant environment. I also acknowledge the assistance of AI tools, such as ChatGPT and Google Gemini, in proofreading and organizing this work.

In Duhok, I am indebted to Dr. Ismail Hajani, Dr. Basheer Saeed, Mr. Chiavan Binavi, Dr. Ezzat Findi, Mr. Sherzad Omer, Mr. Shamal Rasheed, Mr. Ahmed Kamaki, and many others for their invaluable support. I am also grateful to Dr. Masoud Hasan (University of Zakho) and Dr. Sheikh Mous for their assistance with the SPSS analysis. Special thanks go to my dear friend Dr. Hekar Findi for his contributions to the final design of this dissertation.

My heartfelt appreciation goes to my wife, Hijmar Salih, for her unwavering support and for being an exceptional mother to our children. I thank my mother for her constant encouragement. To my children, Shadi, Sherko, Aso, and Ako: your presence fills my life with joy and inspiration.

Finally, I am deeply grateful to the interviewees, survey respondents, and key informants who share their stories and insights. Your contributions lie at the heart of this dissertation, and I am honored by your trust. I am committed to amplifying your voices.

This achievement belongs to everyone who supported me. Thank you from the bottom of my heart.

With deepest gratitude,
Ali Ibrahim M. Ameen
Dortmund, 19 September 2025

Contents

List of Tables

List of Figures

Abstract

This dissertation examines the distribution of affordable housing in the Kurdistan Region of Iraq (KRI)[1] from 2006 to 2022, with a primary analytical focus on 2008 to 2014, a period marked by conflict, displacement, and oil-linked revenue volatility. It asks how market conditions, government programmes, and political dynamics shape access to housing and with what distributional consequences. Affordable housing is defined, following Hilber et al. (2022), as dwellings whose monthly housing costs are below 30% of household income. Affordable supply in the KRI is channelled through two legal tracks: a public low-income programme delivered by the Ministry of Construction and Housing (MoCH)[2] under Law No. 7 of 2008 and its First Amendment (Law No. 16 of 2011), and a Housing Fund that co-finances private developer projects licensed under Investment Law No. 4 of 2006. In broad terms, the MoCH track offers core units and concessional mortgages, while the Investment-Law track supports purchases through partial loans to eligible buyers and requires developers to provide on-site infrastructure.

A convergent mixed-methods design combines two main data sources: (1) secondary data on construction, prices, and budgets obtained from the Kurdistan Regional Statistical Office (KRSO)[3], United Nations Human Settlements Programme (UN-Habitat)[4], and the World Bank; (2) surveys of 87 real-estate brokers, and 386 Duhok residents (63 programme beneficiaries and 323 non-beneficiaries), alongside 30 stakeholder interviews. These dynamics included a documented programme-launch deficit of approximately 71,000 dwellings and steep cost escalation, with average unit costs rising from USD 31,154 in 2011 to USD 56,078 in 2013; Erbil remained among the highest-price markets. As oil rents supplied 90–95% of the Kurdistan Regional Government's (KRG)[5] revenue, housing budgets were exposed to price shocks. Distributionally, inter-governorate allocations depart from population and indicator-based benchmarks in ways consistent with territorial coalition dominance and network-mediated access; legal instruments do not establish governorate quotas. Interview evidence indicates that departures from benchmark allocations are often driven by liaison routines, political endorsements, and the frequent presence of applicants or intermediaries in the capital. Similarly, Housing Fund loans skewed toward moderate-

[1] Hereafter referred to as KRI for readability.
[2] Hereafter referred to as MoCH for readability.
[3] Hereafter referred to as KRSO for readability.
[4] Hereafter referred to as UN-Habitat for readability.
[5] Hereafter referred to as KRG for readability.

income buyers who could meet collateral and guarantor conditions, limiting reach to the poorest.

The dissertation concludes that improving affordability and distributional fairness requires both programme and governance measures: transparent, published need-scoring for MoCH allocations; retargeting Housing Fund support toward instruments that reach very-low-income households; stronger rules for land release, developer selection, and regulatory oversight; public geocoded reporting on projects and beneficiaries; and counter-cyclical funding arrangements to reduce shock-induced delivery collapses.

Introduction

The KRI presents a compelling case study of a housing market shaped by historical legacies, socioeconomic transformations, and complex political dynamics. Achieving equitable access to safe, stable, and affordable housing, a recognised human right (United Nations, 1948, Article 25), remains a persistent challenge in the KRI, mirroring global trends yet amplified by the region's specific context. This dissertation investigates the intricate interplay of market forces, state interventions, and political influences that shape the distribution of affordable housing resources in the KRI. The central research question is: How do market dynamics, state interventions, and political influences interact to shape the distribution of affordable housing resources in the KRI, and with what implications for different socio-economic groups and regional disparities?

Housing affordability in this dissertation follows Hilber et al. (2022), referring to housing with periodic costs (rental costs or user costs for owner-occupiers) that are deemed affordable relative to household income. In some countries, such as the UK, 'affordable housing' refers specifically to subsidized housing provided to eligible households whose needs are not met by the market. In the KRI, affordability issues spanned both rental and real estate markets, each with distinct challenges. Ownership remained prohibitively expensive, while rental markets faced supply constraints and rising costs exacerbated by demographic pressures and limited state intervention.

The housing market in the KRI remains overwhelmingly dominated by homeownership, accounting for 72.87% of occupied units in Duhok, 67.03% in Erbil, and 72.17% in Sulaymaniyah (Central Organisation for Statistics and Information Technology [COSIT] 2024). In contrast, private rental housing comprised only 20.75% in Duhok, 25.87% in Erbil, and 17.87% in Sulaymaniyah, while government-provided rental units constituted less than 2% across all three governorates. Unlike the United Kingdom's social housing model, which provides subsidized rental accommodation to low-income households (Hilber et al., 2022), the KRG affordable housing initiative—namely the MoCH programme and Housing-Fund loans—focused exclusively on promoting access to homeownership. Counts under Investment Law No. 4 of 2006 refer to registrations/licences; licensing does not imply completion.

This ownership-centric approach reflects cultural preferences for property ownership (Ali et al., 2021), a historically underdeveloped rental market infrastructure (UN-Habitat, 2010), and the general absence of state-provided social rental housing in the nation's policy history (Serageldin, 2015). This study analyses policies targeting both markets, assessing their effectiveness and identifying gaps in affordability frameworks. While government interventions concentrated on ownership, the analysis also examines how this policy choice affects the small but significant rental market and overall housing affordability for those unable to access homeownership.

The housing landscape of the KRI continues to reflect the cumulative effects of successive waves of conflict and displacement. Structural challenges in the region's housing sector are deeply rooted in demographic disruptions and physical infrastructure damage caused by the Anfal campaign, the Gulf Wars, periods of internal unrest, and the more recent influx of internally displaced persons (IDPs[1]) and refugees following the rise of the Islamic State of Iraq and Syria (ISIS[2]) (McDowall, 2021).

The Anfal campaign (1987–1988), a genocidal operation orchestrated by the Baʿathist regime, destroyed more than 4,000 villages, employed chemical weapons in Halabja, and forced the displacement of an estimated 1 to 1.5 million Kurds, leaving a legacy of mass graves and a decimated rural housing stock (Hardi, 2011; Resool, 2003). In the campaign's aftermath, survivors were often relocated into "collective towns," replacing traditional settlements with overcrowded, poorly serviced concrete blocks that further eroded socio-spatial cohesion (Sinemillioglu, 2013).

The creation of a United Nations–protected "safe haven" and no-fly zone in 1991 triggered the spontaneous return of several hundred thousand refugees, generating emergency demand for shelter that humanitarian agencies initially met with tented camps and later with self-help reconstruction grants. Following the 2003 Iraq War, the region's formalized autonomy and relative stability attracted substantial diaspora remittances and Gulf capital, fueling a speculative construction boom characterized by gated compounds and high-rise developments (Kuruuzum, 2016). Between 2012 and 2015, the Syrian civil war and the advance of ISIS intensified migratory pressures; by 2015 the KRI hosted roughly 257,000 Syrian refugees in nine formal camps and numerous

[1] Hereafter referred to as IDPs for readability.
[2] Hereafter referred to as ISIS for readability.

urban apartments, alongside more than 1 million Iraqi IDPs dispersed across governorates, equivalent to a 28% population surge within three years (World Bank, 2015a). This unprecedented demographic shock amplified pre-existing housing deficits, drove up land prices, particularly in Erbil and Duhok, and accelerated the proliferation of informal settlements on the urban periphery.

These episodes of forced migration created immediate humanitarian crises and long-term, cumulative effects on the housing sector, contributing to a significant housing deficit. The housing deficit evolved from 71,000 units at the launch of KRG housing programmes (2008) to 203,500 units by 2017, with projections indicating Duhok alone required an additional 52,000 units by 2030 (T. F. Salih & Aziz, 2021). Regional disparities are pronounced, with Sulaymaniyah governorate experiencing particularly acute shortages due to slower construction rates relative to population growth (T. F. Salih & Aziz, 2021, p. 766, 789).

The magnitude and persistence of this housing shortage stem from several factors. First, the rate of housing production consistently lagged behind household formation—a dynamic exacerbated by periods of conflict and economic instability (IOM, 2021, p. 9). Second, government support for housing development, including financing mechanisms and subsidies, failed to address increased demand and remained subject to disruption, such as the suspension during periods of economic downturn, for example, particularly after the 2014 fiscal shock (T. F. Salih & Aziz, 2021, p. 767). Third, economic and political instability created an unpredictable environment for the construction sector, deterring investment and hindering long-term planning (IOM, 2021, p. 10). Fourth, continuous migration and displacement, both internal and from neighbouring regions, placed immense pressure on existing housing stock, particularly in urban centres (IOM, 2021, p. 11). This population influx, coupled with constrained supply, drove significant demand, pushing property values and rental costs upward; between 2014 and 2017, housing prices in Erbil and Sulaymaniyah surged by over 30% in key urban areas, further straining affordability (T. F. Salih & Aziz, 2021, p. 768).

The KRI's economic structure exhibits severe oil dependency, accounting for about 90% of government revenues while employing barely 1% of the labour force, creating classic "Dutch-disease" symptoms: (1) high import penetration in non-oil sectors, (2) bank credit at only 2% of regional GDP, and (3) fiscal deficits reaching 12% of GDP during the 2014–2016 oil-price collapse (World Bank, 2016). Using the World Bank's contemporaneous GDP baseline of USD 25–26 billion for 2015, this corresponded to a financing gap of approximately USD 2.6 billion (World Bank, 2015b). These features were consistent with the "resource-curse" literature (Auty, 2002; Sachs & Warner, 1995; Ross, 2012), in which import dependence, shallow credit markets, and pro-cyclical fiscal policy constrained sustained public investment, including housing. In principle, counter-cyclical savings and stabilisation funds could smooth expenditure; however, volatile transfers, limited access to capital markets, and institutional fragmentation historically constrained the KRI's ability to save in booms and spend in busts (see Chapter Two).

This economic volatility compounded with rapid urbanisation. The KRI experienced significant urbanisation, with high concentration of its population in urban areas (Osman, 2021). This growth, driven by both rural-to-urban migration and internal displacement, placed immense strain on urban housing markets. Consequently, informal settlements proliferated, particularly in areas like Duhok, where the municipality recorded 22,461 families living in informal shelters in 2008 (Othman, 2014, as cited in I. M. Mohammed & Zirbel, 2020). These settlements occupied approximately 5% of the city's total area (Raswol, 2017, as cited in I. M. Mohammed & Zirbel, 2020) and were often characterized by a lack of basic services and secure shelter.

Given constitutional mandates recognizing housing as a fundamental right (Iraqi Constitution, 2005, Article 30) and market challenges, the KRG enacted two primary legal frameworks: (1) Laws No. 7 (2008) and No. 16 (2011) mandating MoCH to construct housing for low-income citizens with government-provided land, 25-year repayment terms, and zero-interest, high loan-to-value mortgages; and (2) Investment Law No. 4 (2006) facilitating private sector development through tax holidays, customs exemptions, and Housing Fund loans covering 30% of unit price (raised to 40–50% for specified groups under Supreme Council Decisions 45/46, 2008).

The interplay of elevated land prices, high construction costs, and constrained housing supply created severe affordability constraints for the population, disproportionately impacting low-income households, IDPs, refugees, women-headed households, and religious minorities (Business Fights Poverty, 2017; KRG, 2023; Refugees International, 2014). These challenges proved particularly pronounced in Duhok, with the largest average household size (6.2 persons), hosting 500,000 IDPs, where 15% of households lived in overcrowded conditions (KRSO UNFPA, 2018). Although the KRG's housing program under Law No. 7 (2008) and its amendments included plans for large-scale housing development in Duhok, and reportedly 2,440 units were under construction by the end of 2013 (Serageldin, 2015, p. 5), completions were modest and lagged the provision of serviced land by early 2014, constraining on-the-ground delivery.

The distinct operational logics and regulatory frameworks governing public and private housing investment contributed to an uneven spatial distribution of new housing, which further exacerbated affordability challenges. Private developers, driven by profit maximisation within the terms of Investment Law No. 4 of 2006, tended to concentrate investments in high-growth urban centres perceived to offer higher returns, such as Erbil, often targeting households with greater disposable income. Conversely, the siting of government-led social-housing projects (mandated by Laws 7/2008 and 16/2011) was influenced by different factors, including land availability or political and administrative considerations. Potential spatial mismatch could thus arise, particularly affecting regions like Duhok that hosted significant vulnerable populations (see Chapter Two).

This pattern could reflect underlying market failures. One such failure was capital market imperfections (Stiglitz, 2000), where, for example, private actors might have avoided areas like Duhok not due to a lack of actual latent demand, but because of perceived higher risks (e.g., concerning lower average purchasing power or land tenure complexities) that might have stemmed from inefficient risk assessment or incomplete information, despite legal provisions for investment incentives in underdeveloped areas. Developers also often operated on the principle of 'filtering' (O'Sullivan, 2011, p. 376), whereby new—typically more expensive—housing was constructed for higher-income groups, with the expectation that older stock would become available over time. In fragmented markets, or in areas experiencing economic stagnation and large vulnerable populations, filtering effects could be weak, as thin resale markets and slow income growth limited affordability gains for low-income households. This, in turn, justified targeted policy intervention.

The KRI's political landscape features a power-sharing arrangement between KDP and PUK that, while maintaining stability, generated extensive patronage networks influencing resource allocation, including housing, through "wasta" (connections) and political affiliation (Ali Saleem & Skelton, 2020; Aziz, 2017; Bali, 2018; Kuruuzum, 2016; Leezenberg, 2006). This raised critical questions about the extent to which political considerations, rather than objective assessments of need and vulnerability, were shaping the allocation of housing resources in the KRI.

This dissertation examines the interaction of market dynamics, state interventions, and political influences on the distribution of affordable housing resources in KRI. The

KRI serves as a case study of a post-conflict, resource-dependent region where a history of conflict, a distinct political power-sharing arrangement, and an oil-dependent economy intersect to shape housing outcomes. An analysis of these conditions in the KRI allows for an examination of challenges relevant to other regions with similar characteristics. The study's findings may therefore have implications for post-conflict housing policy in comparable resource-dependent contexts.

This study employs five theoretical perspectives. First, dependency/resource-politics perspectives examine how oil-revenue volatility constrained housing investment. Second, resilience perspectives assess institutional capacity to maintain housing provision during shocks. Third, market-inefficiency perspectives analyse how regulatory bottlenecks and coordination failures inflated housing costs. Fourth, clientelism-and-patronage perspectives examine how political networks could override formal eligibility criteria. Finally, distributive-justice perspectives provide normative criteria for evaluating allocation fairness. Where relevant, the dissertation links these perspectives to measurable indicators and benchmarks.

To empirically operationalise the research question, this study employs a mixed-methods design following Creswell & Plano Clark (2018) to analyse the KRI's affordable-housing landscape between 2008 and 2014. The methodology integrates: (1) statistical analysis of housing trends using KRSO and ministerial series; (2) surveys of 87 real-estate brokers and 386 households in Duhok (63 beneficiaries, 323 non-beneficiaries); (3) benchmarking of observed versus needs-based allocation; and (4) 30 semi-structured interviews with policymakers and implementers. Interview procedures followed informed-consent protocols and anonymisation.

This dissertation is structured thematically to explore the interplay of market dynamics, state interventions, and political influences on affordable housing in the KRI across five chapters.

Chapter One, "Historical, Socioeconomic, and Demographic Foundations of the KRI's Housing Landscape," examines the historical legacies, socioeconomic transformations, and demographic shifts that shape the KRI's housing market. It analyses the long-term impacts of conflict, displacement, rapid urbanisation, population growth, and the region's oil-dependent economy on housing affordability, availability, and quality. The research question guiding this chapter is: What historical, socioeconomic, and demographic factors shape the current housing landscape in the KRI, and how do these factors contribute to affordability and accessibility challenges? Indicative broker medians showed Erbil's detached units around USD 87,500 and Duhok's around USD 40,000; reported unit sizes varied, so figures were not strictly comparable by square meter. Spatial differentiation was stable across segments, with Erbil generally at or near the top, Sulaymaniyah leading in some segments and years, and Duhok usually lower. Oil-revenue volatility coincided with contractions in public housing outlays; the quantitative relationship is developed in Chapter Two. All three governorates faced affordability pressures, with reports of prolonged listing durations and mark-ups on some subsidised units; cultural preferences for detached housing remained dominant, contributing to mismatches between supply and emerging urban demand.

Chapter Two, "Affordable Housing Policies and Their Effectiveness," traces the design, evolution, and on-the-ground performance of the KRI's core housing statutes between 2006 and 2022, focusing on their impact on affordability and access. It evaluates the objectives, design, and implementation of policies such as Investment Law No. 4 (2006), Housing-Loan Law No. 7 (2008), and Social-Housing Law No. 16 (2011). Affordability was assessed against standard benchmarks (for example, a 30% cost-to-income threshold for rents). The chapter combines quantitative analysis of policy outcomes with qualitative interviews to assess effectiveness and challenges. Where relevant, IL4 figures are treated as registrations/licences rather than completions.

Chapter Three, "Distributive Justice in Housing: A Case Study of Duhok Regional City," investigates the extent to which Housing-Fund policies and their implementation in Duhok align with distributive-justice principles. Focusing on the KRG Housing Fund (2008–2014), the chapter evaluates whether the programme achieved equitable access—particularly for vulnerable groups—by integrating beneficiary and non-beneficiary surveys with stakeholder interviews. Findings were presented with documented indicators of awareness, eligibility, and perceived fairness; where respondents attributed influence on intermediaries, the chapter distinguished perception from verified administrative evidence.

Chapter Four, "The Political Economy of Housing Policy," examines how political dynamics, territorial strongholds, patronage networks, and resource flows relate to housing allocation in the KRI from 2008 to 2016. Using a convergent parallel mixed-methods design, it indicated that MoCH delivery departed from population-proportional and need-based benchmarks, with Erbil over-represented ($\chi^2(2, N = 16,190) = 1,538.28$; Cramér's V = 0.22; $p < .001$). Qualitative evidence suggested reported network-mediated access via liaison routines, endorsements, and regular presence in the capital. Allocation dispersion narrowed during the 2011–2013 boom and remained low during the 2014–2016 crisis (coefficient of variation, defined as the standard deviation divided by the mean of governorate shares: $0.34 \rightarrow 0.12 \rightarrow 0.14$), consistent with observed routine persistence. Chapter Four strictly avoids inferring party-quota formulas not statistically demonstrated by the data.

Lastly, Chapter Five synthesises the dissertation's major findings, revisits the research questions, summarises key insights, discusses limitations, and proposes evidence-based policy recommendations for improving housing accessibility, transparency, and programme design in the KRI. It also outlines directions for future research.

Contributing to scholarship and policy discourse on housing in post-conflict, resource-dependent contexts this dissertation focuses specifically on the KRI. It builds upon key literature regarding urban transformation, housing affordability, and post-conflict recovery (Barakat & Zyck, 2011; Hilber et al., 2022; Sinemillioglu, 2013) and employs a convergent parallel mixed-methods design (Creswell & Plano Clark, 2018). The analysis integrates quantitative benchmarking of housing allocations against need indicators, considering relevant historical, economic, and institutional variables, with qualitative data derived from stakeholder interviews to contextualise patterns and identify implementation challenges. By synthesizing theoretical perspectives from dependency theory (Frank, 1967; Ross, 2012), distributive justice (Rawls, 1971; Sen, 2008), and clientelism (Stokes et al., 2013), this research provides an empirical analysis which identified discrepancies between policy objectives and outcomes, offering evidence-based recommendations aimed at improving housing transparency and accessibility in the KRI and comparable settings.

Across chapters, governance challenges were documented along three dimensions: delivery shortfalls and implementation complexity; cost and targeting inefficiencies that could enable capture; and sensitivity of housing output to oil-revenue shocks. At the allocation level, Chapter Four provided evidence of systematic departures from benchmark proportionality, with qualitative indications of network mediation and persistence of routines across the boom–crisis sequence. At the micro level, survey evidence highlighted information gaps and access barriers. Together, these patterns suggested a compound governance problem in post-conflict, resource-dependent settings, where institutional fragmentation, limited administrative capacity, and commodity dependence could undermine both state-led and market-oriented affordable-housing provision.

CHAPTER 1

Housing in Kurdistan: A Historical and Socioeconomic Landscape

Abstract

This chapter examines housing market dynamics across Erbil, Sulaymaniyah, and Duhok in the KRI. The analysis integrated data from 87 real estate broker surveys, 30 elite interviews, and multiple secondary sources, including the KRSO, IHSES (2012; 2023–2024), and the 2024 Iraq Census. Quantitative methods included regression analysis and ANOVA; qualitative evidence was thematically coded. Findings revealed pronounced spatial disparities: Erbil's median housing price (USD 87,500) significantly exceeded that of Duhok (USD 72,500), with governorate location explaining 31% of price variation ($p < .001$). Price-to-income ratios exceeded World Bank affordability thresholds in all governorates, indicating widespread unaffordability, with the World Bank median multiple benchmarks defining 3.0 as affordable and 5.0 as severely unaffordable; the observed median multiples equalled 4.4 in Erbil, 4.5 in Sulaymaniyah, and 4.1 in Duhok. A 10% decline in global oil prices corresponded to an 8.3% reduction in public housing investment, underscoring the region's fiscal vulnerability to commodity shocks. Market dysfunction manifested in extended transaction durations (57% of properties remained unsold for 3–6 months), speculative pricing (30%–45% markups), and stark rural–urban price volatility (60% vs. 25%). Detached units accounted for 82.9% of housing stock, reflecting culturally rooted preferences misaligned with demographic and spatial trends. Financial exclusion persisted, with 84% of adults lacking access to formal credit. The findings strongly supported the oil dependency and urbanisation–price hypotheses, with moderate evidence for displacement-related affordability pressures.

1.1. Introduction

The KRI faced an acute, multidimensional housing crisis, most visibly reflected in an estimated 203,500-unit shortfall, the peak value recorded during 2005–2017 (T. F. Salih & Aziz, 2021). Governorate-level price differentials underscored systemic market failures. Findings from the author's 2024 broker survey ($n = 87$) indicated median asking prices of USD 87,500 in Erbil, USD 77,500 in Sulaymaniyah, and USD 72,500 in Duhok. When these figures were benchmarked against the internationally recognized 3.0 to 5.0 price-to-income affordability range (Cox, 2024), price-to-income ratios already exceeded the upper bound, peaking near 5× in Sulaymaniyah. Duhok was hit hardest: housing expenditures absorbed about 50.7% of average household income (author's calculation from KRSO, 2022a). These stresses persisted in an oil-dependent fiscal system in which petroleum revenues supplied about 93% of total public income in FY 2013 (World Bank, 2016). Econometric analysis presented later in the chapter links declines in Brent crude prices to subsequent reductions in public housing allocations, with full model details reported in Section 1.5.

The 2014 concurrence of an oil-price collapse, the rise of ISIS, and suspended federal transfers produced cascading effects: public-sector wage cuts of 25%–75%, shelved infrastructure contracts, and an 86% fall in new-unit output. Market dysfunction was evident in protracted listing periods, with roughly half of properties remaining unsold for four to six months, speculative resales of subsidized units at 30%–45% premiums, and pronounced spatial volatility, approximately 60% in rural districts compared with about 25% in urban cores. The construction industry was concentrated in a handful of firms, and detached houses still constituted 82.9% of the stock despite demographic pressures favoring higher-density formats. Urbanization reached 78.4% by 2024, up from 72% in 2007, intensifying these pressures.

Institutional constraints exacerbated these problems. Only 16% of Iraqi adults hold formal bank accounts; Islamic-finance norms restrict conventional mortgages; and Central Bank subsidy programs exclude KRI residents. Dysfunctional land registries cover merely 60% of urban properties, while Regulation No. 2-2016's master-plan requirements systematically disadvantage rural development. Cultural preferences for multigenerational detached housing and lingering stigma toward apartment living reinforce financial barriers because detached units require larger plots and higher upfront payments, mortgage access remains limited, with down payment ratios of 25%–30% (see the credit constraints described), and public programs are structured around ownership transfer rather than rental support; stigma toward apartments also reduces demand for and supply of lower-cost multifamily options, keeping entry costs high for first-time and lower-income buyers.

This study investigates how historical legacies, economic volatility, institutional design, and socio-cultural norms interact to generate market failures across Erbil, Sulaymaniyah, and Duhok. Location alone explains about 31% of price variance ($F(2, 84) = 18.67$, $p < .001$, $\eta^2 = .31$), and territorial power-sharing (the 57% KDP / 43% PUK formula) influences capital allocation more than demographic need. Six analytical dimensions are assessed: market-efficiency indicators, cultural preferences, sectoral concentration, urban–rural disparities, financial exclusion, and governance structures. Dependency theory, resilience theory, and institutional theory frame the analysis.

Three hypotheses organize the empirical tests. H1 (Displacement Impact) evaluates whether governorates with high displacement experience systematically poorer housing outcomes. H2 (Urbanization–Price) probes the link between urbanization and affordability pressures, focusing on Erbil. H3 (Oil Dependency) traces the fiscal and institutional channels by which oil-price shocks affect housing investment.

A convergent-parallel mixed-methods design integrates: (a) survey evidence from 87 real-estate brokers; (b) 30 elite interviews documenting institutional failures and political influences; (c) time-series analysis of oil-price elasticities; and (d) spatial econometrics of core–periphery dynamics, drawing on IHSES data and the 2024 census. This design enables triangulation between quantitative patterns and qualitative mechanisms.

Whereas H1–H3 are empirically testable hypotheses, the following are theory-driven propositions that interpret mechanisms suggested by the evidence. The investigation advances three propositions. First, resource-revenue transmission operates as a mechanism whereby oil inflows raise construction wages and land values, stimulate speculative activity, and reduce incentives for institutional reform. Second, it identifies an "inverted capability selection", in which clientelist networks interact with market dynamics. Third, it posits that interacting governance failures jointly produce a systemic undersupply of affordable housing.

The chapter proceeds as follows: Section 1.2 reviews literature on post-conflict housing, oil dependency, and institutional frameworks, including international comparative cases; Section 1.3 outlines the mixed-methods approach; Section 1.5 presents empirical findings on market indicators, spatial disparities, and hypothesis tests; Section 1.6 discusses limitations; and Section 1.7 offers theoretical and policy implications. This foundation supports the policy-specific analysis conducted in Chapter 2.

1.2. Literature Review

Despite significant economic growth since 2005, the KRI continues to grapple with a persistent housing crisis that affects a substantial portion of its population (Ali et al., 2021). Understanding the complex and enduring nature of this crisis necessitates a rigorous examination of its root causes. This literature review focuses on the interplay of historical, political, economic, and social factors impacting the KRI housing market, with the aim of identifying gaps in existing literature and establishing a foundation for investigating how these factors contribute to regional disparities and impact vulnerable populations. In addition, social theories, in particular dependency, resilience, and institutional theory, are discussed and used as interconnected analytical lenses.

1.2.1. Historical and Political Context

The KRI's developmental trajectory has been profoundly shaped by decades of conflict and forced displacement. Sinemillioglu (2013) provides critical historical context, documenting that between 1975 and 1988, the Ba'athist regime systematically destroyed Kurdish villages and forcibly deported rural populations, displacing approximately 720,000 inhabitants. This state-sponsored campaign—particularly concentrated during the Anfal genocide (1986–1989)—devastated agrarian communities, severing traditional land tenure systems and triggering mass urbanisation (Hardi, 2011). The legacy of this displacement reconfigured the region's demographic and spatial fabric, generating chronic housing shortages, informal settlements, and competing property claims that persist as structural challenges in contemporary urban governance (Fawcett & Tanner, 2002).

The 1991 Kurdish uprising and subsequent creation of a U.S.-enforced safe haven precipitated complex displacement dynamics that critically strained the KRI's housing infrastructure. As Jüde (2017) documents, the collapse of Ba'athist authority triggered the return of over 500,000 rural Kurds previously displaced by the Anfal campaigns, while simultaneously generating new refugee flows from central Iraq. This dual movement, homecoming and influx, overwhelmed urban centres like Duhok and Erbil, where populations swelled by 40–60% within months (Yildiz, 2017). Crucially, housing shortages were exacerbated by the physical destruction of 70% of rural settlements during prior regime counterinsurgency operations (HRW, 1992), forcing returnees into improvised urban shelters. The safe haven's temporary governance structures, lacking urban planning capacity or legal frameworks for land allocation, enabled chaotic peri-urban expansion and informal settlements, establishing spatial inequalities that persist institutionally today (Natali, 2010).

Reconstruction efforts were hampered by institutional limitations. Sinemillioglu (2013) observes that UN agencies and Kurdish policies prioritised immediate home rebuilding over village restoration, overlooking systemic planning (p. 9). The KRG's establishment in 1992 provided limited relief: Hardi (2011) notes land/house distributions were ad-hoc, favouring "martyrs' families" or those with connections, leaving many vulnerable groups without shelter (p. 17). This approach lacks a legal framework for housing rights, creating perceptions of inequity.

The KDP-PUK civil war (1994–1998) diverted resources, fragmented administration, and displaced about 500,000 people (Gunter, 1996), overwhelming the nascent housing system. This conflict institutionalised bifurcated governance: the KDP-dominated "Yellow Zone" (Duhok, Erbil) and PUK-dominated "Green Zone" (Sulaymaniyah) pursued separate development priorities. Public investments, land distribution, and construction contracts were channelled through party patronage networks (Bali, 2016; Leezenberg, 2006), exacerbating regional disparities in housing quality, infrastructure, and affordability. This historical division created an institutional path dependence that continues to shape and constrain contemporary policy options.

Post-2003 political stability and the enactment of KRG Investment Law No. 4 (2006) mobilised private capital, with housing projects attracting approximately USD 19.6 billion—constituting 41.3% of total investment by 2015 (BoI, 2016). However, this influx reshaped rather than dismantled existing patronage structures, as politically connected entrepreneurs came to dominate the construction sector (Leezenberg, 2006). Direct public provision remained limited, fulfilling only around 10% of annual demand—with 53,239 units delivered, including 5,324 social housing units (Serageldin, 2015). Foreign firms, 47.9% of which were Turkish, contributed to a supply bias favouring high-end residential compounds (Anadolu Ajansı, 2013; Kuruuzum, 2016). Meanwhile, subsidized units constructed under Law No. 7 of 2008—19,813 units, averaging USD 40,000 each, remained unaffordable for most low-income households (Serageldin, 2015). In Duhok, 87% of households reported monthly incomes below 1 million Iraqi dinars (approx. USD 850 in 2018; KRSO UNFPA, 2018) and the city faced an estimated need for 52,000 additional housing units between 2010 and 2030 (Othman, 2014), leaving most low-income families with few affordable options.

1.2.2. Economic Context

Building upon the historical-political foundations established in Section 1.2.1, the KRI exhibits profound structural economic constraints. Key industries include oil and gas—forming the backbone of government revenue (approximately 85% of pre-crisis fiscal revenues)—alongside construction, real estate, trade, services, and diminished agriculture (World Bank, 2016). The economy remains heavily public sector-oriented (World Bank, 2016a, p. 3), characterized by high youth unemployment and critically low female labour force participation (approximately 14% for working-aged women; World Bank, 2016a, p. 11).

The KRI's acute oil dependency renders it exceptionally vulnerable to global market fluctuations, with approximately 90% of KRG revenue derived from oil exports (World Bank, 2023a, p. 7). This vulnerability manifested catastrophically during the 2014 price collapse (precipitated by U.S. shale production and OPEC decisions), where Brent crude plummeted from USD115 to USD35 per barrel (World Bank, 2016, p. iv). Compounding this shock, political disputes with Baghdad suspended federal budget transfers—falling from USD12 billion in 2013 to USD1 billion in 2014 before ceasing entirely by mid-2015 (World Bank, 2016, p. iv). The resultant austerity measures include withholding 25%-75% of public sector wages, halting public investment projects, and suspending government-backed loans (including housing finance). These actions reduced the consolidated fiscal deficit by 80% but severely suppressed disposable incomes and housing demand (KRG-MoP & Bank, 2017). Empirical evidence confirms this transmission mechanism: A 10% negative oil-price shock correlates with a 5% reduction in new housing starts, 4% long-term decline in real house prices, and 3% decrease in residential construction investment (Killins et al., 2017, pp. 22, 24, 25). The KRI's higher production costs (USD3–USD5 vs. USD1–USD2 per barrel in southern Iraq) further exacerbate this vulnerability.

Sectoral imbalance underscores the KRI's rentier economic structure. Crude-oil and natural-gas extraction account for roughly one-third of gross domestic product (approx. 34%) and about 85% of government revenue (KRG et al., 2022; World Bank, 2022). Service activities, including transport, communications, wholesale and retail trade, and public administration, contribute about 39% of GDP, while construction and ownership of dwellings add another 15% (KRSO, 2022b). In national accounts, ownership of dwellings contributes to GDP through housing services, which include actual rents for rented units and imputed rents for owner-occupied units; investment in new dwellings and major renovations is recorded separately under gross fixed capital formation in construction, not in ownership of dwellings (European Commission et al., 2009). By contrast, agriculture supplies just 3 % of output and manufacturing just over 5 %, so the productive sectors together still generate less than 10% of GDP (KRSO, 2022b). This configuration exemplifies the classic rentier pattern, in which state wealth derives chiefly from resource rents rather than diversified production (Beblawi, 2015).

Despite substantial oil revenues, housing investment in the KRI remains constrained by four interrelated fiscal and institutional factors. First, weaknesses in revenue governance—including limited transparency and leakage in petroleum income management—reduced the availability of funds for long-term development (Abdullah Auzer, 2017; Heshmati & Auzer, 2018). Second, recurrent expenditures on public-sector salaries and pensions consumed approximately 70% of the KRG budget, limiting allocations to capital projects (World Bank, 2016, p. 14). Third, high security and defence spending—estimated at 58% of GDP in 2015—further crowded out infrastructure investments (World Bank, 2016, p. 10). Fourth, prolonged fiscal tensions with the federal government in Baghdad led to irregular budget transfers, arrears, and financial instability, thereby delaying housing-related expenditures and reducing investor confidence (Natali, 2015; World Bank, 2016, pp. 6–8). Collectively, these structural constraints inhibited consistent public and private investment in formal housing, contributing to persistent shortages and affordability pressures.

1.2.3. Social Context

Although the KRI reports one of the highest owner-occupation shares in the Middle East, about 72% across Erbil, Sulaymaniyah, and Duhok (COSIT, 2024)—formal mortgage credit plays an almost negligible role in housing transactions. Empirical estimates concur that fewer than 3% of home purchases nationwide in 2010–2011 were bank-financed, with "virtually no uptake" in the KRI (UN-Habitat, 2012), and a 2019 World Bank assessment describes a "near-absence of accessible, affordable mortgage products."

First, a maturity mismatch: commercial banks depend on short-term deposits (<1 year), but mortgages require 10–15-year funding horizons, a gap accentuated by the lack of a secondary mortgage market (World Bank, 2015a, p. 69). As a result, private mortgage rates in Erbil and Sulaymaniyah ranged from 9% to 12%, versus 2%–3% concessional rates at the federally controlled Real Estate Bank (CBI) (CBI, 2023, 2024). Second, legal uncertainty over collateral: incomplete cadastral coverage, inconsistent registration, and weak foreclosure enforcement under Iraq's 1981 Mortgage Law eroded lender confidence and inflated risk premiums (UN-Habitat, 2012).

Third, there is a jurisdictional rift as the exclusion of the KRI from the CBI's subsidised housing-loan programmes (IQD 75 million cap; 2%–3% rates) (CBI, 2023) deprived KRI households of this particular public financing instrument. Fourth, religious proscription: mainstream Islamic jurisprudence deems fixed-interest loans ribā and ḥarām; while Islamic banks offer murābaḥa and ijāra, these products largely served high-net-worth clients and often mirrored conventional interest structures in practice (Islahi, 2008).

Hilber and Schhni (2016, 2022)argue that the effectiveness of housing policy depends on the institutional setting; in markets with tight long run supply constraints, demand side finance instruments tend to raise prices rather than expand access, which helps explain why culturally acceptable instruments remain scarce while economically viable products are prescribed or inaccessible in the KRI. Yet household strategies that bridge this financing void, including self-finance, family lending, and informal networks, remain under researched, which indicates a gap in the literature on post conflict housing markets in the KRI.

1.2.4. Comparative Analysis: KRI in Context

1.2.4.1. Oil-Dependent Economies

Housing policy trajectories in oil-dependent economies reveal significant divergence, exemplified by contrasting approaches in the United Arab Emirates (UAE) and the KRI. The UAE shifted from single-family dwellings to vertical housing to address land scarcity, underpinned by substantial state investment in integrated projects offering thousands of units and land plots (Omar & Galal Ahmed, 2023, p. 1; Abu Dhabi Media Office, 2025; The Official Portal of the UAE Government, 2024). Citizen-focused programmes featured heavily subsidized loans with flexible terms (Home Cubes, 2025; TAMM, 2025), while "affordable housing" targeted expatriates earning USD 1,100–USD 4,100 monthly through land grants and public-private partnerships (Abu Dhabi Media Office, 2025; Home Cubes, 2025; PSI, 2024). However, case studies of pioneering vertical projects (Diba Al Hosn, Al Ghurfa) revealed trade-offs: they excelled in privacy/security but underperformed in fostering social interaction, environmental quality, mixed-use facilities, and community design input—limitations attributed to economic constraints (Omar & Galal Ahmed, 2023, p. 12).

The KRI faced fundamentally distinct challenges. While GCC states leveraged oil wealth for extensive subsidies, the KRI contends with a persistent deficit exceeding 250,000 units and unaffordable urban prices (e.g., Erbil averaging USD1,000/m² vs. subsidized Riyadh at USD750/m²). Saudi Arabia's Vision 2030 targeted 1.5 million new units, achieving 63.7% national homeownership by 2023; Dubai recorded 39,000 completions in 2023 with 20% transaction growth in Q1 2024 (Khaleej Times, 2025). This disparity stemmed partly from differing types of oil dependence. Maalel and Mahmood (2018) distinguish income-dependence (government budget reliance on oil revenues) from export-dependence (oil's share of total exports). High income-dependence constrained public investment during price downturns; high export-dependence exposed economies to global oil price volatility. The KRI exhibited extreme dual dependence (oil comprising approximately 90% of government revenue and dominating the economy; World Bank, 2023a), creating compounded vulnerabilities absent in more diversified GCC states.

By contrast, the United Arab Emirates moderated income dependence through a broader non-oil base in services, logistics, and tourism and through wider non-oil fiscal instruments, while exposure on the export side was cushioned by diversified service exports and fiscal buffers that stabilised public investment across oil cycles (The Official Portal of the UAE Government, 2024; Abu Dhabi Media Office, 2025). These stabilisers enabled sustained housing programmes and countercyclical delivery during price downturns, whereas the KRI lacked comparable buffers and faced sharper investment cuts when oil prices fell. The 2014 price collapse triggered immediate austerity (wage cuts up to 75%, halted investment) and construction material inflation due to import reliance (Heshmati & Auzer, 2018; Sosnowski, 2016).

Three critical gaps emerge in comparative scholarship. First, analyses of oil dependence types remain confined to GCC contexts, neglecting non-GCC economies like the KRI where external political pressures and internal governance challenges intensify vulnerabilities. Second, housing policy evaluations prioritise economic efficiency and social sustainability but overlook long-term cost-effectiveness, particularly design adaptability to evolving resident needs. Third, rigorous comparative assessments of policy effectiveness across oil-dependent economies are scarce, especially those accounting for governance quality and political stability differentials. Addressing these gaps is essential for understanding how oil dependence shapes housing outcomes in complex, politically constrained settings like the KRI.

1.2.5. Policy Landscape and Effectiveness in the KRI

Housing policy in the KRI evolved through distinct phases reflecting shifting priorities and external pressures. The initial phase (1992-1998) focused on NGO-supported village reconstruction to address immediate post-Gulf War needs (Sinemillioglu, 2013). Subsequent expansion (1998-2005) witnessed increased urban development efforts, often facilitated by UN-Habitat programmes (Sinemillioglu, 2013). The third phase (2005-2014) was characterized by private investment-driven infrastructure and modern housing construction, fuelled by oil revenues and stability (Kuruuzum, 2016). The ongoing fourth phase prioritises addressing the housing needs of IDPs and refugees resulting from the ISIS conflict, underscoring persistent humanitarian challenges (UNHCR, 2017, 2018).

The KRG's primary policy instruments to stimulate housing development are investment laws. Laws No. 4 (2006) and No. 7 (2008, amended 2011) provided incentives including tax exemptions, long-term lease rights, and land grants to attract private investment (Kurdistan National Assembly, 2006; Kurdistan Parliament - Iraq, 2008, 2011; UN-Habitat, 2024). Complementary measures included the Higher Council for Investment's instructions (Nos. 45 & 46), which initially earmarked USD100 million for a housing fund and outlined residential project criteria (Supreme Council for Investment, 2008). These mechanisms aimed to foster public-private partnerships for affordable housing expansion.

However, policy effectiveness was constrained by institutional and structural weaknesses. Scholarly debates exist between policy-centric analyses (UN- Habitat, 2024) that highlight weak enforcement and technical capacity, and political economy critiques that view these weaknesses as symptoms of entrenched patronage and oil dependency. Persistent challenges included economic fluctuations, political instability, lack of inter-ministerial coordination, and weak enforcement (UN- Habitat, 2024). Formal institutional capacity is notably deficient, featuring overlapping ministerial jurisdictions, the absence of a unified housing strategy, limited urban planning expertise, and a dysfunctional land registry system estimated to cover only 60 % of urban properties (Abdullah Auzer 2017; Leezenberg 2006; Natali 2010).

Critically, informal institutions, especially entrenched patronage networks (see Sections 1.2.1 and 1.2.6.3), shaped policy implementation and resource allocation, often overriding formal rules and producing inequitable outcomes. In addition, the KRI's autonomous governance and heavy dependence on oil revenues, combined with limited fiscal flexibility in downturns, can impeded sustained housing investment and thus perpetuated cyclical shortages. These fluctuations are not inherent to oil dependence; they reflect policy choices and can be mitigated through intertemporal budget smoothing, including stabilization funds, medium-term fiscal frameworks, and countercyclical capital budgeting (Bizhan, 2018).

Looking forward, the KRI housing market faces interconnected challenges: addressing supply-demand mismatches across income segments; developing financing mechanisms resilient to oil price volatility; accommodating evolving demographic trends and housing preferences; and improving urban planning to manage rapid urbanisation and curb informal settlements. Concurrently, critical research gaps persist in evaluating policy effectiveness across governorates and understanding how formal-institutional interplay shapes outcomes for vulnerable populations.

1.2.6. Theoretical Frameworks

This study employs a multi-theoretical framework—dependency theory, resilience theory, and institutional theory—to analyse the complex socio-political economy of housing in the KRI. These complementary lenses address the historical, economic, and institutional dimensions of the housing crisis identified in prior sections.

1.2.6.1. Dependency Theory

Dependency theory explains persistent divergence between core and peripheral economies by arguing that unequal integration channels surplus from the periphery to the core. Classic formulations by Frank and Amin situate the argument in the mid twentieth century development debates and emphasize specialization in primary commodities, import dependence, and external constraints (Frank, 1967; Amin, 1974).

Critically adapted from classical formulations of dependency theory (Amin, 1974; Frank, 1967), this theoretical framework illuminates how the KRI's peripheral integration into the global oil economy creates structural housing vulnerabilities. While dependency theory faces critiques of economic determinism (Leys, 1996), the critique holds that early versions understate domestic politics, policy choice, and institutional variation, treating peripheral outcomes as mechanically determined by world system position, contemporary scholars emphasize how financial integration into global capital markets perpetuates dependency through mechanisms of external debt reliance and episodes of capital flight (Hickel, 2017; Palma, 2014). Here, financial integration refers to cross border borrowing, portfolio flows, banking linkages, and currency exposure; debt led dependence denotes reliance on external borrowing that tightens during downturns; capital flight refers to large private outflows that drain foreign exchange and raise domestic financing costs.

The analysis expects external price shocks and financing conditions to influence the volume and timing of housing investment through fiscal capacity and the cost of imported construction inputs, with outcomes mediated by domestic institutions such as budget rules, credit market design, and urban planning regimes. Mechanisms that link resource revenues to sectoral reallocation, construction wages, land values, and speculative dynamics are developed later in the chapter within the macro mechanisms discussion.

The 2014 oil price collapse illustrates these structural channels in the KRI context, as external revenue losses coincided with tighter financing conditions and higher import costs for construction inputs, triggering large-scale debt accumulation by international oil companies and precipitating a significant retrenchment in both public and private housing finance (World Bank, 2018).

1.2.6.2. Resilience Theory

Resilience theory refers to the capacity of a system to absorb disturbance, reorganize, and continue to function, maintain its structure, and retain its identity (Holling, 1973). In social and social ecological applications, resilience emphasizes learning, adaptation, and transformation in response to shocks and stresses (Manyena, 2006; Walker & Salt, 2012). Thus, it provides a framework for analysing the KRI housing sector's capacity to withstand conflict, displacement, and economic volatility (Holling, 1973; Manyena, 2006; Walker & Salt, 2012).

Key dimensions formalized for social systems include adaptive capacity (the ability to learn and innovate); robustness (the ability to withstand shocks); redundancy (the availability of multiple functional pathways); and recovery speed (the pace of system restoration) (Bruneau et al., 2003; Cutter et al., 2010; Norris et al., 2008). Applied to housing, this lens examines how communities and institutions cope with crises, for example, informal settlements demonstrating adaptive capacity during displacement, durable infrastructure reflecting robustness, diversified funding sources providing redundancy, and rapid rebuilding indicating recovery speed.

This study investigates resilience by operationalizing a four pillar Housing Resilience Index at the governorate level that measures adaptive capacity, robustness, redundancy, and recovery speed. Adaptive capacity is proxied by indicators such as community organisation density, education attainment, and access to information and savings or remittances; robustness by building code compliance, the share of reinforced concrete dwellings, and continuity of electricity and water services; redundancy by diversity of funding sources, availability of multiple service providers, and prevalence of backup power or water; and recovery speed by median days to restore utilities after disruption and median time from permit to occupancy for reconstruction.

Each indicator is oriented so higher equals more resilient and is min–max scaled to a zero to one hundred range across governorates; pillar scores are simple averages of their indicators, and the composite index is the unweighted average of the four pillars. Sensitivity checks consider alternative weights to assess the robustness of rankings across KRI regions, assessing how social capital, governance structures, and access to resources shape adaptive responses to shocks.

1.2.6.3. Institutional Theory

Institutional theory explains how formal institutions (laws, regulations) and informal norms (cultural values, potential political–administrative influence) structure housing-market behaviour and outcomes (North, 1990; W. R. Scott, 2008). In KRI, formal institutions include the Ministry of Housing and Reconstruction, the Kurdistan Board of Investment, and investment regulations (Laws No. 4 of 2006; No. 7 of 2008), while informal institutions encompass a cultural preference for detached, multigenerational homes and informal political connections that may have shaped allocations.

This framework illuminates the persistent gap between policy design and implementation—well-intentioned laws faltered amid overlapping jurisdictions and limited technical capacity (UN-Habitat, 2012; World Bank, 2015a). Institutional theory thus helps explain regional policy variations and resource allocation across governorates, directly addressing how institutional arrangements shape housing access and affordability.

Together, these theories offer an interdependent analytical lens: Dependency theory exposes structural economic vulnerabilities; Resilience theory assesses coping capacities; Institutional theory deciphers implementation failures. This integrated approach addresses the fragmentation critique identified in Section 1.2.7.

1.2.7. Research Gaps and Study Objectives

The literature treated housing indicators such as deficits and affordability separately from political economy drivers such as oil revenue volatility and patronage networks. This study estimates an oil-to-housing transmission parameter and models fiscal pass-through from commodity prices to housing investment and supply using IHSES microdata, budget series, and the 2024 census (Heshmati & Auzer, 2018; Salih & Aziz, 2021).

Most studies were not spatially disaggregated and often treated the KRI as a single unit, which obscured differences across Erbil, Sulaymaniyah, and Duhok that reflected the region's political economy. This study conducts governorate-level comparative analysis with spatial econometrics to identify core-periphery patterns and policy heterogeneity across the three governorates (Leezenberg, 2006; Bali, 2016).

Market functioning in the post-conflict institutional context was weakly measured, with limited evidence on transaction times, price dispersion and volatility, information asymmetries, and speculative behaviour. This study develops and estimates operational market-efficiency indicators, including listing-to-sale durations, hedonic price indices, volatility metrics, and speculative turnover using the broker survey and administrative records (Glaeser & Gyourko, 2002).

Cultural and institutional determinants of demand received limited examination; preferences for detached housing were noted, but their interaction with financing constraints, demographic change, and urbanisation pressures was rarely assessed. This study models and tests the interaction among cultural preferences, credit frictions, demographic shifts, and urbanisation, including the role of Sharia-compliant finance and policy design in shaping tenure and dwelling-type choices.

Many studies relied on single data sources and provided little triangulation. This study implements a convergent-parallel mixed-methods design that triangulates broker surveys, official statistics, geospatial data, and stakeholder interviews to cross-validate results and establish a consistent empirical baseline (Creswell & Plano Clark, 2018; Tashakkori & Teddlie, 2010).

1.3. Methodology

1.3.1. Research Approach

This study employs a convergent parallel mixed methods design to examine the key factors influencing housing access, affordability, and market outcomes within the KRI. This approach is particularly valuable for studying complex, multi-causal phenomena like the housing crisis, where a comprehensive understanding requires insights from both broad patterns and in-depth perspectives (Creswell & Plano Clark, 2018; Tashakkori & Teddlie, 2010).

The focus is on the governorates of Erbil, Sulaymaniyah, and Duhok, which represent diverse urban and rural contexts and distinct historical trajectories within the KRI (see Figure 1). These three were selected because they represent the KRI's largest urban centres and primary economic hubs, and their distinct political histories under KDP and PUK influence offer a critical comparative dimension for analysing governance and resource allocation. Halabja is excluded from the quantitative analysis due to its recent establishment as a governorate (2014), which results in a lack of comparable longitudinal data essential for robust time-series and regression analyses.

This approach integrates quantitative analysis of housing trends, investment patterns, and affordability indicators with qualitative insights from key stakeholders to provide a comprehensive understanding of housing dynamics in the region. This mixed-methods design is particularly well-suited to capture the complex interplay of economic volatility, political factors, social shifts, and institutional challenges that characterize the KRI's housing market, offering a more nuanced perspective than either quantitative or qualitative methods alone could provide by allowing for triangulation and corroboration of findings from different data sources.

The convergent parallel design allows for simultaneous data collection and analysis, enabling direct comparison and integration of quantitative and qualitative findings during the interpretation phase, thereby generating a holistic understanding that leverages the strengths of both approaches. A primary challenge of this design, however, lies in the potential for divergent or contradictory findings between the quantitative and qualitative strands, requiring careful analytical synthesis during interpretation.

Figure 1: Administrative Map of the Kurdistan Region of Iraq

Note: This map shows the administrative boundaries of the KRI, consisting of four governorates: Duhok, Erbil, Sulaymaniyah, and Halabja. The map illustrates the KRI's location relative to major cities (Mosul, Kirkuk, and Baghdad) and neighbouring countries (Turkey, Iran, and Syria). The inset offers a regional overview of the Middle East. This figure is for illustrative purposes only and does not include a cartographic scale or projection.
Source: (H. Mohammed et al., 2019)

1.3.2. Quantitative Method

A cross-sectional design evaluates contemporary market conditions, quantifies housing shortages, and examines relationships among investment patterns, affordability indicators, and macro-economic variables. Secondary data spanning 2006–2022 were compiled from the Ministry of Planning, Kurdistan Region Statistics Office (KRSO), Ministry of Finance and Economy, Board of Investment, UN-Habitat, and UNHCR. Variables include housing-development allocations, approved real-estate projects, population growth, cost-to-income ratios, and displacement figures.

To obtain insights on the real estate market, a survey of real-estate brokers was conducted between January and February 2024. A stratified sampling approach was used. The sampling frame compiled publicly available business directories and municipal listings where available, supplemented by field enumerator lists for Erbil, Sulaymaniyah, and Duhok, and was cross-checked against Board of Investment project registries. Within each governorate, two strata were defined, urban core and peri urban.

Brokers were randomly selected within strata, with up to three contact attempts. If a selected broker was unreachable or declined, the next randomly drawn broker within the same stratum was contacted. Cochran's formula, set at a 95% confidence level with a conservative assumed proportion $p = 0.50$, produced a target sample of 87 brokers; exactly 87 of 165 contacted brokers participated (response rate = 52.7%).

The survey captured price trends, transaction volumes, buyer profiles, and financing mechanisms. The stated 9% margin of error refers to estimates of proportions near the observed rates; for transparency, the margin of error for a proportion near 0.50 is 10.5% without finite-population correction and 7.3% with finite-population correction using $N = 165$. For means and medians, the study reports bootstrap confidence intervals and interquartile ranges, respectively.

This convergent parallel design, which incorporates stratified key-informant surveys, is consistent with best practice for mixed-methods market surveys in constrained-data settings, where stratified key-informant sampling is common and error is handled through transparent reporting and sensitivity checks (see Groves et al., 2009; Dillman et al., 2014; Creswell and Plano Clark, 2018; UN-Habitat, 2010). As a limitation, key-informant surveys describe market conditions rather than identify population-level causal effects; the study addresses this caveat by predefining strata, reporting finite population correction in error statements, and triangulating broker responses with administrative and census sources.

1.3.2.1. Qualitative Method

Verbal informed consent for participation and data use was obtained prior to each interview; interviews were audio recorded when participants agreed, otherwise detailed notes were taken. The interview guides explored definitions of affordable housing, programme objectives, governance capacity, political influences, regional disparities, and barriers to equitable distribution.

Transcripts in Kurdish (Sorani and Bahdini) and Arabic were translated into English and coded thematically in MAXQDA 2020 following Braun and Clarke's (2006) six-phase approach: familiarisation, initial coding, searching for themes, reviewing themes, defining and naming themes, and producing the report. Codes were grouped into categories including: beneficiaries (defined as intended or actual recipient groups by income band, employment status, displacement status, gender, and household size); eligibility (defined as formal and informal rules governing access, including income thresholds, documentation, residency, priority criteria, and verification practices); project characteristics (defined as delivery channel, tenure form, unit type and size, location and servicing, pricing and allocation method, and implementation timeline); and financial aspects (defined as subsidy instruments, loan availability and terms, required down payments, repayment risks, and the presence or absence of rental support). Appendix 9 lists interviewees and Appendix 10 provides full anonymised transcripts.

1.3.3. Data Analysis

Housing units are stratified into low-income (below 40% of the median price), middle-income (40%–150%), and high-income (above 150%) segments. Quantitative analysis in SPSS 26 and Microsoft Excel comprises descriptive statistics, Pearson correlations, multiple regressions, and chi-square and t-tests to assess demographic disparities. Outliers (observations below Q1 − 1.5×IQR or above Q3 + 1.5×IQR and impossible values such as non-positive prices or dates outside 2006–2022) were handled by reporting medians and interquartile ranges in descriptives, estimating regressions with robust standard errors, and running sensitivity checks that exclude and winsorise the top and bottom 1%; results remained substantively unchanged, and missing data were imputed using multiple imputation with chained equations conditioned on governorate, unit type, size, price, and interview wave; village-level price data, which were incomplete, were interpreted cautiously.

Qualitative coding generated an analytical matrix linking stakeholder narratives to quantitative variables. Integration proceeded through (a) triangulation of convergent/divergent findings, (b) joint displays juxtaposing numeric trends and thematic insights, and (c) an integration matrix that mapped qualitative themes, such as political intervention in project siting, onto quantitative evidence of regional investment bias. This step linked interview-based explanations to measured differences in allocations, production, and prices across the three governorates.

1.3.4. Ethical Considerations

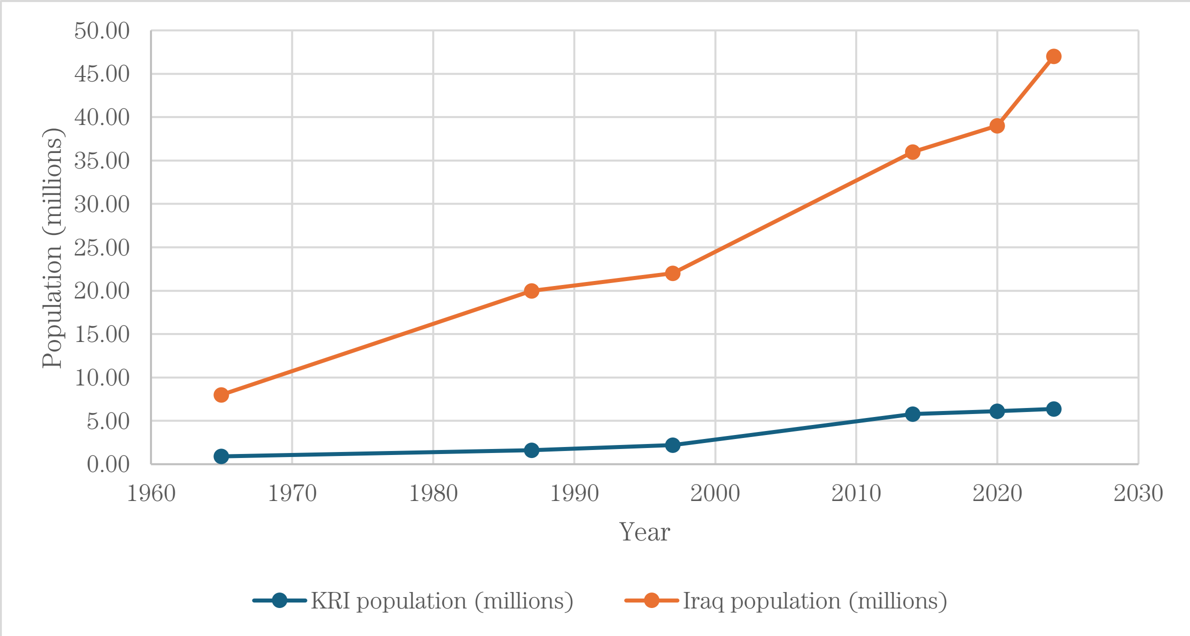
Given the political and economic sensitivity of housing policies in the KRI, ethical safeguards were strictly maintained throughout the study. Institutional approval was documented through a support and approval letter from the University of Duhok, where the author is a lecturer; no additional approvals from other authorities were sought. Informed consent was obtained for all interviews and surveys, and participants were fully informed about the study's purpose, their rights, including voluntary participation and the right to withdraw, and the intended use of the data. In accordance with cultural norms in the research context, verbal consent was obtained from interview participants and documented in field notes at the beginning of each interview. Although the interviews were conducted directly with the participants, their names were anonymized in the dissertation to protect their privacy, and interviewees are therefore identified by anonymized codes in quotations and attributions.

1.4. Stylized Facts

1.4.1. Population Growth and Urbanisation

Between 1965 and 2024, the KRI population expanded from approximately 900,000 to approximately 6.37 million, with an estimation margin of plus or minus 0.15 million. The region's share of Iraq's total population increased from 11.3% to 13.8%. Population estimates for 1965 to 1987 derive from official Iraqi censuses conducted by the Central Statistical Organisation of Iraq. The 1997 KRI figure represents an administrative estimate produced by the Kurdistan Regional Statistics Office, as the Iraqi national census was not conducted in KRI territory that year due to political circumstances.

Figure 2: Population Growth in KRI and Iraq (1965-2024)



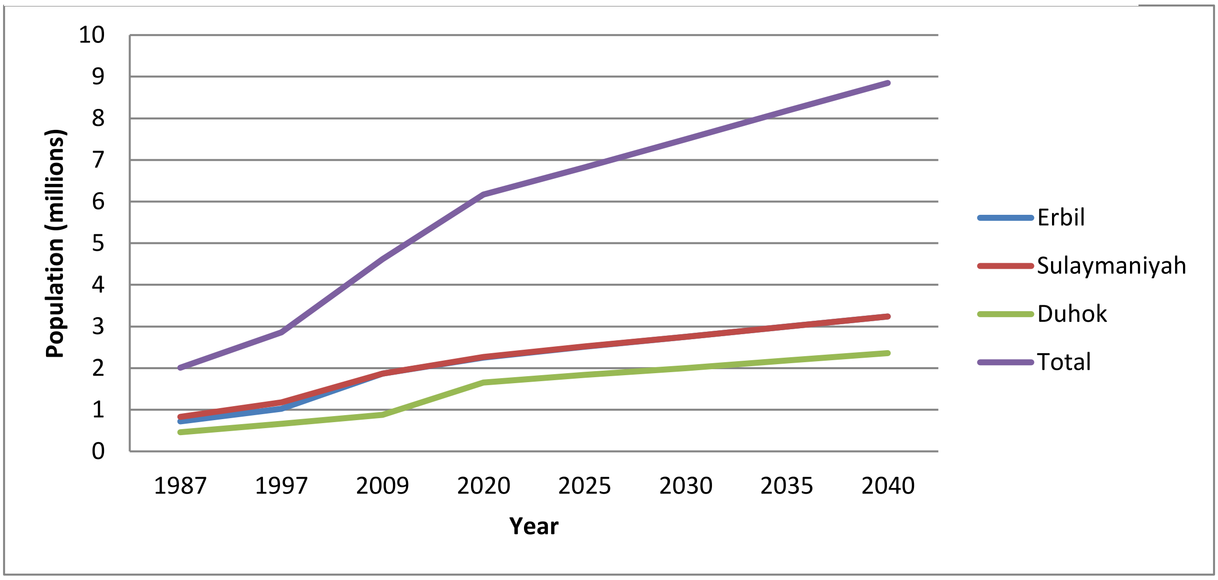
Note. Historical data (1965–1987) come from official censuses; the 1997 KRI figure is an estimate because no census was conducted in KRI that year. The 2014–2020 values are demographic model projections from KRSO (2014); the 2024 value is a forward projection.
Source. Central Statistical Organisation of Iraq (1965, 1987); Kurdistan Regional Statistics Office (1997 estimate); KRSO (2014) *Population Projections for KRI (2009–2020)* for 2014–2024; UN *World Population Prospects* 2019 for Iraq totals.

Demographic Projections and Methodology

Demographic projections for 2014 to 2020 follow KRSO's cohort component approach, with natural increase defined as births minus deaths. In KRSO's implementation, age specific fertility rates from the KRI Demographic Survey are applied, mortality is modelled using the United Nations General Life Table, and projections are generated in Spectrum, DemProj module. Assumptions include a decline in total fertility from 3.1 in 2020 to 2.5 by 2040 and rising life expectancy from 73.8 to 77.7 years for males and from 76.6 to 80.7 years for females. Migration is not included in the model. The 2024 population figure is a forward projection; publicly available documentation does not provide additional methodological detail for that single year estimate.

Governorate Level Population Development

Figure 3: Population Growth in KRI Governorates (1987–2040)



Note. Urban population estimates are derived from 2020 urbanisation rates—Erbil 83%, Sulaymaniyah 85%, Duhok 74%, and KRI total 81.6%—applied retroactively to historical data and forward to 2040 using population series from the 2021 KRSO–UNFPA *Population Analysis Report*.

Figure 3 plots Erbil, Sulaymaniyah, and Duhok from 1987 to 2040 together with the KRI total. The total rises from about two million to nearly nine million. Erbil and Sulaymaniyah account for most of the increase, while Duhok grows more gradually. The "Total" line is a population weighted aggregate rather than the visual sum of the three series.

Current Demographic Indicators, 2023

As of 2023, Sulaymaniyah has 2.27 million residents, Erbil has 2.25 million, and Duhok has 1.65 million, according to official estimates. The KRI supports an estimated 1.869 million households in 2023. For consistency across ratios and intensity metrics, the analysis uses the 2023 household estimate; preliminary 2024 census tabulations are not yet harmonized with this series and are therefore not used for cross sectional ratios in this chapter.

Table 1: Demographic Demand Indicators by Governorate, 2023

Governorate	Population (millions)	Average household size	Estimated households ('000)	Annual household formation rate
Erbil	2.25	3.2	approximately 703	approximately 19,684
Sulaymaniyah	2.27	3.1	approximately 732	approximately 20,496
Duhok	1.65	3.8	approximately 434	approximately 12,152
Total KRI	6.17	3.3 weighted	1,869	approximately 52,332

Notes. Household estimates are rounded to the nearest thousand. Annual formation rates are calculated by applying a 2.8% demographic growth rate to the existing household base. Household size differences reflect urbanisation and age structure differentials across governorates.
Sources. Kurdistan Region Statistics Office, 2023; Iraqi Census, 2024; Kurdistan Region Statistics Office and United Nations Population Fund, 2022.

Consistent with Table 1, the KRI supports an estimated 1.869 million households in 2023. Applying a 2.8% growth rate implies the addition of roughly 52,000 households per year.

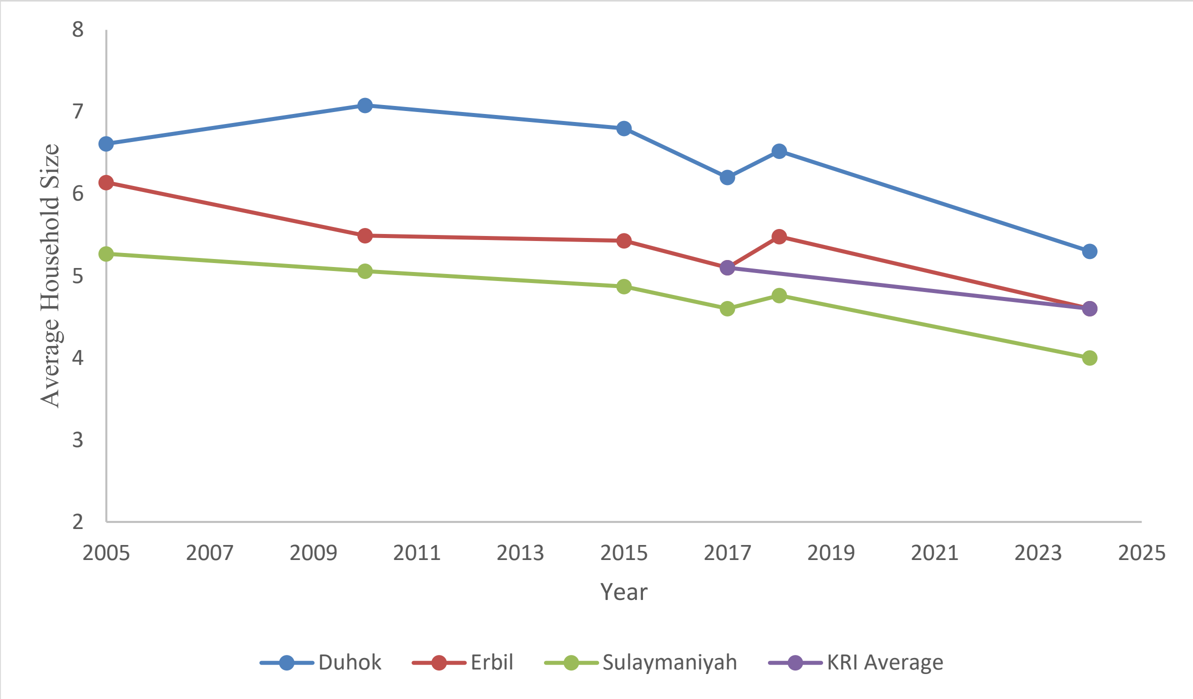
Urbanisation Trends

Urbanisation rises from approximately 60% in the 1980s to 84% by 2024. In 2020 the rates are 85% in Sulaymaniyah, 83% in Erbil, and 74% in Duhok, with an overall KRI rate of 81.6%. Urbanisation calculations are based on administrative boundaries that define urban areas. Criteria for delimitation are not documented in available sources. Urban population estimates apply 2020 urbanisation rates retroactively to historical data and forward to 2040 projections based on the 2021 KRSO and United Nations Population Fund Population Analysis Report. This retrospective procedure assumes a smooth path and may not capture short run reversals.

Household Size Dynamics

Regional statistics document a reduction in average household size from 5.85 persons in 2011 to 4.74 persons in 2024, a decrease of approximately 19%. Average household size varied by governorate between 2005 and 2024. In Duhok, the series rose between 2005 and 2010 and then declined through 2024. Erbil showed a steady decrease from 2005 to 2024. Sulaymaniyah also declined over the same period.

Figure 4: Average Household Size by Governorate (2003-2024)



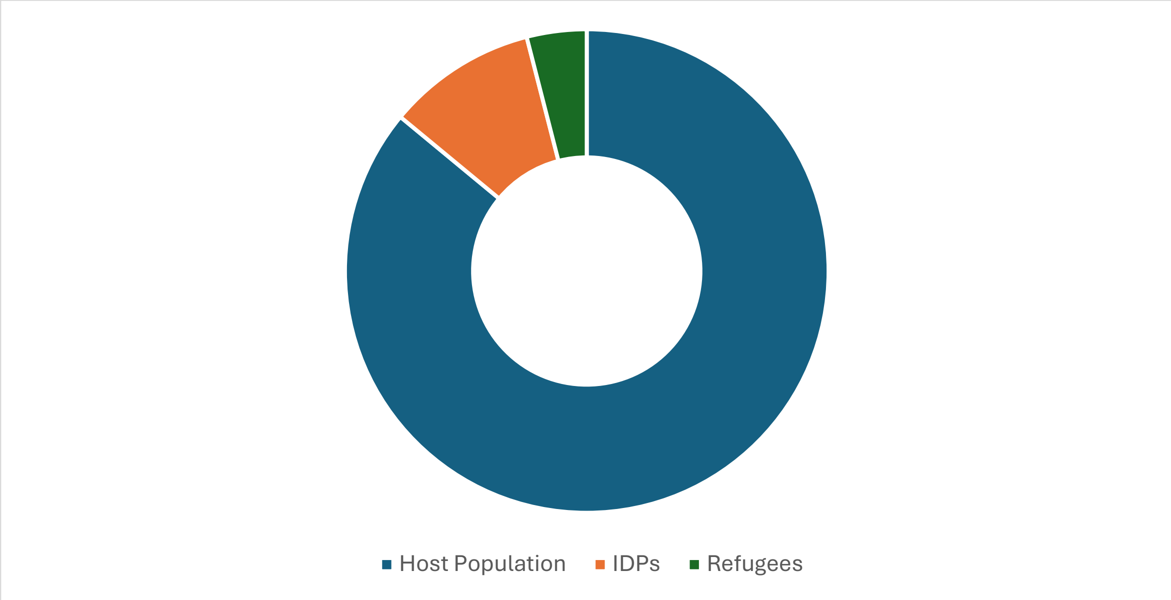
Note. This line graph presents average household size trends across the governorates of Duhok, Erbil, and Sulaymaniyah from 2005 to 2024, along with the computed regional average for the KRI in 2017 and 2024. Data for 2005, 2010, 2015, and 2018 are derived from the Global Data Lab (n.d.); the 2017 figures are sourced from the KRI Demographic Survey (KRSO UNFPA, 2018); and the 2024 estimates are based on the preliminary findings of the Iraq Population and Housing Census (2024–2025) (Central Statistical Organisation, 2024). The KRI average is calculated as the arithmetic mean of the three governorates and is unavailable for earlier years due to the lack of aggregated regional data.

1.4.2. Internal Displacement and Refugee Influx

Since 2003, the KRI experienced several displacement periods. The first major period occurred between 2006 and 2008 during sectarian violence in Iraq. In 2014 the emergence of ISIS triggered large-scale displacement from conflict areas, with displacement peaking in 2014 to 2015 in humanitarian reporting. From 2014 to December 2024, continuing political and security volatility has generated ongoing forced migration into and within the KRI.

As of December 2024, the KRI hosts 907,224 displaced individuals, including 644,480 internally displaced persons and 262,744 refugees registered with humanitarian agencies. Based on an estimated regional population of 6.37 million, internally displaced persons represent about 10.1% of the population and refugees about 4.1%. Together they account for about 14.2% of the KRI population.

Figure 5: KRI Population Composition (December 2024)



Note. Displacement periods refer to major waves of forced migration that affected the KRI housing system since 2003. Population figures are based on official registrations and demographic projections. Actual numbers may be higher due to unregistered or transient displaced populations.
Source. UNHCR Operational Data Portal, Iraq, December 2024 (refugees and registered IDPs); IOM Displacement Tracking Matrix, Iraq, December 2024 (IDPs); KRI population estimates follow the demographic projections used in Figure 2 of this chapter.

A significant share of internally displaced persons is located in Duhok governorate. The Displacement Tracking Matrix Master List Report 134 for December 2024 indicates the largest concentrations in Ninewa, Duhok, and Erbil, with top displacement districts including Sumel and Zakho in Duhok. As of December 2024, 81% of internally displaced persons reside in private settings, 11% reside in camps, and 8% reside in critical shelters. Earlier tracking in August 2023 reported approximately 1.14 million displaced individuals across multiple governorates; that stock count differs methodologically and temporally from the December 2024 registrations, so the figures are not strictly comparable.

UNHCR, UN Habitat, and the International Organisation for Migration coordinate emergency shelter and housing land property programmes. Within the KRI, the Ministry of Planning and the Ministry of Municipalities and Tourism oversee land allocation and urban development under Law No. 7 of 2008 on public investment in housing and infrastructure.

1.4.3. **Housing Investment Dynamics and Regional Disparities**

Cumulative Investment, 2006 to 2021

Where detailed public expenditure accounts are not available, the analysis uses the Kurdistan Region General Investment Board's registration records for housing developments as a proxy. Erbil recorded 11.10 billion United States dollars across 90 projects, which was 64.6% of the regional total. Sulaymaniyah recorded 3.46 billion across 57 projects, which was 20.2%. Duhok recorded 2.60 billion across 38 projects, which was 15.2%. Values reflect approved costs at registration and may not equal realized spending or completed delivery. Projects administered by the independent administrations are excluded from this cumulative series.

Table 2: Cumulative Housing Investment by Governorate, 2006 to 2021

Governorate	Projects	Investment (USD billions)	Regional share (%)
Erbil	90	11.10	64.6
Sulaymaniyah	57	3.46	20.2
Duhok	38	2.60	15.2
Total	185	17.16	100.0

Note. Investment values are nominal United States dollars at the time of registration and reflect approved costs. They do not represent realized expenditure or completion. Records exclude projects administered by Halabja, Raparin, Garmyan, Soran, and Zakho independent administrations to avoid double counting.
Source. KRI General Investment Board administrative records, 2023.

Recent Licensing Activity, 2019 to 2023

Licensing indicates administrative approval to proceed and does not guarantee construction start or completion.

Table 3: Licensed Housing Projects by Governorate, 2019 to 2023

Governorate	Licensed projects	Regional share (%)
Erbil	124	45.3
Sulaymaniyah	73	26.6
Duhok	51	18.6
Other [a]	26	9.5
Total KRI	274	100.0

Note. [a] “Other” aggregates Halabja, Raparin, Garmyan, Soran, and Zakho independent administrations. Projects administered by the Zakho independent administration are counted under “Other” and not under Duhok. Percentages are based on all licensed projects. Rounding may cause small differences from one hundred.
Source. KRG licensing records, 2023.

Comparative Investment Analysis

To compare exposure relative to residents, cumulative investment and project counts are scaled by households and population. Household estimates apply average household size to population. Because cumulative investment is from 2006 to 2021 and households are from 2023, these ratios are comparative indicators rather than fiscal accounts.

Table 4: Investment Analysis by Household and Population Metrics

Governorate	Population, 2023	Estimated households ('000)	Investment capital, 2006 to 2021 (USD billions)	Investment per household (USD)	Projects per one hundred thousand households, 2019 to 2023
Erbil	2.25 M	703	11.10	15,789	17.6
Sulaymaniyah	2.27 M	732	3.46	4,727	10.0
Duhok	1.65 M	434	2.60	5,991	11.7
KRI total	6.17 M	1,869	17.16	9,181	14.7

Note. Population and households: M. Osman, 2021; Central Statistical Organisation of Iraq, 2024. Households are estimated by applying average household size to population; rounding to the nearest thousand may cause small aggregation differences. Investment capital is nominal at registration, 2006 to 2021, from KRI General Investment Board, 2023. Projects are from KRG licensing records, 2019 to 2023. Ratios scale cumulative 2006 to 2021 investment by 2023 households and are provided for comparative purposes only due to the time mismatch.

1.4.4. Housing Tenure and Ownership Structure

Housing ownership data for 2018 come from the KRI Demographic Survey based on a stratified random sample of 4,500 households. Family-owned housing constituted 77.5% in Duhok, 73.2% in Erbil, and 75.3% in Sulaymaniyah. Updated estimates for 2024 from the Iraq Household Socio Economic Survey III report family-owned housing at 72.2% in Duhok, 70.0% in Erbil, and 72.2% in Sulaymaniyah. The 2024 series is partial and reports only family-owned housing; other tenure categories are not included. Methodological differences between the two surveys preclude direct temporal comparison.

Table 5: Housing Ownership Status by Governorate, 2018 to 2024

Governorate	Family-owned housing (%) 2018	Privately owned dwellings (%) 2018	Private rentals (%) 2018	Family-owned housing (%) 2024[a]	Population weight 2018 (% of KRI)	Population weight 2024 (% of KRI)
Duhok	77.5	14.7	14.7	72.2	20.7	19.3
Erbil	73.2	21.4	21.4	70.0	26.7	25.6
Sulaymaniyah	75.3	13.1	13.1	72.2	27.7	26.6
KRI total weighted	75.1	16.5	16.5	71.4	—	—

Note. [a]The 2024 data are partial and include only estimates for family-owned housing. Methodological differences between 2018 and 2024 preclude direct comparison.
Source. Kurdistan Region of Iraq Demographic Survey, KRSO and United Nations Population Fund, 2018; Iraq Household Socio Economic Survey III, 2023 to 2024.

1.4.5. Economic Factors and Housing Market Dynamics

Public revenue in the KRI depends predominantly on hydrocarbon receipts; the exact share varies with oil prices and production volumes. Down cycles in global benchmark oil prices in 2014 to 2016 and in 2020 coincided with delays in capital projects and pauses in subsidized housing recorded in administrative reporting, while partial recoveries in 2022 and 2023 eased those constraints. There is no publicly documented rules-based stabilization mechanism at the regional level. In practice, budgets prioritised salaries and operating expenses in down cycles, which reduced allocations available for housing investment.

Administrative records for Erbil indicate more than 52,000 housing units under active construction in the most recent reporting period, with approximately 27,000 units scheduled for market delivery during 2024 based on developer reporting to municipal authorities. Construction status verification procedures and completion tracking are not documented in available sources.

Table 6: Displacement Pressure and Affordable Housing Supply

Indicator	Quantity	Geographic concentration	Temporal pattern
Displacement pressure	approximately 907,224[a]	Mainly across Duhok, Erbil, Sulaymaniyah	Sustained pressure
Subsidized housing units completed	approximately 19,800	Region wide distribution	2005 to 2011
Post 2014 subsidized additions	Negligible	Minimal regional coverage	2014 to present

Note. [a]The displacement figure reflects December 2024 registrations. Housing data are based on Ministry of Construction and Housing administrative records.
Source. International Organisation for Migration, 2024; Ministry of Construction and Housing, 2022.

Table 7: Rent to Earnings Ratios by Governorate, 2021

Governorate	Average apartment rent (USD per month)	Mean employee earnings (USD per month)	Rent to earnings ratio (%)
Erbil	450[a]	approximately 467	96.4
Duhok	135[b]	approximately 353	38.2

Note. [a]Erbil refers to a one hundred and fifty square metre unit. [b]Duhok is derived from a reported per square metre rate applied to a one hundred and twenty square metre dwelling. Ratios assume a single earner household and do not capture intra household income variation or in-kind employer benefits. Because rents refer to different unit sizes and quality, the chapter reports these as indicative ratios. The Kurdistan Region Statistics Office rental subindex records month on month rent increases of 3.2% in June 2021 and 3.5% in July 2021 based on Consumer Price Index bulletins for the housing and rent component.

Table 8: Household Expenditure Income Analysis by Governorate, 2023 to 2024

Governorate	Average monthly income (IQD ’000 per person)	Average monthly expenditure (IQD ’000 per person)	Expenditure to income ratio (%)	Poverty rate (%)
Duhok	176.8	266.4	151	14.8
Sulaymaniyah	259.3	300.0	116	7.9
Erbil	266.6	323.7	121	5.9
Kurdistan Region	247.9	302.2	122	8.6

Note. Data from IHSES III show expenditures that exceed reported income across all three governorates. This pattern is plausible in settings with substantial informal activity and may reflect under reporting of income, remittances and private transfers recorded as consumption, dissaving and asset sales, in kind support not captured as income, and timing differences between income receipt and expenditure.
Source. Iraq Household Socio Economic Survey III, 2023 to 2024. Observed gaps between prices and IHSES median incomes likely reflect informal credit, remittances, asset sales, or unreported income rather than a contradiction in affordability metrics.

1.4.6. Religious and Cultural Determinants in KRI Housing Markets

Survey data indicate that most Iraqi Kurds identify as Sunni Muslims, with the Shafiʿi school predominant (Pew Research Center, 2014). Religious minorities include Yazidis, Christians, and Kaka'is. The number of Christians in Iraq declined from pre 2003 estimates of 1.2 to 1.5 million to roughly 250,000 in 2023, a decrease of about 80% (EISMENA, 2023).

Islamic legal guidance shapes access to mortgage finance. Fatwa No. 179111 ruled that interest bearing mortgages are impermissible (Islamweb, 2012). Economic literature describes a dual system in which some households rely on interest free or informal arrangements and others use conventional credit (Islahi, 2008). These norms interact with cultural preferences for detached housing and with the financial patterns noted above, shaping tenure choices and slowing the diffusion of apartment living despite urbanisation pressures.

1.5. Data Analysis and Key Findings

This section presents the results of a mixed-methods investigation into the multifaceted factors shaping the housing landscape in the KRI. Using a convergent parallel design, it integrates quantitative data from a January–February 2024 survey of 87 real-estate brokers in Duhok, Erbil, and Sulaymaniyah with qualitative insights from 30 semi-structured interviews conducted June–October 2022. The analysis is further contextualised by secondary data from KRSO, relevant KRG ministries, NGOs, IHSES II (2012), IHSES III 2023–2024, and preliminary indicators from the 2024 Iraqi census. Quantitative evidence identifies market levels and regional variation, while qualitative material offers contextual insight into stakeholder perceptions and mechanisms. The combined analysis enables triangulation, clarification of statistical patterns, and interpretation through institutional and structural lenses. Unless otherwise noted, analytical comparisons in Chapters 2–4 use KRSO mid-2011 population as the denominator for 2008–2014 proportionality tests; the Housing Fund snapshot table uses mid-2014 to align with the 15 July 2014 export.

1.5.1. Market Overview: Ownership Patterns, Demand Dynamics, and Affordability Pressures

Cross-governorate price analysis shows spatial stratification. Using standardized reference units, the middle-income price point is USD 101,000 in Erbil, USD 103,000 in Sulaymaniyah, and USD 78,000 in Duhok (unit sizes vary by locality). Using IHSES median monthly incomes, the price-to-income ratios for low-income units are 23.1× in Erbil, 23.1× in Sulaymaniyah, and 21.5× in Duhok, which exceed common affordability bands (about 3.0–5.0). Using broker-reported household incomes for active buyers, the ratios are 4.4×, 4.5×, and 4.1×, respectively. The divergence is expected: IHSES medians represent the broader population, while broker incomes reflect higher-income market participants.

Patterns in broker data do not imply that Erbil is uniformly the most expensive market; Sulaymaniyah records the highest mean asking prices in several segments, Erbil typically ranks second, and Duhok remains the least expensive.

The price-to-income ratio (PIR) provides a concise affordability signal. Using IHSES-II (2012) median monthly per-capita income, the low-income price point corresponds to about 2,150% to 2,310% of annualized per-capita income in the three governorates, which far exceeds widely used affordability guidance that treats ownership as affordable near 300% of annual household income (KRSO & CSO, 2024; UN-Habitat, 2019c). Using broker-reported household incomes for active market participants, the same low-income price point corresponds to about 410% to 450% of annual household income, which still indicates significant affordability stress (KRSO & CSO, 2024). The discrepancy between IHSES-based per-capita and broker-based household PIRs likely reflects the unit of analysis and sample composition. Together, these patterns suggest that a large share of households is excluded from formal ownership at current price levels, while even active buyers face binding affordability constraints (KRSO & CSO, 2024; UN-Habitat, 2019c).

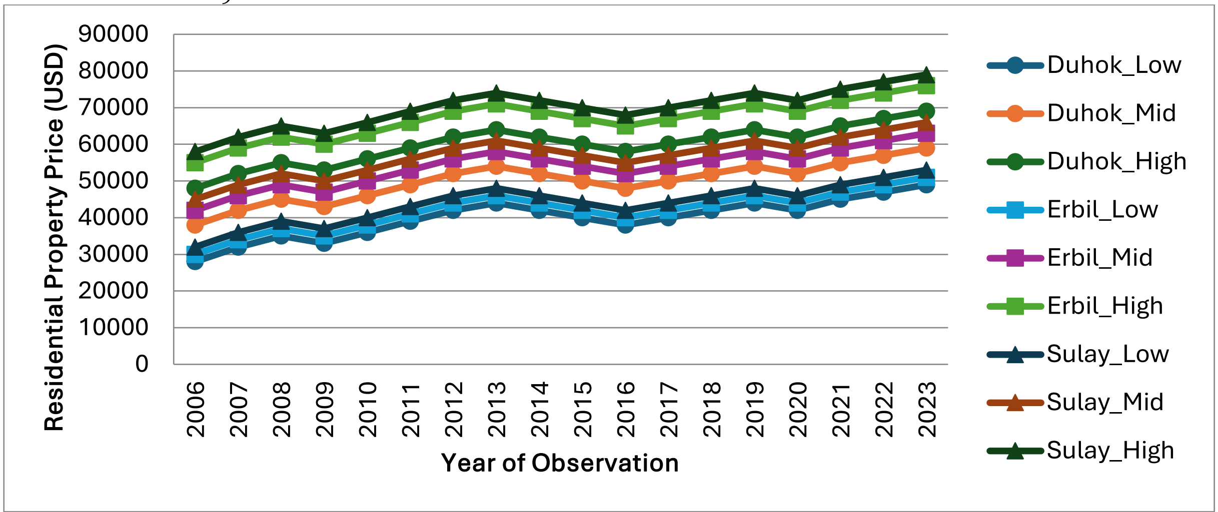
Table 9: Housing Prices and Affordability Metrics by Governorate

Governorate	Low-Income Housing (USD)[a]	Middle-Income Housing (USD)	High-Income Housing (USD)	Median Monthly Income (USD – IHSES III)	Price-to-Income Ratio (IHSES basis)	Price-to-Income Ratio (Broker-income basis) [b]
Erbil	69,000	101,000	160,000	249	23.1×	4.4×
Sulaymaniyah	64,000	103,000	149,000	231	23.1×	4.5×
Duhok	53,000	78,000	106,000	205	21.5×	4.1×

Note. Price-to-income ratios are calculated as *low-income housing price ÷ (monthly income × 12)*.
[a] *Low-income housing* denotes the 25th-percentile transaction price for a 100 m² apartment in each governorate (author's survey methodology).
[b] Broker surveys report median monthly household incomes of USD 1 300 in Erbil, USD 1 180 in Sulaymaniyah, and USD 1 070 in Duhok.
Sources. Rudaw Research Centre (2022); Author's Kurdistan Housing Market Survey (2006–2023); IHSES III Bulletin (2024).

Figure 6 illustrates the temporal development of these spatial disparities, demonstrating that current price hierarchies reflect persistent patterns rather than temporary market adjustments.

Figure 6: Longitudinal Analysis of Housing Price Trends in the Kurdistan Region (2006–2023)



Note. The chart plots nominal residential property prices for Duhok, Erbil, and Sulaymaniyah, disaggregated by income segment (low, middle, and high). Line styles and marker shapes follow the figure legend so the nine series remain visually separable. Two regularities are evident. First, income tier stratification persists across the period, with high-income units pricing above middle-income units and middle-income units pricing above low-income units. Second, spatial differentiation is stable, with Erbil generally at or near the top, Sulaymaniyah leading in some segments and years, and Duhok usually lower. Prices are not adjusted for inflation. For comparability over time, an index that rebases each series to a value of 100 in 2006 is provided in the appendix. A real-terms version that uses the Kurdistan Region Statistics Office consumer price index is also provided in the appendix together with the deflation method.
Source. Author's Kurdistan Housing Market Survey (2024). Eighty-seven real estate brokers (Erbil 34, Sulaymaniyah 28, Duhok 25) report reference-unit prices by segment.

The longitudinal analysis shows that spatial price hierarchies emerged during the post-2003 expansion and persisted through the 2008 global financial crisis, the 2014–2016 oil-price collapse, and the 2020 COVID-19 shock. One-way analyses of variance on broker-reported benchmarks confirm statistically significant price differences by governorate. For a standardized price index that averages six reference units, the difference is large, $F(2, 83) = 30.43$, $p < .001$, $\eta^2 = .42$; segment-specific models yield η^2 in the .11–.47 range (see Appendices). These estimates indicate that location explains a substantial share of price variation across the three governorates.

Patterns in the broker data do not imply that Erbil is uniformly the most expensive market. Rather, Sulaymaniyah records the highest mean asking prices in most benchmark segments, Erbil ranks second, and Duhok remains the least expensive. This distribution is consistent with documented concentration of private investment—Erbil captured 60.06% of 2007–2009 private projects versus 36.19% in Sulaymaniyah and 3.74% in Duhok (Aziz, 2017, p. 112)—and with “capital city bias,” where administrative centrality attracts infrastructure and private capital (Henderson, 2003). Ethnographic evidence on Erbil’s rapid transformation through office towers, malls, residential compounds, and luxury hotels corroborates these spatial dynamics (Kuruuzum, 2016).

Table 9 reports standardized prices and affordability metrics for 2023. Using IHSES median monthly incomes, the price-to-income ratios (PIRs) for low-income units are 23.1× in Erbil, 23.1× in Sulaymaniyah, and 21.5× in Duhok, which exceed commonly used affordability bands of 3.0–5.0 (Cox, 2024). Using broker-reported buyer incomes, PIRs fall to 4.4×, 4.5×, and 4.1×, respectively, yet remain in the moderately to severely unaffordable range. The divergence arises because IHSES medians represent the broader population, whereas broker reports reflect active market participants with higher incomes; it is therefore expected that PIRs differ by income source rather than indicating contradictory evidence.

The fact that Duhok exhibits both lower prices and lower incomes does not constitute a paradox. Housing theory anticipates co-movement of prices with local incomes, amenities, and supply constraints, with substantial cross-market dispersion when supply is inelastic (E. L. Glaeser & Gyourko, 2002). In Duhok, very low incomes keep PIRs elevated despite comparatively cheaper dwellings, which is arithmetically consistent with the ratios in Table 9.

Table 10: Household Economics and Affordability Pressures

Governorate	Per-Person Income (USD)	Per-Person Expenditure (USD)	Monthly Deficit (USD)	Deficit as % of Income
Erbil	205	249	44	21.4%
Sulaymaniyah	199	231	32	15.7%
Duhok	136	205	69	50.7%

Note. Values are converted from Iraqi dinars (IQD) at 1 USD = 1,300 IQD. Figures represent median monthly per-person income and expenditure from IHSES III (2023–2024). The monthly deficit is the difference between expenditure and income, and the final column expresses this as a percentage (%) of income. Results indicate widespread affordability pressure, with Duhok recording the largest gap, where the median individual spends about 50.7% more than they earn.
Source: Iraq Household Socio-Economic Survey III (I-HSES III), Kurdistan Regional Government Statistical Office & Central Statistical Organisation (2024).

In Duhok, the 50.7% expenditure-to-income gap indicates severe financial stress that extends beyond housing. Rather than inferring sub-national fiscal dynamics, this study interprets the gap as evidence of household coping via informal credit, remittances, asset sales, or unreported income, which IHSES-style surveys may not fully capture. This interpretation aligns with the broader affordability constraints documented in Section 1.1.5 using IHSES III and administrative sources.

These pressures also map onto Hirschman's exit–voice framework: in credit-constrained and high-transaction-cost environments, households face costly "exit" (moving) and therefore rely on "voice" (complaint, negotiation) or accept lower housing quality ("loyalty") (Hirschman, 1970, pp. 30–33).

Homeownership remains prevalent at about 72% (IHSES III, 2023–2024), and preliminary 2024 census tabulations indicate approximately 75.4% in Erbil, 72.2% in Sulaymaniyah, and 71% in Duhok. The remaining households comprise about 17.9% renting and about 8.6% living rent-free. Detached dwellings constitute the large majority of the stock, while multi-household buildings account for a minority share; these patterns are consistent with the urbanisation trajectory summarized in Section 1.1.1 and the tenure estimates reported in Section 1.1.4 (KRSO & CSO, 2024). High ownership does not preclude financial strain because owners still face rising costs for utilities, food, transportation, health, and education, which helps explain expenditure-income gaps even among mortgage-free households (KRSO & CSO, 2024).

Despite high ownership, market frictions persist. Based on the author's 2024 broker survey ($n = 87$; see Appendix Interviews and Appendix Survey Instrument), 57% of listings remained unsold for 3–6 months and 18% exceeded 6 months. A goodness-of-fit test against equal proportions yields χ^2 (2) ≈ 22.6, $p < .001$, indicating that prolonged listing times represent a systematic feature rather than random variation. For context, international industry snapshots often report shorter median listing times in more liquid markets, although definitions and measurement vary; therefore, comparisons are indicative rather than definitive (see discussion in Section 1.6, Limitations).

Two institutional constraints weakened market efficiency. First, borrowing costs were high: mortgage rates of roughly 8%–13% and down-payment ratios of about 25%–30% limited access to credit (CBI, 2023; World Bank, 2023a). Second, mainstream Islamic jurisprudence discourages interest-bearing loans, and Sharia-compliant alternatives remained thinly supplied, constraining take-up of formal mortgages (Islamweb, 2012; Islahi, 2008). In addition, interviewees reported that subsidized units authorized under Investment Law No. 4 of 2006 were sometimes resold at 30%–45% mark-ups, shifting supply toward middle-income buyers instead of the intended low-income beneficiaries (see Appendix Interviews; author's broker survey evidence, 2024). These practices diluted affordability impact at the lower end of the market.

The pattern is consistent with North's (1990) notion of institutional misalignment, whereby formal rules and enforcement do not sufficiently align with household capacities and preferences. Stakeholder interviews reinforce this view: one planning official noted that project allocation at times followed political allegiances rather than technical criteria (INT-13, personal communication, August 2022); one housing official described policy as "stuck between mandates," producing delays and mismatches (INT-11, personal communication, August 2022); and one municipal official reported site choices without adequate demand analysis, leading to vacancy risks and overruns (INT-14, personal communication, September 2022). To address these gaps, several interviewees advocated a unified Housing Board to coordinate governorates, the Ministry of

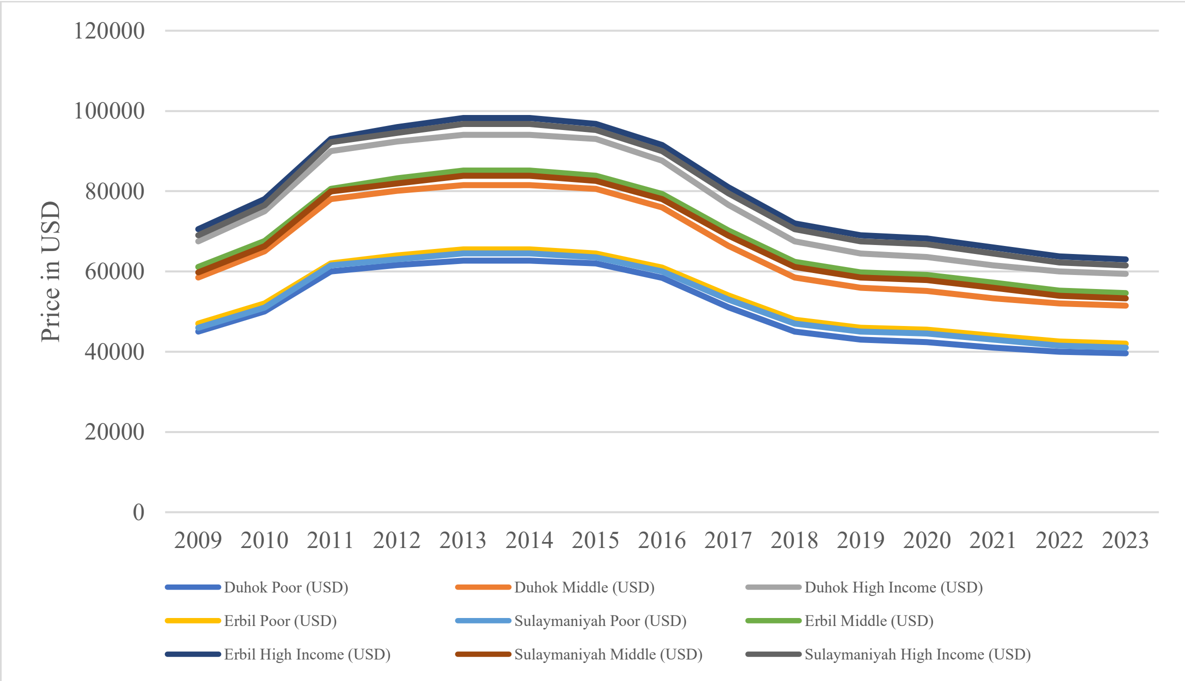
Construction and Housing, and the Board of Investment, paired with 20–25-year rent-to-own instruments (see Appendix 10).

1.5.2. Housing Market Segments: Apartment Market Evolution, Preference Shifts, and Transaction Dynamics

The apartment segment in the KRI exemplifies an institutional–cultural misalignment characteristic of post-conflict housing markets. While demographic pressure and urbanisation increased demand for higher-density housing among younger cohorts, consistent with urban transition arguments (Champion, 2001), deeply embedded cultural preferences for detached housing persisted. In housing career terms, Mulder (2006) describes a life-course sequence in which younger households begin in smaller, more affordable dwellings and move into larger homes as resources and family size grow; in the KRI, apartments functioned largely as pragmatic entry options rather than signalling a broad cultural shift. However, this transition was constrained by institutional rigidity. Legacy master-plan standards (for example, low-rise zoning and large minimum plot sizes), a state-centric approach to land and finance, and shallow mortgage markets limited the sector's adaptive capacity to demographic and market shifts.

Figure 6 in Section 1.5 summarizes composite "housing" prices across detached and apartment units. By contrast, Figure 7 focuses only on apartments, disaggregated by income tiers and governorate; this distinction resolves the apparent discrepancy with Figure 6. As shown in Figure 7, apartment prices peaked between 2013 and 2015 and then declined, coinciding with the 2014–2016 oil-price shock and the fiscal retrenchment discussed in Section 1.1.5.

Figure 7: Apartment Price Trends in the Kurdistan Region of Iraq (2006-2023)



Note. Figure 7 reports nominal apartment prices by income tier (low, middle, high) for Duhok, Erbil, and Sulaymaniyah from 2006 to 2023. Segments are defined consistently with Table 9(for example, the low-income tier uses the 25th-percentile price for a standard 100 m² apartment). The series reflect apartment transactions only; Figure 6 presents composite housing prices that include detached units. Data derive from the author's broker survey (n = 87; 34 Erbil, 28 Sulaymaniyah, 25 Duhok; see Appendix Survey Instrument and Appendix Interviews). Prices are nominal and are not adjusted for inflation.

Historically, apartment living carried stigma in Kurdish society, which interviewees described in terms that echo Bourdieu's (1986) discussion of cultural capital, with apartments viewed as less prestigious or as indicative of lower social status (INT-27 and INT-30, personal communications, September 2022). Although increasing land scarcity softened these perceptions at the margin, broker evidence summarized in the appendices indicates that roughly 70–75% of active buyers still preferred detached houses. At the same time, licensing data and pipeline announcements since 2019 (Section 1.1.3) show a rising share of apartment projects in the new-build mix, reflecting policy attempts to expand supply for younger households in the household-formation stage, approximately ages 25–34, rather than "youths".

Policy instruments reinforced this shift. Investment Law No. 4 (2006) provided tax holidays, allowed foreign participation, and offered preferential land pricing or access in designated projects, which encouraged vertical construction and large-scale apartment delivery. Policymakers articulated a social-stability rationale for this approach in interviews, namely that expanding low-cost entry housing could support household formation and reduce outward migration pressure (see Appendix 10).

The Hana City project illustrates this state-led model. Originally initiated with international support before 2003 and completed by the KRG in 2008, the project bundled unit price subsidies for buyers and land-access or regulatory concessions for developers. Interviewees reported sales prices near USD 9,000 on units with much higher build costs; these figures are based on stakeholder accounts and are not independently audited (Appendix Interviews). One developer interviewee characterised the central design tension succinctly: large, multi-generational households continued to prefer detached layouts, which limited the long-run suitability of standard apartments for many family structures ((INT-30, personal communication, September 18, 2022). In this framing, administrative "success" refers to completion and allocation rates above 70% reported by interviewees, not to long-term fit or occupancy stability; these claims are qualitative and unverified.

Three institutional constraints emerged repeatedly in interviews and secondary data:

Mainstream Islamic jurisprudence discourages interest-bearing loans, and Sharia-compliant mortgage alternatives remained thin in the KRI (Islamweb, 2012; see also Islahi, 2008). Bank-mediated housing finance was limited, and several interviewees noted that regional access to national housing loan initiatives was curtailed during Baghdad–Erbil fiscal disputes (CBI, 2022; see Appendix 10). This constrained uptake of formal mortgages and shifted purchasing to self-finance and informal lending.

Interviewed officials and brokers pointed to 2014-2016 as a turning point: budget cuts and suspended transfers reduced public investment and dampened private demand, consistent with the apartment price decline observed in Figure 7 and the oil-revenue volatility summarized in Section 1.1.5 (INT-14, personal communication, September 2022).

Speculative capture. Several interviewees described bulk purchases and subsequent resales of subsidized units at substantial markups, often re-targeting the middle of the market rather than low-income buyers. Precise magnitudes are not verifiable in administrative records, but the pattern aligns with survey and interview evidence in the Appendices.

Taken together, these dynamics indicate that the apartment push expanded nominal supply but did not fully meet its distributional goal. Units that were culturally mismatched and financed without broad mortgage access tended to gravitate toward higher-income or investment demand, while entry-level affordability gains dissipated through resale. This outcome is consistent with North's (1990) account of institutional misalignment: formal rules and delivery mechanisms did not align with household preferences, financing norms, and administrative capacity.

1.5.3. Market Uncertainty and Volatility

The housing market in the KRI is heterogeneous, with diverse segments that behaved differently over the cycle. Between 2019 and the first quarter of 2021, residential land prices across the KRI rose from USD 285 to USD 361 per m² (+26.7%), while apartment prices in gated compounds increased from USD 600 to USD 613 per m² (+2.1%). During the same period, the recorded housing stock reached 174,789 units (Rudaw Research Centre, 2021, pp. 6, 8). To ensure like-for-like comparisons, we also report year-over-year changes from official sources: in Sulaymaniyah, residential prices grew by 0.7% in 2020 and 1.4% in 2021, while land prices were broadly flat at 1.2% in both years (KRSO, 2025, pp. 17, 21). Given that consumer price inflation accelerated in 2021 following the late-2020 exchange-rate adjustment (CBI, 2022; KRSO, 2022a), the modest apartment increase of 2.1% likely implied a real-terms decline, whereas the stronger KRI-wide land gains masked local weakness captured in the governorate-level statistics. This resolves the apparent discrepancy by comparing same-period growth rates and situating them against inflation.

A concise macro backdrop helps explain the slowdown: oil-price volatility and the 2020 downturn reduced fiscal space; the December 2020 dinar devaluation raised tradables prices; CPI inflation picked up in 2021; and public-sector salary arrears tightened liquidity (CBI, 2022; IMF, 2024; see also interview synthesis in the Appendices). Broker responses in early 2024 explicitly linked demand softening to these shocks, noting that salary delays and exchange-rate pass-through reduced effective purchasing power.

Subsidy programmes intended to improve affordability did not consistently reach target groups. Multiple interviewees reported that politically connected buyers bulk-purchased subsidized units and resold them at 30%–45% mark-ups, re-targeting the middle of the market; administrative audits confirming magnitudes are not available.

Title insecurity further amplified uncertainty. Interviewed officials described parallel, only partially digitized registries, duplicate or inconsistent parcel identifiers, and lengthy, multi-agency verification steps that introduced settlement risk. As Feder and Feeny (1991) note, uncertain or costly title verification depresses market participation by adding unpredictability to transaction timing and enforceability.

The result was a fragmented and uneven market. In 2023–2024, more than 50% of surveyed brokers in Duhok and Sulaymaniyah reported noticeable price declines, compared with 21% in Erbil. Such volatility forced younger, first-time buyers to navigate simultaneously high price-to-income ratios and unstable local price paths, complicating timing and financing decisions.

1.5.4. Spatial Dimensions: Urban vs. Rural Markets

The KRI housing market displayed marked urban–rural disparities. For this study, “rural markets” are defined operationally as non-governorate capitals and surrounding settlements with populations under 20,000 (e.g., Amedi in Duhok and Ranya in Sulaymaniyah), while “urban markets” refer to governorate capitals and their contiguous built-up areas. Using this study’s 2024 broker survey, price dispersion was substantially higher in rural submarkets (coefficients of variation in several villages often exceeded 60%) and typically below 25% in city submarkets (Author’s Survey, 2024).

Illustratively, reported 200 m² village-centre house prices ranged from below USD 10,000 in rural parts of Chamchamal to above USD 40,000 in localities near Zakho in 2024 (Author’s Survey, 2024). This wide dispersion is consistent with economic-geography models in which “thin” markets (low volumes, sparse buyers) exhibit amplified price responses to modest demand shocks (Krugman, 1991). Higher non-response rates on price-sensitive items in rural interviews also suggested patchy statistical “legibility,” in line with J. Scott's (1998) argument that peripheral areas can remain partially invisible to formal monitoring systems, even when some data collection occurs. In such contexts, the cumulative disadvantages of peripherality echo Hirschman's (1958) observations on uneven development.

Centralised planning and political prioritisation appeared to reinforce these spatial gaps. According to INT-04 (personal communication, August 28, 2022), Provincial Development Programme funds were not consistently routed to rural districts, reflecting administrative capacity constraints. Several interviewees likewise described budgetary and project siting decisions as skewed toward the capital, concentrating infrastructure and services in Erbil at the expense of smaller districts (INT-14, September 7, 2022). In practice, administrative capacity concentration translated into systematic inequalities in public-goods provision between core urban centres and rural peripheries.

Regulatory design further compounded the divergence. Under Regulation No. 2-2016, permit issuance is contingent on an approved master plan. Many rural districts lacked the technical capacity and funding to prepare/maintain such plans, which in turn froze formal approvals and pushed construction into the informal channel—even where demand existed. Compliance burdens in rural areas—including longer travel distances to regulatory offices, limited local technical expertise, and utility shortfalls that slowed inspections—raised effective transaction costs relative to cities (Author's field interviews, 2022).

Finally, governance fragmentation intensified these disparities: the Ministry of Agriculture oversaw rural development prerogatives, the Ministry of Construction and Housing managed social-housing programmes, and municipalities shouldered land-use tasks with uneven capacity. Local planners and developers reported that feasibility work was often thin, and site selections could be politically driven rather than population-need based (INT-14, personal communication, September 7, 2022), further weakening rural project pipelines relative to urban ones.

1.5.5. Construction Sector Concentration and Regulation

The construction industry in the KRI operated within a political economy in which large business groups and party-linked networks influenced access to major contracts, land,

and finance, which raised entry barriers for independent developers and weakened competitive pressure on prices and delivery (Aziz, 2017; Leezenberg, 2006). After 2003, authorities promoted private investment and accelerated reconstruction and observed patterns of urban development indicated that actors with political connections are better able to navigate approvals and assemble large sites (Aziz, 2017; Kuruuzum, 2016).

A central pillar of the incentive framework is the Kurdistan Region Investment Law No. 4 of 2006. The law provided a 10-year exemption from non-custom taxes and duties and customs exemptions for machinery, equipment, and raw materials under specified conditions, and it authorized the Board of Investment to coordinate with ministries on site selection and to allocate state land by rent or long-term lease at encouraging prices for licensed projects (KRG, Law No. 4 of 2006, arts. 4–6; KRG Board of Investment, "Exemptions & Obligations"). In practice, scholarship on the Kurdistan Region's political economy reported that these incentives tended to favor scale, capital, and political relationships, reinforcing concentration among larger contractors and developers (Aziz, 2017; Kuruüzüm, 2018). The licensing pathway is multi-step and document intensive: preliminary evaluation required project documentation, an economic feasibility study, and an environmental impact assessment; after land allocation, a topographical survey and boundary registration were required, and the Board sought opinions from concerned entities before issuing a license (KRG Board of Investment, Investment Guide 2021, pp. 15; KRG, Law No. 4 of 2006, art. 16). These requirements raised fixed costs for smaller firms and could delay project starts.

Macroeconomic shocks repeatedly exposed these structural vulnerabilities. During the 2014–2016 oil-price collapse, the KRI experienced a severe fiscal crunch that stalled public works and private schemes dependent on government payments or oil-linked demand, while poverty in host communities rose sharply and construction pipelines thinned (World Bank, 2016). Property-rights and documentation risks further elevate transaction costs. Assessments of housing, land, and property in Iraq point to gaps in title documentation, overlapping claims, and limited digitization, all of which complicate due diligence for lenders and developers and lengthened closing times, especially in displacement-affected areas (UN-Habitat, 2015b). These frictions are consistent with the broader development literature showing that insecure property rights depress investment and market participation (Feder & Feeny, 1991).

Taken together, a concentrated contractor landscape, incentive rules that advantaged scale and connections, procedural licensing burdens, oil-linked fiscal volatility, and title-documentation weaknesses help explain why bursts of construction activity did not consistently translate into broad-based, affordable supply across governorates (Aziz, 2017; World Bank, 2016)

1.5.6. Crosstabulation Analysis: Perceived Market Impact by Governorate

A broker survey conducted in January–February 2024 (N = 87; Erbil n = 34, Sulaymaniyah n = 28, Duhok n = 25) revealed clear spatial variation in price levels and market conditions. As shown in Table 11, Erbil recorded the highest median asking price, the lowest production volatility, and the shortest mean time on market. Duhok recorded the lowest median price, the highest volatility, and the longest time on market, with Sulaymaniyah in between. These differences are consistent with a core–periphery gradient in which economic resilience concentrated in the regional capital.

Table 11: Housing Market Indicators by Governorate (2024)

Governorate	Median Price (USD) [a]	Production Volatilit (CV %) [b]	Avg. Transactions per Broker [c]	Mean Time on Market (months) [d]	Predominant Price Change[e]
Erbil	87,500	15.0	7	3.7	47.1% reporting a slight decrease
Sulaymaniyah	60,000	18.0	9	4.0	53.6% reporting a significant decrease
Duhok	40,000	22.0	7	4.9	50.0% reporting a significant decrease

Note. [a] Median price is the midpoint of the most commonly reported detached-unit price bracket in each governorate; unit sizes vary by locality. Values are nominal USD.
[b] Coefficient of variation (CV) = standard deviation ÷ mean of annual housing completions, calculated from 2006–2022 series; < 10% indicates low volatility, 10–18% moderate, > 18% high. [c] Mean time on market is a weighted average of categorical listing durations (< 1 month = 0.5; 1–2 months = 1.5; 3–6 months = 4.5; > 6 months = 9).
Source. Author's Kurdistan Housing Market Survey (2024); KRG housing-production statistics, 2006–2022.

To test whether price perceptions differ by governorate, a Pearson chi-square was run on a five-category crosstab of governorate by perceived 12-month price change (decreased significantly, decreased a little, remained constant, rose a little, rose significantly). The association is statistically significant, χ^2 (8, N = 87) = 21.37, $p < .01$, which means the observed differences are unlikely to be due to random sampling variation.

Table 12: Housing Price Changes in the Past Year (%)

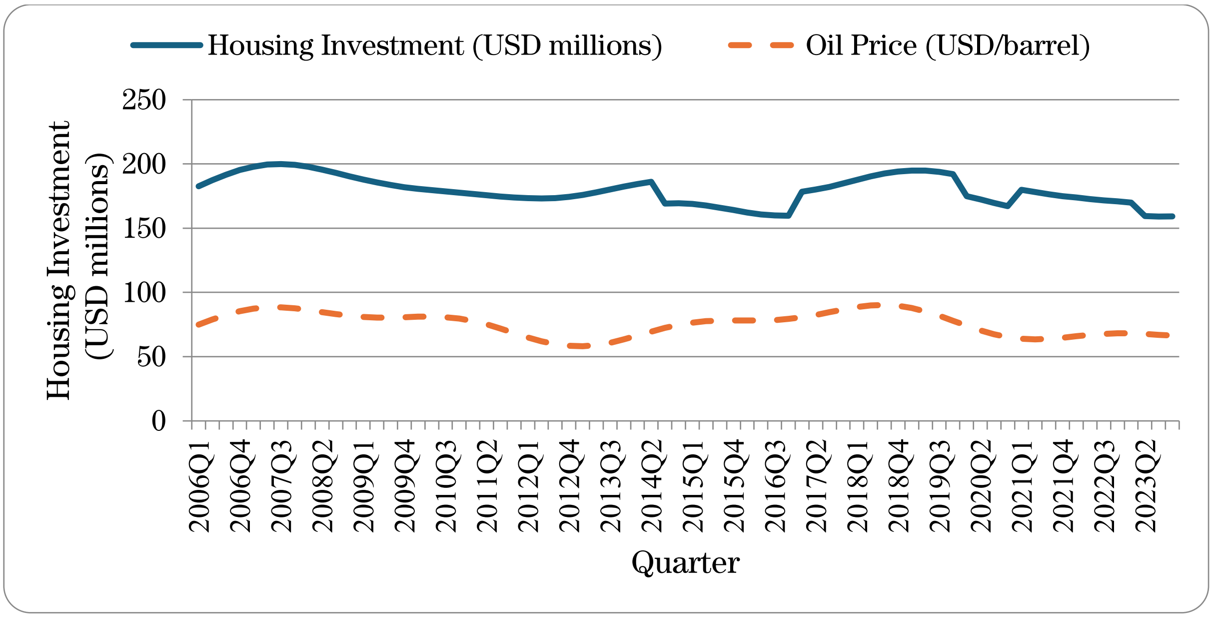
Governorate	Decreased significantly	Decreased a little	Remained constant	Rose a little	Rose significantly
Erbil	20.6	47.1	20.6	8.8	2.9
Sulaymaniyah	53.6	46.4	0.0	0.0	0.0
Duhok	50.0	29.2	16.7	4.2	0.0

Note: Data were collected from the 2024 regional housing market survey of 87 real estate brokers and company owners in Erbil, Duhok, and Sulaymaniyah. Percentages reflect professional assessments of housing price trends over the past 12 months. "Significant" changes refer to shifts estimated by respondents as greater than ±10 %. Percentages may not total 100 due to rounding or nonresponse. These results are based on respondents' perceptions of nominal price changes and are not adjusted for inflation.
Source: Author's survey (Kurdistan Housing Market Survey, 2024).

A Pearson chi-square test on the 3 × 5 contingency table confirms a statistically significant association between governorate and perceived price direction, χ^2(8, N = 87) = 21.37, $p < .01$. The corresponding effect size is Cramér's V = 0.35, which indicates a medium association. Substantively, a majority of brokers in Sulaymaniyah (53.6%) and Duhok (50.0%) reported significant declines, while only 20.6% of Erbil respondents did so, and 11.7% of Erbil respondents reported increases. These contrasts align with the indicator gradients in Table 11 and suggested steeper downturns outside the regional capital.

The crosstabulation captures perceived nominal changes rather than transaction-level deflated price indices. Results may be affected by recall bias, anchor effects from recent prominent transactions, and heterogeneous unit characteristics across locations. To mitigate these limitations, we pair the perception data with production-volatility measures from administrative series and, in the following subsection, introduce quarterly macro-fiscal evidence and regression estimates that quantify oil-linked spending effects on public housing investment.

Figure 8: Public Housing Investment and Oil Prices with Crisis Periods (2006Q1–2023Q4)



Note. Left axis: public housing investment (USD millions). Right axis: Brent crude oil (USD per barrel), lagged two quarters to reflect the revenue–budget–disbursement delay. Shaded bands denote the 2008–2009 global financial crisis, the 2014Q3–2016Q4 oil slump, and the 2020Q2–2020Q4 pandemic shock. Sample: N = 68 quarters after applying the two-quarter lag.

Sources. KRG Ministry of Finance (public housing outlays); World Bank Commodity Prices. Author's calculations.

Table 13: Oil Price Sensitivity of Public Housing Investment in the Kurdistan Region of Iraq (2006Q1–2023Q4)

Independent variables	Coefficient	Std. Error	t-statistic	p-value	95% CI
Brent crude oil price (log, lagged two quarters)	0.83 [a]	0.21	3.95	<0.001	[0.42, 1.24]
Δlog real GDP (current quarter)	0.45 [b]	0.18	2.50	0.016	[0.09, 0.81]
Construction cost index (log, current quarter)	−0.32	0.16	−2.00	0.050	[−0.64, 0.00]
Constant	2.14	1.33	1.61	0.113	[−0.48, 4.76]

Model statistics. N = 68 effective quarters (after 2-quarter lag and data availability); period = 2006Q1–2023Q4; R^2 = 0.67; adjusted R^2 = 0.64; F(3, 64) = 42.3, $p < 0.001$. Diagnostics: Durbin–Watson = 1.89; Breusch–Pagan $\chi^2(3)$ = 2.34, p = 0.126; Jarque–Bera $\chi^2(2)$ = 1.88, p = 0.391.

Notes. Dependent variable: log of quarterly public-housing investment (USD millions). Ordinary least squares with Newey–West standard errors; all regressors in logs unless indicated. Significance uses two-tailed tests with a strict 5% threshold ($p < 0.05$). Construction-cost coefficient is not marked significant at 5%. [a] $p < 0.01$. [b] $p < 0.05$.

Sources. KRG Ministry of Finance (investment outlays); World Bank Commodity Prices (Brent); official KRI national accounts and construction-cost series.

Controlling for GDP growth and construction costs, a 10% decline in Brent prices is associated with an 8.3% reduction in public-housing outlays two quarters later ($\beta = 0.83$, $p < .001$). Conversely, a 10% increase in oil prices is linked to a comparable rise in spending. This elasticity reflects the fiscal structure of the KRI, which relies heavily on oil rents and intergovernmental transfers (Aziz, 2017; Bali, 2016). The pattern is consistent with evidence for other resource-dependent economies that exhibit procyclical public investment (Francke et al., 2022; Frankel et al., 2013; Sachs & Warner, 2001). Administrative records also indicate that the 2014–2016 oil slump reduced housing allocations by roughly one third and that financing shortfalls in 2023 delayed the subsequent phase of the 2018 Affordable Housing Initiative (KRG-MoP & Bank, 2017), suggesting that social investment became the main adjustment margin during fiscal stress.

1.6. Caveats and Limitations

This study offers the first comprehensive mixed-methods analysis of the housing market in the KRI; however, several methodological and empirical limitations should be acknowledged.

First, data constraints necessitate interpretive caution. The purposive, voluntary broker sample (N = 87) may not fully capture the heterogeneity of all stakeholders. Potential self-selection bias cannot be ruled out, and self-reported perceptions may be susceptible to social desirability or recall biases (Dillman et al., 2014). Future studies should triangulate broker data with formal transaction records and representative household surveys to improve external validity.

Second, the cross-sectional research design precludes strong causal claims, establishing correlation rather than causation. Without a longitudinal panel, the lagged effects of macroeconomic volatility or policy changes cannot be fully assessed. While the time-series model provides an indication of oil price effects, it is fundamentally correlational. Future research could establish causality by employing fixed-effects estimation or difference-in-differences approaches that leverage panel data.

Third, the geographic scope constrains generalizability. While the study focuses on the three major governorates, it offers limited quantitative insight into smaller urban centers and the diversity of rural areas. Although Section 1.5 provides a qualitative overview of the urban-rural divide, the broker survey's sampling frame is predominantly urban, meaning the quantitative analysis may not fully capture the distinct dynamics of rural markets, where informal settlements and land tenure systems diverge significantly. Moreover, the present analysis is more supply focused. While this emphasis on supply-side issues like sectoral concentration and land allocation aligns with influential research on regulatory barriers (Glaeser & Gyourko, 2002), a more complete picture of the demand side—including credit availability and household income volatility—remains underexplored. Incorporating micro-level household data could address this empirical blind spot.

Finally, the study does not model the dynamics of informal settlements, which house a substantial share of the KRI's low-income urban residents (UN-Habitat, 2015b). Future work should investigate informal housing dynamics using mixed-methods designs that combine geospatial mapping, community-level interviews, and regulatory analysis.

1.7. Conclusions

This mixed-methods study finds that housing affordability and availability in the KRI are shaped by interlocking demographic, institutional, and macro-fiscal forces that played out unevenly across Erbil, Sulaymaniyah, and Duhok. The stylized facts show rapid population growth from roughly 0.9 million in 1965 to about 6.37 million in 2024, rising urbanisation to roughly the mid-80% range, and a sustained decline in average household size (KRSO & CSO, 2024; KRSO UNFPA, 2018). These shifts increased housing demand while altering the composition of that demand toward smaller, more urban households. At the same time, the ownership structure remains dominated by family-owned housing near the low- to mid-70% range, with private renting in the high-teens, a configuration that helps explain why many households face cash-flow pressure even without mortgages when consumer prices and utilities rise (KRSO & CSO, 2024).

Displacement is a large and persistent feature of the regional housing system. By December 2024, the KRI hosts roughly 907,000 displaced persons, including about 644,000 internally displaced people and about 263,000 refugees, with spatial concentrations in Duhok and Erbil (IOM, 2024; UNHCR, 2024). The broker survey and crosstabulation results indicated steeper nominal price declines and longer listing durations reported in Sulaymaniyah and Duhok compared with Erbil, consistent with thinner local markets and slower absorption where displacement and lower incomes coincided (Tables 11–12). These patterns parallel international evidence that demands shocks interact with institutional constraints to shape local housing outcomes (Hilber & Schöni, 2022).

Investment patterns reinforced the spatial hierarchy. Administrative records and prior research showed a concentration of registered housing investment and politically mediated project allocation in and around the capital, which already benefited from administrative centrality and infrastructure (KRG-MoP & Bank, 2017). The apartment segment expanded under Investment Law No. 4 of 2006, yet cultural preferences for detached housing remained strong and some subsidized supply was captured and resold at mark-ups, shifting benefits away from low-income target groups (Kuruüzüm, 2016; 2018; Hilber et al., 2022). Together with limited formal mortgage access, this helps explain why price-to-income ratios benchmarked to official incomes fell in the “severely unaffordable” range, while even broker-reported buyer incomes implied ratios that remained high by international standards (KRSO & CSO, 2024).

Credit market frictions and religious norms interacted with these supply patterns. Conventional mortgage borrowing carried high effective rates and down-payment requirements, and Islamic legal guidance discourages interest-bearing loans, while Sharia-compliant products remained thinly supplied (CBI, 2022; Islamweb, 2012). As a result, many transactions depended on savings, remittances, and informal finance, which constrained effective demand especially outside Erbil and lengthened time on market. The broker evidence of extended listing periods, together with reported price reductions in peripheral governorates, is consistent with these finance and allocation frictions.

The macro-fiscal channel is central. The time-series analysis linked public housing outlays to oil revenue dynamics, with a roughly unit-elastic response to Brent price changes at a two-quarter lag after controlling for output and construction costs. A 10% decline in Brent prices was associated with an 8.3% reduction in public-housing investment, which helps explain the sharp slowdowns around 2014–2016 and the funding delays noted again in 2023 (KRG-MoP & Bank, 2017). This procyclical pattern mirrors wider evidence on resource-dependent economies and underlines the exposure of the

KRI housing program to external commodity cycles (Frankel et al., 2013; Sachs & Warner, 2001; Van Der Ploeg, 2011).

Taken together, the evidence across the chapter points to a coherent structure. Demographic pressure and urbanisation raised baseline demand; displacement reshaped local pressures and interacted with thin markets; investment and allocation practices concentrated advantages in the capital; religious and financial constraints limited the reach of formal credit; and oil revenue volatility amplified the cycle of public housing investment. The result was a persistent spatial hierarchy in which Erbil exhibited higher prices and faster absorption, Sulaymaniyah sat in the middle, and Duhok recorded lower prices and longer marketing times. Aligning land release, project selection, and finance instruments with these structural features—while reducing sensitivity to oil cycles—emerges as the most direct route to narrowing affordability gaps and stabilizing delivery in the years ahead (Aziz, 2017).

CHAPTER 2

Analysis of the Affordable Housing Programme and Financing Options

Abstract

This chapter evaluates the KRG's affordable-housing programme from 2006 to 2022 using a convergent parallel mixed-methods design. Administrative data on projects authorised under Investment Law No. 4 (2006), Housing Law No. 7 (2008), and Housing Fund Law No. 16 (2011) were combined with 30 stakeholder interviews conducted in 2023. The analysis found that only 708 of 5,992 planned state-financed units (11.8%) were completed between 2011 and 2013, alongside allocations of approximately USD 590 million. Among completed units, data indicated that 50% were allocated to government employees, while unit costs rose by 60–80% over the same period. Housing Fund beneficiaries were regionally concentrated: Sulaymaniyah accounted for 48.6% (n = 10,649), Erbil for 38.5% (n = 8,441), and Duhok for 12.9% (n = 2,832) of the 21,922 assisted households between 2008 and 2014. Over the full study period, private investment of USD 16.5 billion produced an estimated 214,000 units, of which 65% were in Erbil, 19% in Sulaymaniyah, and 16% in Duhok. The programme's financing mix, combining budget-financed construction, subsidised credit through the Housing Fund, and private capital under Law No. 4, corresponded with growth in total supply and purchase access, with outcomes concentrated in Erbil and varying across fiscal cycles. The chapter reports these patterns descriptively; subsequent sections examine potential technical, administrative, and political mechanisms.

2.1. Introduction

This chapter examines the implementation and outcomes of affordable housing policies and financing mechanisms in the KRI between 2006–2022. Building on Chapter 1's statutory and market context, this analysis anchors formal distributional tests to 2008–2014. Unless otherwise noted, formal goodness-of-fit tests used MoCH delivered units (N = 16,190) benchmarked to KRSO mid-2011 population; Investment Law No. 4 (2006) counts are registrations/licences and are reported descriptively rather than pooled with MoCH completions. Building on the statutory framework established in Chapter 1, this analysis evaluates three laws: Investment Law No. 4 (2006), Housing-Loan Law No. 7 (2008), and Social-Housing Law No. 16 (2011). The study employed a convergent parallel mixed-methods design integrating quantitative administrative data with qualitative insights from 30 stakeholder interviews with government officials, political figures, and sector experts. Interview transcripts were coded in MAXQDA with a 20% intercoder reliability check and consensus resolution. Spatial analysis compared outcomes across Erbil, Sulaymaniyah, and Duhok governorates to examine regional variation patterns. Counts under Investment Law No. 4 of 2006 refer to registrations/licences; licensing does not imply completion.

Post-conflict housing-policy implementation poses analytical challenges that require frameworks attentive to institutional fragmentation, resource volatility, and governance constraints. The KRI represents a critical case combining post-conflict reconstruction dynamics with an oil-dependent economic structure, creating conditions in which substantial resource availability can coexist with institutional fragility. Despite reported investment of 696 billion IQD (approximately USD 475 million) in housing programmes between 2006 and 2022, significant gaps remain in affordable-housing provision, particularly for low-income households and internally displaced populations (UN-Habitat, 2024).

The research question guiding this chapter is: What affordable-housing policies and financing mechanisms were implemented and available in the KRG from 2006 to 2022, how were they implemented, and what outcomes are observed? To address this question, the chapter analyses state-led construction under Housing Law No. 7, private development under Investment Law No. 4, and the Housing Fund loan programme, and compares their spatial and temporal patterns.

Key findings were grouped into three dimensions. First, analysis of state-led construction showed a completion rate of 11.8% relative to plan, with 708 of 5,992 planned units completed between 2011 and 2013, despite annual appropriations of approximately USD 590 million. Second, cost and targeting analysis indicated that unit costs rose by up to 80% between 2011 and 2013, and records showed 50% of completed units were allocated to government employees. Third, temporal analysis revealed boom-and-bust cycles that correlated with oil-price volatility.

Market-oriented mechanisms under Investment Law No. 4 produced approximately 214,000 housing units. A separate state financing instrument, the KRG Housing Fund, enabled eligible households to purchase 21,922 of these market-produced units between 2008 and 2014. By comparison, 708 units were delivered through direct state construction programmes over the key implementation period. However, these efforts also demonstrated systematic spatial concentration, with Erbil receiving 65% of investment, Sulaymaniyah receiving 19%, and Duhok receiving 16%.

This chapter situates the analysis within three strands of literature: (i) housing implementation studies that link delivery outcomes to sequential administrative bottlenecks and coordination capacity (for example, Brenner and Theodore 2002; Miraftab 2004), (ii) housing finance in settings with low financial depth where governments employ administrative substitutes such as subsidised credit and payroll-recoverable advances (for example, UN-Habitat 2010), and (iii) political economy of resource dependence that relates fiscal volatility to temporal and spatial allocation patterns (for example, Ross 2012). This framing guides the interpretation of the descriptive findings presented below.

This chapter proceeds through six sections: Section 2.2 establishes the theoretical framework, Section 2.3 presents the methodology, Section 2.4 provides stylised facts, Section 2.5 analyses data and key findings, Section 2.6 discusses limitations, and Section 2.7 concludes with implications for policy and future research.

2.2. Literature Review

This literature review examines theoretical frameworks and empirical evidence for analysing affordable housing policies and financing mechanisms in post-conflict, resource-dependent contexts, with particular focus on the KRI. The review synthesizes key theoretical perspectives to develop an analytical framework for understanding implementation gaps, financing limitations, and political-market dynamics that shape housing policy outcomes in complex governance environments.

2.2.1. Conceptual Foundations

2.2.1.1. Defining Housing Affordability in Post-Conflict Contexts

Housing affordability is a multifaceted concept that extends beyond simply comparing housing costs to income. It encompasses a range of factors, including the availability of secure tenure, access to basic services, and proximity to employment and social opportunities (Stone, 2006b; UN-Habitat, 2019a, pp. 2–3). The most widely used benchmark for affordability is the 30% threshold, whereby households spending more than 30% of their income on housing are considered "cost-burdened" (UN-Habitat, 2019a, p. 4). However, this threshold has limitations and may not be universally applicable, particularly in contexts with high levels of poverty or income inequality. Large shares of low-income urban households either spend more than 30% of income on housing or live in inadequate or informal conditions; UN-Habitat reports more than 1 billion people reside in slums or informal settlements, and McKinsey Global Institute estimates about 330 million urban households are either financially stretched at the 30% threshold or in substandard housing (Angel, 2000; McKinsey Global Institute, 2014; UN-Habitat, 2019c).

Post-conflict contexts present additional complexities that render universal affordability metrics problematic. Informal economies contest property rights, and political mediation of access creates what scholars term "definitional displacement", meaning a mismatch between formal affordability metrics and the de facto channels through which households secure shelter, including camp-based accommodation, host-family arrangements, employer-provided quarters, and politically mediated allocations, where standard affordability measures fail to capture actual housing access mechanisms

(Barakat and Zyck, 2011). These contexts necessitate analytical frameworks that account for non-market allocation processes and institutional fragmentation affecting housing provision.

Contemporary scholarship increasingly recognizes housing affordability as a multidimensional construct requiring context-specific measurement approaches. Hulchanski (2005) argues for expanded affordability frameworks that incorporate transportation costs, neighbourhood quality, and social infrastructure access. Subsequent work extends this approach with residual-income metrics and location-efficiency measures (Haffner & Heylen, 2011; Stone, 2006), and recent syntheses emphasise multidimensional, context-specific indicators for fragile and conflict-affected settings (UN-Habitat, 2019b, 2020; World Bank, 2017b). In post-conflict settings, this expanded definition becomes essential as housing provision intertwines with broader reconstruction and peacebuilding objectives.

2.2.1.2. Housing Need versus Housing Demand: Analytical Distinction

The theoretical distinction between housing need, defined as minimum normative standards for adequate housing, and housing demand, defined as households' preferences constrained by income, provides a crucial analytical framework for understanding policy intervention in contexts where market failures and political access barriers decouple these concepts (Bramley et al., 2010; Fordham et al., 2019; Makinde, 2014).

Bramley et al. (2010) establish that housing need constitutes an objective assessment of adequacy based on physical standards, overcrowding measures, and affordability thresholds, while housing demand reflects subjective preferences mediated through market mechanisms. Institutional disruptions such as large-scale displacement, loss of documentation, weakened land administration, and credit-market failures can foster systematic divergence between normative housing requirements and expressed market demand.

The KRI exemplifies state-led intervention designed to address this challenge through formal legal and administrative structures. Regional parliamentary legislation acknowledges a systemic "housing crisis" affecting low-income citizens and establishes housing provision as a fundamental right rather than market commodity (Kurdistan

Parliament - Iraq, 2008, 2011). This legislative framework operationalizes Bramley et al.'s normative definition of need through explicitly ruling out property owners or past participants of government housing programme who effectively are able to fulfil their housing needs already.

2.2.1.3. The Social and Economic Impacts of Housing Affordability

Housing affordability generates extensive social and economic consequences that extend beyond individual household welfare to encompass broader community and national development outcomes. Inadequate affordable housing access creates overcrowding, residential instability, and negative health outcomes, with disproportionate impacts on low-income and marginalized populations (Howden-Chapman et al., 2023). Newman & Holupka (2015) demonstrate that housing cost burden correlates with reduced expenditure on healthcare, education, and nutrition contributing to intergenerational poverty transmission mechanisms.

The economic mobility literature establishes housing affordability as a fundamental determinant of opportunity access. Ariaee & Takalloo (2024) document how housing location affects educational attainment, employment access, and wealth accumulation, creating what Chetty et al. (2014) term "geography of opportunity" effects. Conversely, access to affordable, adequate, and secure housing demonstrates positive correlations with physical and mental well-being, educational achievement, economic productivity, and workforce stability (Ariaee & Takalloo, 2024).

Scholars argue that in post-conflict environments, public service delivery—including housing—serves dual functions: providing immediate welfare and demonstrating state capacity for reconstruction (Barakat & Zyck, 2011; Sinemillioglu, 2013). Moreover, perceived fairness in the distribution of public services, including housing, is essential for strengthening government legitimacy in post-conflict contexts. As Paris (2004) argues, inequitable patterns of reconstruction and state service delivery can undermine peace consolidation and erode public trust in emerging institutions.

2.2.2. Integrated Theoretical Framework

2.2.2.1. Housing Economics and Market Failure Analysis

Neoclassical economic theory provides a foundational analytical framework for housing markets by focusing on supply and demand dynamics while identifying market failures that compromise efficient outcomes. Information asymmetries, in which buyers and sellers possess unequal access to critical details about housing quality, pricing, or financing options, lead to inefficient resource allocation and pricing distortions(Akerlof, 1970). Externalities represent a second major source of market failure. Stiglitz (2000) notes that the impacts of housing conditions on neighbourhood quality and public health are typically not internalized by individual owners, resulting in socially suboptimal outcomes.

Housing markets exhibit particular susceptibility to speculative behaviour where prices become driven by anticipated future values rather than underlying economic fundamentals, contributing to affordability pressures and financial instability (Shiller, 2009). Case and Shiller (2003) demonstrate how speculative bubbles in housing markets can distort price signals, fuel macroeconomic volatility, and amplify financial risk. While their analysis does not explicitly address income inequality, the resulting price surges may disproportionately impact lower-income households by reducing access to homeownership.

In post-conflict settings, housing markets operate within incomplete and weak institutional environments. As North (1990) explains, markets in transitional or post-conflict settings operate within institutional environments shaped by historical constraints, where enforcement may depend on informal mechanisms, including violence. These settings often reflect path-dependent institutional arrangements, including limited and insecure property rights Institutional and political economy perspectives emphasise that markets are embedded within broader political settlements rather than autonomous arenas (Acemoglu and Robinson, 2012; Polanyi, 1944).

DiPasquale and Wheaton (1992) establish that functional housing markets depend on institutional foundations such as secure property rights, contract enforcement mechanisms, and developed financial systems. These prerequisites are often missing in post-conflict environments, where institutional weaknesses distort market signals and constrain investment. Khan (2010) links such constraints to prevailing political settlements and informal governance arrangements, reinforcing the institutional embeddedness highlighted above.

2.2.2.2. State Intervention Theory and Implementation Dynamics

Governments intervene through various mechanisms—including direct public housing provision, land-use regulation, targeted subsidies, and public-private partnerships—to address issues such as externalities, and unwanted distributional effects or market outcomes (Harloe, 1997; Scanlon et al., 2011).

Intervention rationales intensify in post-conflict contexts characterized by rapid urbanisation, large-scale displacement, and pronounced income inequality—conditions under which market mechanisms alone are insufficient to guarantee adequate housing access for vulnerable groups (Malpass and Murie, 1999; UN-Habitat, 2016). Barakat and Zyck (2011) contend that housing interventions in such contexts serve dual reconstruction functions: meeting urgent shelter needs and reinforcing perceptions of state capacity and legitimacy.

Public choice theory offers a critical lens on state intervention, challenging assumptions of benevolent governance by highlighting systemic risks such as rent-seeking behaviour, regulatory capture, and bureaucratic inefficiency (Krueger, 1974; Niskanen, 2017; Stigler, 1971). These governance challenges are amplified in resource-dependent political economies, where abundant natural resource revenues exacerbate principal-agent problems and generate perverse incentives for political elites (Robinson et al., 2006; Ross, 2012).

Resource-dependent contexts are particularly susceptible to a combination of market and government failure as volatile state revenue structures fundamentally shape political and economic behaviour (Khan, 2010; North et al., 2009). In such settings, patronage networks may serve not only as vehicles for rent-seeking but also as mechanisms of political stabilization, ensuring predictable resource flows and maintaining elite cohesion. North et al. (2009) conceptualize these dynamics as characteristic of "limited-access orders," institutional arrangements that preserve order through the controlled allocation of economic privileges.

2.2.2.3. Political Economy and Resource Dependence Dynamics

Political economy perspectives foreground power dynamics and competing interests in housing policy formulation and implementation(Aalbers, 2017). Multiple stakeholders including developers, financial institutions, and different population groups exert influence over policy outcomes, potentially resulting in policy capture where interventions disproportionately benefit politically connected or economically powerful actors at vulnerable populations' expense (Harvey, 2005).

Resource curse literature provides a comprehensive analytical framework for understanding governance challenges in resource-dependent contexts. Ross (2012) demonstrates how natural resource abundance generates macroeconomic volatility, weakens institutional development incentives, and creates rentier governance patterns that compromise public sector effectiveness. Humphreys et al. (2007) extend this analysis to show how oil revenue dependence specifically weakens accountability mechanisms and institutional quality considering reduced government dependence on taxation and lacking oversight of public expenditure.

Karl (2020, p. 7) identifies boom-bust cycles as characteristic features of petroleum economies, requiring housing strategies in resource-dependent contexts to account for revenue volatility and its effects on long-term programme sustainability. Auty (2002) demonstrates that resource abundance often creates "Dutch disease" effects where non-tradable sectors like construction experience rapid expansion during boom periods followed by sharp contraction during busts.

The intersection of post-conflict reconstruction and resource dependence creates complex governance challenges(Bannon and Collier, 2003; Coller and Hoeffler, 2005). Resource abundance may enable ambitious housing programmes while simultaneously undermining the institutional capacity necessary for effective implementation. Heshmati & Auzer (2018) document how inadequate governance models for oil wealth management in the KRI contributed to ineffective revenue management, weak financial sector development, and volatile boom-bust cycles that directly compromised housing policy effectiveness despite substantial resource availability. Their analysis revealed how resource abundance enabled ambitious housing agendas while simultaneously fostering governance dysfunctions—including clientelist networks, administrative fragmentation, and fiscal volatility—that undermined policy execution.

2.2.2.4. Housing Finance Theory and Institutional Substitution

Housing finance theories examine how financial instruments facilitate housing consumption and ownership while emphasizing institutional prerequisites for effective mortgage market development (Buckley & Kalarickal, 2005; Chiquier & Lea, 2009). Well-functioning mortgage systems expand homeownership access but require stable macroeconomic conditions, developed capital markets, and robust legal frameworks for contract enforcement (Chiquier & Lea, 2009; Warnock & Warnock, 2008). Across developing economies, formal housing finance access remains limited: household survey evidence indicates that less than 10% of adults hold an outstanding housing loan, and mortgage debt averages about 9 to 10% of GDP in emerging markets compared with roughly 60% in advanced economies (Chiquier & Lea, 2009; Warnock & Warnock, 2008)

Developing countries typically experience limited access to formal housing finance, which leads many households to rely on informal lending mechanisms or incremental construction processes outside regulatory frameworks (Smets & Paul, 2016). Turner (1976) argues that informal housing finance mechanisms often respond more effectively to low-income household needs compared to formal mortgage systems designed for middle-class borrowers.

Post-conflict contexts present distinctive housing finance challenges operating within what financial development literature terms "institutional voids" characterized by weak property rights, limited credit systems, and inadequate foreclosure mechanisms (Claessens, 2016; Demirguc-Kunt et al., 2015.). These constraints necessitate innovative institutional substitution strategies, whereby governments develop alternative financing mechanisms to bypass dysfunctional or absent formal financial systems. In addition, shallow domestic bond markets, weak creditor rights, limited foreign-bank penetration, and the absence of secondary mortgage markets constrain integration with global savings and long-term funding, which further justifies alternative models of housing finance in post-conflict and low-income settings (Chiquier & Lea, 2009; Warnock & Warnock, 2008).

2.2.2.5. Neoliberal Urbanism and Critical Perspectives

Contemporary housing policy in many cities across advanced and developing economies increasingly embraces market-oriented strategies framed within the logic of neoliberal urbanism (Brenner and Theodore, 2002). These strategies—such as public-private partnerships for land development, infrastructure servicing, and affordable housing delivery, housing privatisation, and deregulation of land-use controls, rent regulation, and housing finance—are promoted as mechanisms to enhance efficiency and leverage private capital for the delivery of public goods (Harvey, 2005).

Critical scholarship, such as raises concerns about the distributional impacts of neoliberal housing strategies, including pressures on affordability, heightened spatial segregation, and the prioritization of commercial returns over social needs. Peck (2013) argues that neoliberal strategies manifest unevenly across geographic and political contexts, forming what he terms "variegated neoliberalism", a hybrid, non-uniform application of neoliberal policy logics.

In post-conflict settings, market-oriented housing mechanisms only offer solutions to some of the population while others need government support due to vulnerabilities such as displacement and trauma as well as the institutional challenges described above. These conditions require very specific solutions provided by the government, possibly with a larger share of public provision of housing than in other contexts.

2.2.3. Theoretical Synthesis and Original Contributions

The preceding review reveals the limitations of any single theoretical lens. This section, therefore, synthesizes insights across these fields to construct the tripartite analytical framework guiding this dissertation: Compound Implementation Complexity Theory, Institutional Substitution Theory, and the Resource and Conflict Housing Dialectic.

Integration of institutional and political economy perspectives reveals housing policy as embedded within broader governance arrangements that determine implementation outcomes (Khan, 2010). In the KRI, allocation decisions involve the distribution of land parcels, serviced plots, budgetary appropriations for construction, credit subsidies through the Housing Fund, and off-site infrastructure, within a governing party coalition that manages territorial and sectoral jurisdictions. Post-conflict, resource-dependent contexts require housing interventions that navigate tensions between technical policy objectives focused on housing adequacy and political imperatives to allocate these resources in ways that sustain coalition stability.

Compound Implementation Complexity Theory extends the foundational insights of Pressman and Wildavsky (1973) by showing that post-conflict settings generate interdependent and reinforcing barriers. Rather than isolated technical or institutional obstacles, recursive interactions among limited administrative capacity, fragmented authority, fiscal stop–go cycles, and politicized decision-making create compounded constraints such as sequential bottlenecks, multi-agency veto points, and timetable slippage that exceed the explanatory scope of linear models which assume separable problems and stable parameters (Mugambwa et al., 2018, p. 8). In the KRI, official reports note overlapping mandates, coordination failures, and weak accountability despite substantial allocations (KRG- MoP, 2022). This framework explains how structural implementation problems can persist even when formal policy commitments and funding are present.

Institutional Substitution Theory explains how post-conflict states seek to restore housing system functions by replacing missing market mechanisms with administrative instruments, including subsidised credit lines, payroll-deduction advances, public land leases, and developer partnerships with affordability conditions. While these substitutes aim to improve access, they often reproduce allocation asymmetries when embedded in existing political economy constraints, including discretionary selection rules, patronage, and elite capture (M. Khan, 2010; North, 1990). In the KRI, observed practices include party-linked or occupation-based quotas and discretionary off-plan allocations, whereas needs-based alternatives would include transparent scoring against income and crowding criteria, audited lotteries, and ex-post verification (Heshmati & Auzer, 2018, p. 19). Institutional responses can therefore become isomorphic adaptations that signal reform without altering core incentives.

The Resource and Conflict Housing Dialectic captures the paradox whereby natural resource abundance finances ambitious housing agendas while simultaneously weakening institutional quality through rent-seeking, reduced accountability, and fiscal volatility (Ross 2012 and Robinson et al. (2006) In the KRI, oil revenues enabled large programmes, yet the same revenue flows entrenched clientelist networks, fragmented administration, and subjected capital spending to oil-price cycles. This dialectic helps explain persistent affordability gaps when distorted market signals and fragile institutions offset the intended benefits of resource-financed interventions.

Taken together, these contributions identify three blind spots in existing literatures: implementation theory often presumes stable administrative contexts; housing-finance work prioritises market deepening over substitution design in fragile environments; and political-economy analyses of resource dependence emphasise macro-outcomes while under-specifying sectoral mechanisms in housing.

2.2.4. Post-Conflict and Resource-Dependent Contexts

2.2.4.1. Housing Challenges in Post-Conflict Environments

Post-conflict environments present complex, interdependent challenges for housing provision including widespread population displacement, extensive housing stock destruction, ambiguous property rights regimes, fragile governance systems, and severe resource constraints (UN-Habitat, 2010). These conditions demand comprehensive approaches that connect housing reconstruction with broader peacebuilding objectives defined as promoting institutional and socioeconomic measures to address conflict's underlying causes (Goodhand et al., 2005).

Property rights ambiguity presents particular challenges for housing reconstruction. Unruh (2003) documents how conflict disrupts formal land tenure systems while strengthening informal or customary claims, creating overlapping and contested ownership patterns that complicate large-scale housing development. Bollens (2012) demonstrates that housing programme design and implementation significantly affect social cohesion, with equitable approaches strengthening inter-group relations while discriminatory patterns exacerbating social divisions. Paris (2006) warns that poorly conceived housing interventions risk triggering renewed conflict through perceived unfairness or resource competition.

2.2.4.2. Public-Private Partnerships in Fragile Institutional Contexts

Public-private partnerships (PPPs) emerge as prominent policy instruments for addressing affordable housing shortages by mobilizing private finance, technical expertise, and managerial efficiency where public resources prove insufficient (Delmon, 2017; Payne, 2000). Theoretical appeal lies in risk-sharing arrangements that redefine state roles from direct provider to regulator, potentially making low-cost housing projects financially viable while accelerating delivery timelines without overburdening public budgets (Ibem, 2011; Sengupta, 2006).

Miraftab (2004) and Whitfield (2008), however, show that, without robust governance frameworks, commercial incentives can overshadow affordability and equity objectives in PPPs. Hodge and Greve (2007) identify asymmetric risk allocation, inadequate performance monitoring, and capture by private interests as persistent PPP challenges even where institutional capacity is strong; in fragile settings these risks are magnified.

Design features suited to fragile institutional contexts include: transparent land valuation and competitive procurement; affordability obligations defined ex ante with clear eligibility and audited lotteries; viability-gap support tied to verified delivery of price-capped units; performance bonds, step-in rights, and milestone-based payments through escrow; independent technical and financial audits; public disclosure of contracts and allocation data; accessible grievance and dispute-resolution mechanisms; and claw-backs or termination for non-delivery. In this dissertation, PPPs refer to lend-lease or infrastructure-for-units arrangements with inclusionary quotas, assessed on value-for-money and distributional outcomes.

Post-conflict environments present amplified challenges for PPP implementation as fragile institutional capacity limits effective regulatory oversight of complex contractual arrangements (World Bank, 2023b). Hammami et al. (2006) argue that PPP's success requires sophisticated contract design, transparent procurement processes, and sustained monitoring capabilities often absent in post-conflict institutional environments.

Empirical evidence from post-conflict PPP housing programmes reveals bias toward high-return developments rather than affordable housing provision. Miraftab (2004) documents how PPP housing programmes in South Africa prioritised profitable middle-income developments while neglecting low-income housing commitments, resulting in spatial segregation and capture of public resources. Further critical evidence comes from Mumbai's Slum Rehabilitation Authority model, where studies report displacement risks, quality concerns, and uneven welfare outcomes under developer-led PPPs (Debnath et al., 2019; Sarkar & Bardhan, 2020). Comparative work on subsidy-PPP hybrids also notes that while private delivery can scale output, distributional performance depends on enforceable affordability conditions (Gilbert, 2004).

Evidence-based PPP option for the KRI. International experience indicates that affordable-housing PPPs perform better when the public contribution is land or development rights, affordability obligations are written into the contract, and financial support is released against certified milestones under enforceable agreements (Delmon, 2017). A feasible KRI structure is a land-lease plus viability-gap model in which the KRG provides serviced land or off-site infrastructure, and developers deliver a defined share of price-capped units for Housing Fund eligible households. Core features are inclusionary quotas specified ex ante and linked to verified income bands with typical ranges reported in inclusionary-housing reviews (Calavita and Mallach 2010; Mukhija et al. 2015), escrowed milestone payments, performance security, and step-in rights to manage delivery risk (Delmon, 2017; World Bank, 2017a), competitive procurement and contract disclosure to limit capture (Hodge & Greve, 2007; Whitfield, 2008), and alignment with demand-side instruments through pre-qualification of Housing Fund beneficiaries to reduce sales risk (Chiquier & Lea, 2009). Monitoring focuses on cost per affordable unit, on-time delivery, and spatial distribution across Erbil, Sulaymaniyah, and Duhok, consistent with evaluation practices in large slum-reduction and subsidy-PPP programmes (Hodge & Greve, 2007; World Bank, 2017a).

2.2.4.3. Comparative Post-Conflict Housing Experiences

Comparative analysis reveals systematic patterns across diverse post-conflict housing interventions. Bosnia and Herzegovina's reconstruction experience demonstrates how unresolved property rights and weak institutional capacity delayed housing delivery while creating inequitable benefit distribution (Divjak, 2005) The implementation of the Dayton Peace Agreement (General Framework Agreement for Peace in Bosnia and Herzegovina, concluded in November 1995 and signed in Paris on 14 December 1995; Annex 7 establishes the right of refugees and displaced persons to return and to have pre-war property restored or compensated where restoration is impossible) in 1995 faced persistent challenges from competing ethnic claims to property and politically motivated resource allocation. Divjak (2005) identifies governance risks such as administrative obstruction, double occupancy, and patronage that slowed equitable repossession; the Property Law Implementation Plan and the Commission for Real Property Claims standardised procedures and strengthened enforcement, and by early 2004 authorities issued decisions on about 99% of first instance claims with roughly 93% repossessions, although concerns about distributional equity persist.

Afghanistan's post-2001 housing programmes illustrate how governance deficits undermine policy effectiveness despite substantial international funding (UNODC, 2012a). The core government initiative is the Land Allocation Scheme (LAS), established in 2005 to allocate state land parcels to eligible returnees and internally displaced households; plots were typically located on urban peripheries and intended to be serviced over time by municipalities (Afghanistan Research and Evaluation Unit, 2017; MUDA et al., 2015). Complementary donor programmes supported shelter repair and basic services using owner-driven modalities (MUDA et al., 2015). Evaluations reported limited servicing, discretionary selection, and weak land administration, which slowed occupancy and encouraged informal resale; survey evidence also documented bribery affecting access to public services (MUDA et al., 2015; UNODC, 2012b). Ongoing insecurity and administrative capacity constraints limited enforcement of eligibility and titling, reinforcing existing power structures rather than expanding inclusive access (Afghanistan Research and Evaluation Unit, 2017). Partial reforms shifted toward clearer eligibility, pre-serviced land supply, and stronger oversight through programmes such as the Citizens' Charter and municipal land-management pilots; outcomes remained mixed, with many LAS sites still under-serviced and informality persistent by the late 2010s (Afghanistan Research and Evaluation Unit, 2017; MUDA et al., 2015).

Lebanon's reconstruction following the civil war illustrates both the potential and the limits of market-oriented approaches in post-conflict settings. After 1990, the state authorised a private redevelopment vehicle, Solidere, to rebuild Beirut's central district by consolidating plots, compensating former owners largely with shares, and leveraging private capital for large-scale urban works. This model accelerated physical reconstruction and public-realm upgrades in the core area, but it drew criticism for exclusionary effects and unequal benefit distribution. Following the 2006 conflict, housing repair and rebuilding proceeded mainly through owner-driven schemes financed by domestic and Gulf donors and administered through state and party-linked channels. Barakat and Zyck document that formal documentation requirements and standard eligibility rules often excluded displaced or informally housed populations who could not produce deeds or formal leases, while politically connected actors were better able to navigate allocation processes. The upshot was rapid restoration of many dwellings and infrastructure in targeted areas alongside persistent equity concerns and spatial unevenness in assistance.

2.2.4.4. KRI-Specific Contextual Dynamics

KRI's housing sector development reflects complex trajectories shaped by distinctive post-conflict and resource-dependent characteristics. Conflict-induced displacement, institutional autonomy development, oil-boom construction periods, and revenue volatility cycles fundamentally shaped housing policy implementation contexts (Jüde, 2017; Sinemillioglu, 2013; World Bank, 2016).

The KRI's federal structure creates "spatial allocation challenges" where resource distribution must balance territorial representation with technical efficiency criteria. The three-governorate system (Erbil, Sulaymaniyah, Duhok) introduces competitive federalism dynamics that affect housing investment patterns and policy implementation approaches across different administrative territories.

Cultural factors introduce additional policy complexities through strong preferences for homeownership and single-family housing that conflict with policy objectives emphasizing density and cost efficiency (Ali et al., 2021; Farouk-Sluglett & Sluglett, 2001). Traditional extended family structures create housing demand patterns that differ from nuclear family assumptions underlying international housing policy frameworks.

2.2.5. Implementation Mechanisms and Empirical Evidence

2.2.5.1. Targeting and Delivery Mechanisms

Effective targeting mechanisms ensure that public housing resources reach intended beneficiaries through systematic approaches including income-based eligibility thresholds, categorical targeting of vulnerable groups, and geographic targeting of underserved areas (Sen, 2008). Ravallion et al. (2005) demonstrates that targeting effectiveness significantly affects both programme efficiency and distributional outcomes, with well-designed mechanisms maximizing welfare impacts while minimizing administrative costs.

Post-conflict environments introduce distinctive targeting challenges through displaced populations, contested administrative boundaries, and competing claims to assistance (Justino, 2012). Documentation requirements become problematic when formal identification systems are disrupted, while administrative discretion creates opportunities for political manipulation of benefit allocation. Moreover, undesired capture by less-vulnerable groups occurs through multiple mechanisms including biased targeting criteria, administrative discretion in benefit allocation, and informal influence networks that systematically redirect resources toward politically connected beneficiaries rather than those with greatest need (Mac Ginty, 2011; Paris, 2004).

The Supreme Council for Investment's decision frames this support as a national duty. The decree aims "to honour the ultimate sacrifice of our martyrs by ensuring a dignified life and stable shelter for their families, who bear the highest cost for the nation's security and freedom.".

Transformation of defined need into effective demand requires strategic government intervention to mitigate affordability constraints. Under Housing Law No. 7 (2008) as amended by Law No. 16 (2011), beneficiaries receive a zero-interest loan with a 25-year term that covers up to 90% of construction cost; there is no requirement for an upfront 10% cash down payment (Kurdistan Parliament – Iraq, 2011). The remaining 10% is the non-loan share of the unit cost to be covered from household resources or in-kind contributions, not a programme-mandated deposit. Combined with establishment of state-financed Housing Fund capitalization and 25-year repayment terms, these measures constitute comprehensive demand-side intervention designed to transform normative housing need into enforceable entitlement.

Delivery mechanism choice significantly influences programme effectiveness and sustainability. Direct government provision enables greater control over targeting and quality but may lack technical efficiency and innovation capacity. Partnership approaches with non-governmental organisations can enhance community engagement and cultural sensitivity but may create coordination challenges and accountability gaps (Barakat & Zyck, 2011).

2.2.5.2. Methodological Monitoring and Evaluation Challenges

Housing program evaluation faces methodological challenges in establishing causality between interventions and outcomes, particularly given selection effects and neighbourhood spillovers that complicate attribution analysis (Gertler et al., 2016, pp. 21–23). Randomized controlled trials, while methodologically preferred, prove difficult in housing contexts due to ethical considerations and political constraints around resource allocation (Sciandra et al., 2013, p. 2).

Quasi-experimental approaches offer practical alternatives but require sophisticated statistical techniques and appropriate comparison groups, which are often unavailable in post-conflict settings (White, 2009, pp. 9–11). Difference-in-differences analysis requires reliable baseline data, frequently absent in conflict-affected areas, while instrumental variable approaches struggle to identify valid instruments in such complex environments (White, 2009).

Additional barriers to effective monitoring and evaluation in post-conflict housing arise from institutional volatility, continued population displacement, and security-related limitations on data collection (OECD-DAC, 2019). Traditional Monitoring and Evaluation (M&E) frameworks, developed for stable administrative settings, frequently prove inadequate in contexts marked by rapid institutional change and overlapping demands on administrative capacity.

Emerging approaches in development evaluation advocate embedding evaluative thinking into the design and implementation of programmes, rather than treating evaluation as an ex-post auditing process. This paradigm—referred to as "developmental evaluation"—emphasizes adaptive learning and iterative adjustment, making it particularly well-suited for the dynamic and uncertain conditions typical of post-conflict reconstruction (Bamberger, 2016).

2.2.5.3. Empirical Evidence Patterns

Available empirical evidence reveals mixed outcomes across different housing policy approaches in post-conflict contexts. Market-augmenting strategies demonstrate systematic challenges in targeting affordable housing despite formal policy commitments. Investment incentive programmes consistently attracted private capital toward commercial and luxury developments while failing to generate affordable housing supply (World Bank, 2023a).

State-led housing provision programmes in the KRI exhibited limited reach despite substantial public investment. Serageldin (2015) reports that by the end of 2013, only 708 housing units were completed out of the 5,992 planned for the 2011–2012 period, indicating an implementation rate of just under 12%. The shortfall was primarily attributed to difficulties in securing and servicing land, especially in Erbil and Duhok (Serageldin, 2015, p. 4).

Regional disparities reflected both market dynamics and political allocation factors in federal post-conflict systems. Capital regions consistently received disproportionate housing investment while peripheral areas remained underserved, creating spatial inequality patterns that may exacerbate political tensions and undermine national cohesion (KRSO UNFPA, 2018, pp. 30, 47–51).

Market responses to housing policy interventions often generated unintended consequences including land price inflation, speculative investment, and informal settlement expansion. UN-Habitat (2015a) estimates that 250,000 households in the KRI reside in informal settlements, suggesting that formal housing programmes did indeed fall short or that those who resided in those informal settlements were not reached by the various policy efforts.

2.2.5.4. Comparative Lessons and Policy Learning

Cross-national analysis of post-conflict housing experiences reveals several systematic patterns relevant for policy design. Property rights resolution must precede large-scale housing programmes, as demonstrated in Bosnia and Afghanistan where ambiguous tenure created implementation paralysis and elite capture opportunities (Divjak, 2005; UNODC, 2012a). Financing mechanisms must accommodate informal economic realities since formal documentation requirements often exclude target populations. Lebanon's experience demonstrates how rigid administrative procedures systematically biased assistance toward educated, urban populations while excluding rural and displaced groups most in need of support (Barakat & Zyck, 2011).

Implementation of timing requires a careful balance between urgency and equity objectives. Evidence suggests that rushed implementation of post-conflict housing or reconstruction programmes often benefited politically connected groups and exacerbated patterns of elite capture. In contrast, phased and contextually grounded approaches are more likely to enhance targeting effectiveness and generate local legitimacy (Ginty & Richmond, 2013; Paris, 2004). However, excessive delays in assistance may undermine government credibility and contribute to political instability.

Local governance embedding is essential for sustainable reconstruction efforts. Centralized programmes often faltered after the withdrawal of external support, particularly when they sidelined or supplanted local institutional actors. In contrast, initiatives anchored in existing local governance frameworks tend to demonstrated greater resilience to political transitions and external shocks (Bojicic-Dzelilovic, 2015, pp. 11–13). This linkage highlights the importance of integrating institutional development into housing provision strategies to ensure long-term functionality and legitimacy.

2.2.5.5. Sustainability Dimensions and Implementation Framework

Post-conflict housing sustainability requires integration across multiple analytical dimensions. Financial sustainability demands managing revenue volatility through counter-cyclical design features and diversified funding sources that reduce dependence on volatile resource revenues.

Institutional sustainability depends on embedding housing programmes within political settlements that survive leadership changes, requiring careful balance between technical efficiency and political inclusion (Khan, 2010; North, 1990). Programmes that threaten existing patronage networks face systematic undermining, while those that accommodate political realities may compromise technical objectives.

Social sustainability emerges from housing programmes' contributions to social cohesion, where perceived fairness strengthens state legitimacy while divisive allocation patterns undermine peacebuilding objectives (Bollens, 2012; Paris, 2004). Cross-ethnic housing programmes may promote integration but could face resistance from communities seeking to maintain spatial separation.

Environmental sustainability becomes critical as construction booms often sacrificed building standards for delivery speed, creating long-term maintenance liabilities and energy inefficiency (UN-Habitat, 2020). Climate resilience considerations require integration of environmental standards with social objectives.

2.2.5.6. Analytical Framework Application

This literature review establishes systematic analytical approaches for examining post-conflict housing implementation patterns. Implementation analysis compares stated policy objectives with actual outcomes using adapted deficit frameworks that account for compound complexity in post-conflict contexts.

Financing effectiveness assessment examines target population reach through benefit incidence analysis adapted for fragile state contexts where informal allocation mechanisms may dominate formal procedures (Barakat & Zyck, 2011; Ravallion et al., 2005). Political economy investigation traces influence pathways using political settlements analysis and resource curse frameworks to understand how power dynamics shape housing outcomes (Khan, 2010; Ross, 2012).

Methodological innovations include political allocation analysis through network mapping and ethnographic observation, resource volatility impact assessment through longitudinal analysis of program performance across boom-bust cycles, and implementation complexity indexing that quantifies compound challenges facing post-conflict housing programmes.

This structured analytical approach ensures that empirical analysis generates both theoretical insights on implementation complexity in post-conflict settings and practical guidance for policy improvement that accounts for political constraints and institutional realities facing housing policy makers in complex governance environments.

2.3. Methodology

2.3.1. Research Design

This study employs a convergent parallel mixed-methods design to investigate how Compound Implementation Complexity Theory, Institutional Substitution Theory, and Resource-Conflict Housing Dialectic explain patterns observed in affordable housing policies and financing mechanisms implemented by the KRG from 2006 to 2022 (Creswell and Plano Clark, 2018). This design, defined as the simultaneous collection and analysis of both quantitative and qualitative data with subsequent integration, enables comprehensive examination of complex post-conflict housing policy dynamics (Creswell and Plano Clark, 2018; Teddlie and Tashakkori, 2015). Formal allocation tests are anchored to 2008–2014, benchmarked to KRSO mid-2011 population. MoCH delivered units (N = 16,190) constitute the basis for goodness-of-fit tests, while Investment Law No. 4 counts are registrations or licences and were used descriptively only. Housing Fund snapshot analyses use the 15 July 2014 administrative export.

Quantitative data were used to examine policy implementation patterns, financing mechanism effectiveness, and cyclical resource impacts through descriptive statistics, time-series analysis, and comparative variance analysis. Qualitative data from 30 semi-structured interviews with senior KRG officials, political figures, and sector experts were used to explore compound implementation barriers, institutional substitution processes, and resource-conflict dialectics using framework analysis adapted for post-conflict contexts. Interview transcripts were coded in MAXQDA (version 2020) using a deductive frame (conversion, layering, drift) supplemented by inductive codes. Twenty percent of transcripts were double-coded, Cohen's κ was computed, and discrepancies were resolved by consensus.

The methodology directly addresses the central research question: How do the three theoretical frameworks explain patterns observed in affordable housing policies and financing mechanisms implemented by the KRG from 2006 to 2022, and what lessons might enhance future housing policy effectiveness in post-conflict, resource-dependent contexts? This Section outlines the data collection and analytical processes designed to test the three hypotheses systematically, building upon the theoretical frameworks developed in the literature review.

2.3.2. Analytical Framework

The analytical framework follows a structured, four-step process to evaluate the effectiveness of KRG housing policy through three theoretical lenses. Unless otherwise noted, counts under Investment Law No. 4 of 2006 are licensing or registration figures, and licensing does not imply completion.

First, policy-goal identification entails a structured review of key legislative and strategic documents—Investment Law No. 4 (2006), Housing Law No. 7 (2008), Housing Fund Law No. 16 (2011), and Higher Council for Investment Decisions Nos. 45, 46, and 191—to establish a normative baseline for assessment.

Second, the empirical policy outcomes are evaluated using administrative data and official statistics to analyse production trends, affordability ratios, and spatial investment patterns; coverage metrics (units per 10,000 residents and per 1,000 persons in poverty), dispersion (coefficient of variation across governorate shares), and periodised indices (2011 = 100) are computed. Descriptive statistics and one-way analyses of variance (ANOVA) are used to test inter-governorate disparities, with significance set at $p < .05$. Model assumptions are checked using Shapiro–Wilk and Levene tests. Where homogeneity is violated, Welch's ANOVA is used. Kruskal–Wallis tests provide non-parametric robustness. Effect sizes (η^2 or ω^2) and 95% confidence intervals are reported, and multiple comparisons are adjusted using the Holm procedure. To contextualise small-N governorate comparisons, 10,000 within-period random reallocations generate reference distributions for observed dispersion changes.

Third, stakeholder perceptions and implementation processes are explored through 30 semi-structured stakeholder interviews, which are analysed via framework analysis to illuminate the mechanisms underlying quantitative patterns. Sampling covered government officials, Board of Investment managers, housing programme directors, political figures, independent experts, and development-sector practitioners.

Triangulation compares claims across respondent categories and with administrative records.

Finally, theoretical-framework integration synthesises quantitative and qualitative evidence to test the hypotheses derived from Compound Implementation Complexity Theory, Institutional Substitution Theory, and the Resource–Conflict Housing Dialectic within a convergent mixed-methods design. Integration uses joint displays to align quantitative anomalies with process-tracing observables, recording convergence, complementarity, or divergence. Sensitivity analyses recompute expected allocations under alternative benchmarks (population, poverty-weighted, equal shares, and a simple mixed average), test alternative weights for the composite need index, and exclude clearly incomplete IL4 entries. Replication files document code, variable definitions, snapshot dates, and robustness run.

2.3.3. Data Collection

Data collection is designed to align with the study's theoretical frameworks while preserving the original two-domain structure: explicit government strategy and concrete policy implementation. This structure is enhanced to reflect the institutional dynamics identified in the literature review.

For the explicit government strategy domain, legislative documents—including Investment Law No. 4 (2006), Housing Law No. 7 (2008), Housing Fund Law No. 16 (2011), and relevant decisions by the Higher Council for Investment and the Board of Investment—were subjected to qualitative content analysis. Coding focused on stated policy goals, target beneficiary groups, financing mechanisms, regional allocations, and policy instruments. Additional coding captured inter-agency coordination requirements, institutional mandates, and resource-allocation provisions that may contribute to compound implementation complexity, allowing for a systematic comparison with implementation outcomes (for full details, see Appendix 8). Where IL4 projects are cited, figures reflect registrations or licences, not verified completions.

For concrete policy implementation, quantitative data—including units completed, project completion rates, housing budgets (in IQD and USD), spatial distribution by governorate, and cost-to-income ratios—were collected from official records issued by the Ministry of Planning, Ministry of Construction and Housing, Board of Investment, and the Kurdistan Region Statistics Office. Unless otherwise specified, analytical comparisons for 2008–2014 use KRSO mid-2011 population. Housing Fund tabulations use the 15 July 2014 administrative export for snapshot comparability. All nominal monetary values were adjusted to constant 2022 IQD using the Consumer Price Index (see Section 1.4 for details). USD conversions used contemporaneous average annual exchange rates. Additional data include Brent crude oil prices (2006–2022) for time-series analysis, regional budget allocations across the three governorates, and Housing Fund performance indicators, which are used to assess institutional substitution dynamics. For historical comparability, Halabja is retained under Sulaymaniyah in pre-2014 series.

Qualitative data are derived from 30 semi-structured interviews conducted between January and June 2023 with senior KRG officials, political leaders, housing-sector experts, and private developers. The interview protocol is structured around the study's three theoretical frameworks while maintaining a central focus on the distribution of affordable housing (see Appendix 10). Interviews explored the following: (1) multiplicative constraint interactions and coordination failures (Compound Implementation Complexity Theory), (2) administrative market exclusion and elite capture (Institutional Substitution Theory), and (3) the effects of resource volatility and political mediation on allocation outcomes (Resource–Conflict Housing Dialectic).

Interviews lasted between 60 and 80 minutes, were conducted in Kurdish and Arabic with informed consent, and were audio recorded, transcribed verbatim, and translated into English by the author. A back-translation verification process was conducted on 20% of the transcripts to ensure translation accuracy and consistency across languages. Full transcripts of the interviews are available in Appendix 10.

2.3.4. Sampling Strategy

A purposive sampling approach, supplemented by snowball sampling techniques (Patton, 2015), was employed to select 30 key informants who possess pertinent expertise and in-depth knowledge of KRG affordable housing policy design, implementation, and impact through the lens of the three theoretical frameworks. The sampling objective was to achieve balanced representation across key stakeholder groups while ensuring coverage of perspectives relevant to compound implementation complexity, institutional substitution processes, and resource-conflict housing dynamics: eight government officials (implementation complexity insights from Ministry of Construction and Housing directors), five managers from the Board of Investment (financing mechanism effectiveness and institutional substitution processes), five housing program directors (targeting and delivery mechanisms), four political figures (political mediation processes and resource allocation dynamics), four independent experts (theoretical perspective validation and comparative context), and four practitioners from the development sector (market dynamics and private sector interactions).

Initial contacts were identified through KRG directories and professional networks, then were expanded using snowball sampling whereby initial interviewees recommended other relevant individuals with specific expertise in post-conflict housing policy implementation, resource management, or institutional development. Recruitment was facilitated through direct phone calls with explicit explanation of the study's focus on understanding implementation dynamics in post-conflict, resource-dependent contexts.

Data saturation, indicated by the point at which no new substantive themes emerged regarding the three theoretical mechanisms (Guest et al., 2006), was reached after completion of 30 interviews, suggesting adequate thematic saturation across the compound complexity, institutional substitution, and resource-conflict dialectic dimensions. The final sample comprised government officials, housing directors, former governors, policy makers, real estate developers, investors, financial sector representatives, and academic experts, totalling 30 participants (see Appendix 10 for the complete list of interviewees and their relevance to the theoretical frameworks).

2.3.5. Data Analysis Procedures

Data analysis adheres to the four-step framework outlined above, integrating quantitative techniques with theory-driven qualitative analysis to test the three hypotheses systematically.

Quantitative procedures were conducted in SPSS (Version 26), calculating descriptive statistics (annual units constructed, project frequencies by governorate, completion-rate percentages), supplemented by structural break testing to identify systematic implementation failures, Granger causality analysis to examine oil price-housing investment relationships supporting Resource-Conflict Housing Dialectic, and principal component analysis to identify cyclical patterns in policy outcomes. Time-series analysis using ARIMA models assessed housing construction trends (2006–2022), while one-way

ANOVA compared outcomes across Duhok, Erbil, and Sulaymaniyah (α = .05) to examine spatial distribution patterns. Benefit incidence analysis adapted for fragile state contexts evaluated financing mechanism effectiveness across income groups to test Institutional Substitution Theory predictions. Findings are benchmarked against KRG targets (Law No. 7's annual goal of 10,000 units) and UN-Habitat's 30% affordability threshold. All nominal price data are deflated to constant 2022 IQD using the Consumer Price Index; the full procedure for handling inflation is described in Section 1.4.

Qualitative analysis utilised MAXQDA (version 2020) for framework analysis structured around the three theoretical contributions rather than inductive thematic analysis (Braun & Clarke, 2006), commencing with familiarization with transcripts from the 30 completed interviews (see Appendix 10). The coding framework (presented in Appendix 8) was organized by: (1) Implementation complexity indicators—coordination failures, multiplicative constraint interactions, administrative fragmentation; (2) Institutional substitution patterns—administrative replication of market exclusions, patronage dynamics, elite capture mechanisms; (3) Resource-conflict dialectic manifestations—boom-bust cycles, political mediation, governance dysfunctions. Closed-ended responses were quantified, while open-ended answers were coded according to the theoretical framework categories. For example, statements about party-based resource allocation were coded under "political mediation" within the Resource-Conflict Housing Dialectic framework.

Mixed-methods integration involved convergent parallel design integrating quantitative and qualitative findings to test each hypothesis systematically. Implementation complexity is assessed by triangulating structural break patterns with interview insights on coordination failures. Institutional substitution was evaluated by combining benefit incidence analysis with qualitative evidence of elite capture mechanisms. Resource-conflict dialectic was examined through correlation of Granger causality results with stakeholder accounts of boom-bust impacts on policy implementation. Triangulation was employed to cross-verify findings across methods, documents, and interviews (Creswell & Plano Clark, 2018). This methodological framework ensures rigorous testing of the three theoretical frameworks while addressing implementation challenges specific to post-conflict, resource-dependent contexts identified in the literature review.

2.4. Stylized Facts

This section presents empirically derived stylized facts concerning affordable housing policies and financing mechanisms implemented by the KRG from 2006 to 2022. Based on comprehensive analysis of KRG Ministry of Planning budget allocation records (2006–2022), administrative implementation data, and contextual surveys including IHSES II (2012), the 2018 KRSO–IOM–UNFPA Survey, and preliminary 2024 Census data. Interpretation of these patterns in relation to the three theoretical frameworks (Compound Implementation Complexity Theory, Institutional Substitution Theory, and Resource-Conflict Housing Dialectic) appears in Section 2.5.

2.4.1. Policy Implementation Context (2006-2014)

The KRG's affordable housing policy implementation from 2006–2014 operated within a post-conflict, resource-dependent environment. Baseline conditions from IHSES II in 2012 reveales 74.1% homeownership rates and household expenditure that was 54% above the national average in 2012 at the midpoint of policy implementation. By 2018, household surveys indicate that approximately 87% of households earned below USD 770 per month (≈ IQD X), with 65% public-sector income dependency. Regional income distribution in 2012 showed relative equality: Erbil residents earned 2.1M IQD monthly household income, Duhok's 2.0M IQD, and Sulaymaniyah's 2.0M IQD. Housing expenditure on average was 18.0% of household income in 2012. This 18% is an all-households average that includes owner-occupiers with low cash outlays; renter households in urban areas and lower-income quintiles commonly exceed the 30% affordability threshold, so there is no contradiction between the average share and cost-burden rates for specific groups.

2.4.2. State Financing through MoCH

Table 14 presents province-level allocations and outputs for the KRG Housing Fund (2008–2014). Sulaymaniyah accounted for the majority of activity, registering 6,722 units—61.5% of the regional total—and USD 313.1 million in allocations, equivalent to 61.0% of total funds; its implied average cost per unit was USD 46,582 (IQD 54.5 million at 2010 rates). Duhok recorded 2,440 units (22.3%) and USD 108.0 million (21.0%), with a unit cost of USD 44,249 (IQD 51.8 million). Erbil built 1,776 units (16.2%) and USD 91.9 million (17.9%), yielding the highest unit cost among the three provinces at USD

51,752 (IQD 60.6 million). Region-wide totals equalled 10,938 units and USD 513.0 million, producing an overall average cost per unit of USD 46,901 (IQD 54.9 million).

Table 14: MoCH Allocation Sources and Distribution in the Kurdistan Region of Iraq (2006-2022)

Province	Housing units	Share of units (%)	Allocated funds (USD million)	Share of funds (%)	Allocated funds (IQD billion, 2010 rate)	Avg. cost per unit (USD)	Avg. cost per unit (IQD million)
Duhok	2 440	22.3	107.97	21.0	126.32	44 249	51.8
Erbil	1 776	16.2	91.91	17.9	107.54	51 752	60.6
Sulaymaniyah	6 722	61.5	313.12	61.0	366.36	46 582	54.5
Total	10 938	100.0	513.00	100.0	600.21	46 901	54.9

Note. All IQD figures converted at the 2010 average exchange rate of 1 USD = 1 170 IQD (Central Bank of Iraq, 2011).
Source: Kurdistan Regional Government, Ministry of Construction & Housing and Ministry of Planning administrative records (2008 – 2014); author's calculations.

2.4.3. Regional Resource Allocation Disparities

Table 15 shows the analysis of budget records from the KRG Ministry of Finance and Economy for 2010–2014. We find that Sulaymaniyah received 53.3% of total housing-fund allocations (IQD 257.73 billion), Erbil received 30.6% (IQD 148.00 billion), and Duhok received 16.1% (IQD 77.92 billion). Average population shares for the same period (2010–2014) were 36.8% for Sulaymaniyah, 36.5% for Erbil, and 26.7% for Duhok. The allocation-to-population ratios were 1.45 for Sulaymaniyah, 0.84 for Erbil, and 0.60 for Duhok.

The number of housing-fund beneficiaries was 10,649 in Sulaymaniyah (48.6%), 8,441 in Erbil (38.5%), and 2,832 in Duhok (12.9%). Average loan sizes were IQD 24.21 million in Sulaymaniyah, IQD 17.57 million in Erbil, and IQD 27.51 million in Duhok.

Records also showed property-building advances of IQD 1.26 trillion in Sulaymaniyah (39.3%), IQD 1.06 trillion in Erbil (33.0%), and IQD 891.04 billion in Duhok (27.7%). The number of advance beneficiaries ("advances for building properties" are payroll-recoverable cash advances disbursed by the Directorate-General of Specialised Banks to eligible applicants for new construction, extension, or finishing, repaid via salary deductions; distinct from Housing Fund loans) was 93,535 in Sulaymaniyah, 60,011 in Erbil, and 47,384 in Duhok.

Table 15: Regional distribution of housing-fund allocations, population share, beneficiaries, and building-property advances in the Kurdistan Region of Iraq (2010–2014)

Indicator	Duhok	Erbil	Sulaymaniyah	Total (KRI)
Average population (2010-2014, millions)	1.42	1.95	1.96	5.33
Population share (%)	26.7	36.5	36.8	100.0
Housing-fund allocation (IQD billions)	77.92	148.00	257.73	483.65
Allocation share (%)	16.1	30.6	53.3	100.0
Beneficiaries (households)	2,832	8,441	10,649	21,922
Beneficiary share (%)	12.9	38.5	48.6	100.0
Average loan size (IQD)	27,514,124	17,570,000	24,206,650	—
Average loan size (USD)[a]	23,516	15,017	20,685	—
Allocation ÷ population ratio	0.60	0.84	1.45	—
Advances for building properties (IQD)	891,037,500,000	1,060,075,367,000	1,263,480,788,300	3,214,593,655,300
Advance share (%)	27.7	33.0	39.3	100.0
Advances (USD)[a]	761,133,000	906,887,000	1,079,029,000	2,747,049,000
Advance beneficiaries (households)	47,384	60,011	93,535	200,930

Note. Population estimates are five-year averages (2010-2014) from KRSO projections (2013). Housing-fund disbursements, property-advance totals, and beneficiary counts are drawn from Directorate-General of Specialised Banks ledgers (MoF&E, Erbil) obtained 23 Aug 2022. IQD amounts are converted to USD using the Central Bank of Iraq's 2010 average rate of 1 USD = 1 170 IQD. The allocation-to-population ratio compares each governorate's allocation share with its population share; values > 1.00 indicate relative over-allocation, values < 1.00 indicate under-allocation.
Sources: Directorate-General of Specialised Banks ledgers (MoF&E, Erbil; obtained 23 Aug 2022); KRSO population projections (2013); author's calculations.

2.4.4. Housing Tenure and Rental Market Trends

Housing-tenure data as displayed in Table 16, show that the home-ownership rate increased marginally from 70.2 % in 2018 to 72.5 % in 2024 throughout the KRI, while the number of tenant households grew from 228,679 to 266,600, a 16.6 % increase. Although the private-rental rate declined from 21.4 % in 2018 to 19.3 % in 2024, the absolute number of tenant households increased because the total number of households grew over the period. Governorate-level 2024 census data indicate private-rental rates of

20.75 % in Duhok and 17.87 % in Sulaymaniyah. This growth occured alongside USD 535.6 million in state investment in housing programmes from 2006 to 2022. "Free accommodation" refers to households not paying rent, typically living in dwellings owned by relatives, employer-provided quarters, or charity/host arrangements; it does not imply a government rent payment, which is recorded separately under "government rental." Rates of free accommodation also differed, with 9.25 % of households in Sulaymaniyah living rent-free compared with 4.43 % in Duhok.

Table 16: Housing Tenure Patterns and Infrastructure Access in the Kurdistan Region of Iraq (2012-2024)

Indicator	2012	2018	2024[a]	Source	Change 2018 - 2024
Home-ownership rate (%)	—	70.2	72.5	KRSO-IOM-UNFPA (2018); Census (2024)	+2.3 pp
Private rental rate (%)	—	21.4	19.3	KRSO-IOM-UNFPA (2018); Census (2024)	–2.1 pp
Total tenant households	197,095	228,679	266,600	KRSO; author's projections	+16.6 %
Tenant-household growth rate[b]	—	16.0 %	16.6 %	Author's calculations	+0.6 pp
Public-water access (%)	—	97.7	82.1	KRSO-IOM-UNFPA (2018); Census (2024)	–15.6 pp
Sewage-network access (%)	—	66.4	71.1	KRSO-IOM-UNFPA (2018); Census (2024)	+4.7 pp

Governorate-Specific Tenure Patterns (2024 Census)

Governorate	Homeownership (%)	Private Rental (%)	Government Rental (%)	Free Accommodation (%)
Duhok	72.87	20.75	1.94	4.43
Sulaymaniyah	72.17	17.87	0.72	9.25
KRI Average [c]	72.5	19.3	1.3	6.8

Note. [a] 2024 figures are preliminary; tenant-household counts are the author's projections based on the census home-ownership rate and an estimated 1,384,783 total households.
[b] Growth rate is the percentage increase in tenant households since the previous observation (2012 -2018; 2018 - 2024).
[c] Average derived from Duhok and Sulaymaniyah only, pending detailed 2024 micro-data for Erbil.
Sources: 2018 KRSO-IOM-UNFPA household survey, KRSO demographic series, and preliminary 2024–2025 Iraqi General Census of Population and Housing. "pp" = percentage points.

2.4.5. Spatial Infrastructure and Development Patterns

Moreover, Table 17 shows the results of the analysis of the 2024 Census in terms of access to infrastructure. Sulaymaniyah had 89.49% houses with a sewage network connection compared to Duhok with only 52.62%. In terms of water access rates

Sulaymaniyah had 82.29% houses with a connection to direct fresh water supply versus 81.93% in Duhok. The observed infrastructure disparities correlated with housing fund allocation patterns noted in 2.4.2.

2.4.6. Socioeconomic Indicators by Region

Table 17 depicts household survey data of the three governorates of the KRI. According to the preliminary release of IHSES III (2023–2024), the poverty rate is 14.8 % in Duhok, 5.9 % in Erbil, and 7.9 % in Sulaymaniyah. Monthly per-capita income averaged USD 136 in Duhok, USD 205 in Erbil, and USD 199 in Sulaymaniyah. Unemployment rates were reported at 17.5 % in Duhok, 14.7 % in Erbil, and 13.6 % in Sulaymaniyah.

For historical comparison, IHSES II (2012) recorded poverty rates of 5.8 % in Duhok, 3.6 % in Erbil, and 2.0 % in Sulaymaniyah, with corresponding monthly incomes of USD 199, USD 276, and USD 302. All income and expenditure figures are expressed in U.S. dollars using a unified conversion rate of 1 USD = 1,170 IQD. The data reflect a general economic decline in the region between the two survey periods.

Table 17: Socio-economic indicators and Housing Fund allocations by governorate, Kurdistan Region of Iraq for selected years

Indicator	Year	Duhok	Erbil	Sulaymaniyah	KRI average [b]
Poverty rate (%)	2012	5.8	3.6	2.0	3.6
	2023–2024	14.8	5.9	7.9	9.0
Monthly household income per-capita (USD)[a]	2012	179	248	271	239
	2023–2024	123	185	179	166
Monthly household expenditure per-capita (USD)[a]	2012	295	351	356	338
	2023–2024	185	224	208	208
Unemployment rate (%)	2012	8.3	7.5	8.1	7.9
	2023–2024	17.5	14.7	13.6	15.0
Housing-Fund allocation share (% of total, 2008–2014)	—	16.1	30.6	53.3	—
Need vs. allocation ranking	—	Highest need / lowest allocation	Medium need / low allocation	Lowest need / highest allocation	—

Note. [a] Income and expenditure figures are monthly per-capita means derived from IHSES II (2012) and IHSES III (2023–2024, preliminary) micro-data; for comparability within this table, all IQD amounts are converted to USD at 1 USD = 1,300 IQD (Central Bank of Iraq, January 2024). Sensitivity to exchange-rate choice is reported in Appendix 8.
[b] KRI averages are population-weighted across Duhok, Erbil, and Sulaymaniyah. [c] The Kurdistan Region poverty line is IQD 137,000 (approximately USD 105) per person per month. Housing-Fund allocation shares represent cumulative disbursements for 2008–2014 and are drawn from Directorate-General of Specialised Banks ledgers (MoF&E, Erbil; obtained 23 Aug 2022).

2.5. Data Analysis and Key Findings

This section presents the empirical analysis of KRG affordable housing policies and financing mechanisms implemented from 2006 to 2014. The analysis employs a convergent parallel mixed-methods design to test three hypotheses derived from Compound Implementation Complexity Theory (CICT), Institutional Substitution Theory (IST), and Resource-Conflict Housing Dialectic (RCHD).

2.5.1. Implementation Performance Analysis: Evidence of Compound Complexity

The analysis of policy implementation focuses on the 2011-2013 sub-period, which was selected because it represents the peak of the KRG's housing program. This timeframe was characterized by maximum budget allocations and relative political stability before the 2014 financial crisis. This period thus served as a critical 'best-case scenario' to assess implementation capacity when financial resources were not the primary constraint. The 2011-2013 window revealed the structural, non-financial barriers that persisted even during a fiscal boom.

The results (see Table 18) show completion rates declining systematically from 15.6% in 2011 to 7.4% in 2013. This cumulative 11.8% completion rate represents an 88.2% shortfall despite sustained annual resource availability of USD 590 million.

The unfavourable relationship between sustained funding and declining completion rates points to cascading institutional failures. These are not simply additive delays but multiplicative, compounding problems. For example, a project was often paralyzed by simultaneous, interacting constraints: the Ministry of Finance may delayed releasing a budget tranche while, in parallel, the Ministry of Municipality failed to service the designated land. The Ministry of Construction and Housing (MoCH) was thus caught in a stalemate, a recursive paralysis where inaction in one agency reinforced inaction in others.

In the KRI's political system, ministries were typically allocated to political parties as part of a power-sharing government. Therefore, ministry officials (the agents) were directly subordinate to the political leadership (the principals) and had little choice but to accept politically set targets, even if technically unfeasible. This dynamic, where a principal-agent gap was exacerbated by resource wealth, is a known challenge in resource-dependent states.

T The core issue is that the institutional design itself was flawed by contradictory and overlapping mandates. The key friction lay between MoCH and BoI. The MoCH was responsible for social and affordable housing (Housing Law No. 7), while the BoI was mandated to promote private investment (Investment Law No. 4), often for luxury real estate. A conflict arose when both agencies claimed jurisdiction over the same parcel of state land. This was not normal administrative friction; it was a structural flaw rooted in contradictory legal mandates.

These patterns challenge a simple, linear interpretation of implementation failure. The evidence points to a non-linear, complex system failure. The failures are compounding and interactive, not sequential and additive. It is this dynamic—where abundant resources fuelled parallel, uncoordinated, and often conflicting initiatives—that explains the inverse correlation between high funding and low completion rates.

Table 18: Summary of Housing Production and Affordability Trends (2011–2013)

Year	Planned Units	Completed Units	Completion Rate (%)	Real Cost/Unit (2013 USD)	Average Household Income (USD)	Real Cost-to-Income Ratio
2011	1,997	312	15.6%	53,766	7,200	7.47:1
2012	2,003	248	12.4%	54,112	7,400	7.31:1
2013	1,992	148	7.4%	56,078	7,600	7.38:1

Note. Completion rates calculated as (completed units ÷ planned units) × 100. Real costs adjusted to 2013 USD using Iraq Consumer Price Index (base year 2010 = 100; 2011: 106.4; 2013: 111.1). Cost-to-income ratio = annual housing cost ÷ average annual household income.
Sources: Serageldin (2015); Kurdistan Region Statistics Office (2014).

The unfavourable relationship between sustained funding (USD 590 million annually) and declining completion rates (from 15.6 % to 7.4 %) occurred because individual constraints interacted multiplicatively rather than additively, creating cascading institutional failures that exceeded the sum of individual problems. Inter-agency coordination deterioration amplifies system-wide paralysis through information gaps, where separate institutions held critical data on land, budgets, and approvals, delaying joint decisions (see Appendix 10). Documented, case-level reasons include land-readiness and titling delays recorded in Ministry of Construction and Housing (MoCH) progress notes and Real Estate Registry correspondence; re-tendering and late mobilisation advances reported in governorate tender-board minutes; design changes linked to utility alignments and off-site infrastructure cost-sharing; and contractor capacity limits noted in MoCH performance registers (MoCH progress files, 2012–2013; Ministry of Finance and Economy [MoF&E] cash-release schedules, 2012–2013; see Appendix 9). Interview evidence corroborates delayed site handovers, remote site selection, and low take-up where "ownership rent" exceeded prevailing market rent (INT-06, personal communication, August 2022; INT-08, personal communication, August 2022; see Appendix 10).

Resource abundance raised expectations because high authorisations enabled ambitious public targets that were later revised when preconditions were not met, without commensurate capacity to coordinate titling, procurement, cash release, and utility connections. In 2011–2013, authorisations remained high while several projects experienced site-possession lags, re-tenders, and target revisions (MoCH progress files, 2012–2013; council communiqués, 2011–2013; see Appendix 9). Participants also noted that financing support was strong until 2014, when the fiscal shock halted projects mid-stream (INT-06, personal communication, August 2022; INT-10, personal communication, September 2022; see Appendix 10).

When political leaders announced targets aligned with resource availability rather than institutional capacity, schedules exceeded realistic implementation timelines, and agencies then encountered interdependence constraints across titling, permitting, procurement, cash release, and utility hookups. This dynamic mirrors the well-known political–administrative gap used here descriptively to organise the observed sequence in the KRI (Pressman & Wildavsky, 1973; Andrews, Pritchett, & Woolcock, 2017; see Appendix 9 for primary documentary excerpts and Appendix 10 for interview corroboration).

Temporal constraint accumulation followed from the sequential nature of housing delivery. In the project files, delays in land-acquisition verification postponed site handover, which postponed foundation work, permit issuance, and contractor mobilisation, compressing later schedules and increasing the likelihood of extensions, variation orders, and partial demobilisation (MoCH progress files, 2012–2013; see Appendix 9). Interviews also highlighted remote locations with missing services, which depressed demand even where physical completion occurred (INT-06, personal communication, August 2022; INT-08, personal communication, August 2022; see Appendix 10).

Stakeholder testimony identified the dispersion of decision rights rather than the failure of a single agency. One interviewee described delays interacting with funding uncertainty in ways that made actors reluctant to commit resources to projects that might later be cancelled (INT-07, personal communication, September 2022). Another interviewee noted “diverse and divergent views” across the governorates, the Ministry of Construction and Housing, and the Board of Investment, as well as the absence of a unified housing policy (INT-13, personal communication, August 2022). Legally, these overlaps are unsurprising: the Ministry of Construction and Housing executed works, governorates and the Real Estate Registry controlled site possession and titling, the Board of Investment governed investment-site use and land allocation, and the Ministry of Finance and Economy controlled cash releases (Investment Law No. 4 of 2006; Housing Law No. 7 of 2008; Housing Fund Law No. 16 of 2011; see Appendices 5-7). The absence of a single lead authority created interdependence without hierarchy, a pattern that appears more pronounced than in single-agency road and school programmes during the same period (see Appendix 9 for timing comparisons).

These patterns are not offered as a universal non-linear law but as a period-specific absorption limit. Within 2011–2013, high authorisations coincided with falling completions because prerequisites were unmet; under such conditions, marginal funds did not yield proportional output. The claim is confined to this window and is supported by the administrative files, statutory roles, and interview evidence cited above (see Appendices 5–7, 9, 10).

2.5.2. Cost Escalation and Affordability Analysis: Institutional Substitution Failures

2.5.2.1. Government Housing Cost Premiums and Market Replication

Government housing in the KRI consistently cost around 60% to 80% more than comparable private-market alternatives, whether measured by unit construction costs or rent-based affordability ratios (KRSO & CSO, 2014; Serageldin, 2015). Between 2011 and 2013, the average government unit price increases from USD 31,154 to USD 56,078, which reflects an increase of about 80%, while average household income grew by only approximately 6% during the same period (KRSO & CSO, 2014).

These cost escalations are reflected in administrative records and triangulated by interviews. INT-08 reported monthly payments for government-built units of IQD 175,000 versus IQD 100,000 for similar private units, implying a 75% premium (INT-08, personal communication, August 2022).

In Sulaymaniyah, INT-14 reported government rents of IQD 160,000, compared with private rents near IQD 100,000, implying a 60% premium (INT-14, personal communication, September 2022).

Comparable figures were also reported by INT-15, who stated that Ministry of Construction and Housing unit rents were IQD 160,000, whereas comparable market rents in city centres were IQD 100,000 or less (INT-15, personal communication, August 2022).

According to the interview transcripts, MoCH calculates monthly payments by spreading project construction costs over a 25-year repayment period, which yields payments around IQD 160,000–170,000 even in outlying districts while private rents in city centres remain near IQD 100,000.

The 2012 Iraq Household Socio-Economic Survey (IHSES) supports two distinct affordability findings. First, for purchase affordability, using the real government unit cost per completed unit (2013 USD) reported in Table 19 and the IHSES annual household income series, the price-to-income ratios are 7.5:1 (2011), 7.3:1 (2012), and 7.4:1 (2013), each above the UN-Habitat 3:1 benchmark for purchase affordability (KRSO and CSO, 2014; UN-Habitat, 2014). Second, for rental affordability, using reported “ownership rent” of IQD 160,000–180,000 per month and the IHSES monthly household income series, the rent-to-income burden is about 18% to 21%, which is below the 30% threshold, although these payments remain 60% to 80% above comparable private-market rents and are often tied to lower-amenity, more remote locations (KRSO & CSO, 2014; interviews cited above).

Table 19: Government Housing Cost Premiums and Affordability Ratios (2011–2013)

Year	Average Gov't Unit Cost (Real 2013 USD)	Average Annual HH Income (USD)	Price-to-Income Ratio	Affordability Status (vs. 3:1 Benchmark)
2011	53,766	7,200	7.5: 1	Unaffordable
2012	54,112	7,400	7.3: 1	Unaffordable
2013	56,078	7,600	7.4: 1	Unaffordable

Note. Government unit cost = total project cost ÷ number of completed units, including land, construction, and administrative costs. Cost-to-income ratio = average annual housing cost ÷ average annual household income. Government cost premium = percentage by which government housing costs exceed comparable private market housing in same locations and specifications. UN-Habitat affordability threshold = housing costs should not exceed 3 times annual household income for sustainable affordability. IQD = Iraqi Dinar. USD = United States Dollars.
Source: Serageldin, A. (2015). *Housing sector analysis Kurdistan Region Iraq: Cost assessment 2011-2013*. Ministry of Planning Publications; Kurdistan Region Statistics Office (2014). *Annual household income survey*. KRSO Statistical Division.

Procurement delays in the KRI arose from multi-stage approvals across the Ministry of Construction and Housing, governorates, the Real Estate Registry, utilities, and the Board of Investment, which interviewees reported prolong tendering and contract award through serial clearances and occasional re-tendering (personal communications, July–September 2022; see Appendix 10). In such settings, scope changes and compliance-driven revisions are a common channel for cost growth because incomplete designs and sequential approvals increase the likelihood of ex post renegotiation and change orders (Bajari & Tadelis, 2001). We therefore characterize the risk as a principal–agent and transaction-cost problem rather than “rent-seeking”: fragmented authority and information asymmetries weakened monitoring and the disciplining effect of competition, raising the probability of cost escalation (Flyvbjerg et al., 2009; Williamson, 2000). We do not report a public-versus-private average procurement duration, as no validated KRG time-and-motion dataset is available; instead, the claim rests on documentary files and interviews (see Appendix 9 and Appendix 10).

Institutional capacity constraints in the KRI were documented by officials who noted pressure on cost estimation and contract management during the expansion period, despite the presence of MoCH and governorate engineering departments (“these mistakes are mostly due to our lack of housing expertise,” INT-13, personal communication, August 2022).

Combined with multi-stage approvals across MoCH, governorates, the Real Estate Registry, utilities, and the Board of Investment, these constraints increased coordination costs and prolonged tendering and award (INT-06 and 17, personal communications, August 2022).

I In such settings, cost growth typically occurred through post-award change orders and scope revisions, consistent with principal–agent and transaction-cost mechanisms in public works: incomplete designs and sequential approvals raised the likelihood of ex post renegotiation and higher outturn costs even when initial bids were competitive (Bajari and Tadelis, 2001; Guasch, 2004; Williamson, 1999; Flyvbjerg, Garbuio, and Lovallo, 2009). Information asymmetries further enabled strategic underbidding followed by specification changes during execution, a dynamic well described in the economics of information (Stiglitz, 2000). Taken together, the persistent 60% to 80% differentials observed across sites are more consistent with structural, system-level frictions that elevated transaction costs than with isolated project-level failures.

Implication for theory. Rather than rejecting state intervention, the KRI case refines an institutional-substitution perspective: administrative delivery can substitute for missing or thin markets only when coordination capacity, standardized designs, and monitoring systems are in place. In contexts marked by “institutional voids” and capability constraints, substitution may reproduce or exceed market-cost burdens through change-order renegotiation and fragmented oversight (Khanna and Palepu, 2010; Andrews, Pritchett, and Woolcock, 2017). The evidence here therefore supports a conditional version of institutional substitution that explicitly incorporates state-capacity limits in post-conflict environments.

2.5.2.2. Administrative Targeting and Elite Capture Mechanisms

Administrative data indicate a structural allocation bias toward government employees, who receive about 50% of completed units within the period studied (Serageldin, 2015). To gauge the scale of that preference, public employment accounted for roughly 38%–51% of total jobs in the KRI depending on year, and nearly two thirds of households reported the public payroll or a public pension as their main income source (KRSO, 2021; KRSO, IOM, & UNFPA, 2018; World Bank, 2015).

Interview evidence helps explain how employment-based eligibility interacted with legacy practices. One academic interviewee (INT-03) linked the contemporary tilt toward civil servants to historical arrangements in Iraq in which state employment conferred access to housing, noting the continuity of this logic into the present (INT-03, personal communication, September 18, 2022). Scholarship on Baghdad's post-1950s schemes also documented explicit housing allocations for ministry officials and employees, reinforcing employment-based entitlements (Gupta, 2021).

Elite capture appeared through speculative purchasing and information advantages. One interviewee (INT-21) reported instances in which buyers acquired 20 to 30 units at once and quickly resold them at higher prices, undermining the pro-poor objectives of the policy (INT-21, personal communication, 2022). These patterns are consistent with the broader literature on elite capture of targeted benefits, which shows that better-connected groups can appropriate subsidies unless design and monitoring explicitly counteract such dynamics (Bardhan & Mookherjee, 2000; Olken & Pande, 2012; Platteau, 2004).

Mechanistically, three channels were salient in the KRI:

Civil servants tended to satisfy categorical rules and possessed greater familiarity with application procedures, which raised their success rates relative to otherwise eligible low-income applicants (Serageldin, 2015)

Interviewees reported that well-connected applicants often learned about project locations and timelines earlier, enabling early purchase or bulk reservation, which disadvantaged later low-income entrants (INT-21, personal communication, 2022).

Employment-based preferences persisted even when policies nominally shifted toward income targeting, reflecting continuity with historical Iraqi practice, a pattern also emphasized by one academic interviewee (INT-03, personal communication, September 18, 2022; Gupta, 2021).

Taken together, the quantitative allocation shares, historical evidence on employment-linked entitlements, and interview testimonies align with comparative findings that without tight targeting checks and anti-capture safeguards, benefits skewed toward groups with administrative and political capital (Olken & Pande, 2012; Platteau, 2004).

2.5.3. Resource Volatility and Implementation Cycles: Boom-Bust Analysis

2.5.3.1. Resource Dependency and Institutional Ratchet Effects

Period selection and representativeness. The 2011–2013 sub-period was analysed because it was the only interval with complete, audited project-level cost and completion records across all MoCH schemes and it coincided with peak oil-revenue inflows to the KRG followed by the 2014 external shock. Using the broader administrative and interview evidence (Sections 2.2 and 2.4), patterns observed in 2011–2013 are consistent with the longer 2006–2022 cycle: rapid expansion during high-revenue years and sharp contraction after 2014 when transfers fell and conflict pressures rose. The World Bank's contemporaneous assessment documented a sudden fiscal crisis in 2014–2015 in the Kurdistan Region associated with the oil-price collapse, Baghdad transfer stoppage, and conflict-related pressures, validating the timing and nature of the regime break.

Table 20: Consensus Timeline Validation Matrix

Period	Stakeholder Assessment	Implementation Status	Interview Frequency	Key Characteristics
2006-2011	"Investment beginning"	Early development	15/30 (50%)	Institutional establishment
2011-2013	"Peak period," "funds available"	Maximum implementation	28/30 (93%)	Policy expansion
2014	"Financial crisis"	Complete paralysis	30/30 (100%)	Universal crisis recognition
2014+	"Everything stopped"	Project abandonment	30/30 (100%)	Institutional contraction

Note. Interview frequency = proportion of respondents who explicitly referenced each period when describing housing policy timeline. Stakeholder assessment = most common descriptive phrases used by interviewees. Implementation status = actual policy implementation activities during each period based on administrative records. Key characteristics = dominant institutional patterns identified across interviews and administrative data. All interviews conducted 2022-2023 using systematic MAXQDA coding.
Source: Author's interview database (30 elite interviews); Administrative records from Ministry of Construction and Housing (2006-2022); Ministry of Planning budget documents (2006-2022).

Table 21 aggregates interview-based timeline codes with administrative series to validate a consensus chronology: 50% of respondents explicitly referenced 2006–2011 as "investment beginning" with institutional set-up; 93% referenced 2011–2013 as the "peak period" with maximum implementation activity; and 100% referenced 2014 as "financial crisis," followed by 100% describing post-2014 as "everything stopped." This alignment between qualitative frequency and administrative milestones supports the use of the 2011–2013 window as the high-water mark for implementation capacity, against which subsequent contraction can be evaluated.

During the 2011–2013 fiscal boom, housing agencies rapidly expanded staffing and project pipelines. After the 2014 oil price collapse, despite a 60% budget reduction, agency staffing levels remained high while operational capacity plummeted. This reflects a well-documented phenomenon in public finance known as the "institutional ratchet effect": public spending increases easily during revenue booms but is politically and structurally difficult to reduce during busts.

This asymmetric adjustment occurred because political leaders gained rewards for expanding programmes but faced high political costs for downsizing. Following the 2014 crisis, the KRG faced a severe fiscal crisis and ran a substantial budget deficit for several years, yet the public payroll, which includes the housing agencies, remained largely intact. The rigidity of public employment contracts meant that the agencies became permanent fixtures unable to recalibrate their scale.

The problem of capacity–resource misalignment stemmed from boom-period commitments that survived into busts. The ambitious USD 590 million annual target created long-term obligations that could not be unwound once oil prices collapsed. Agencies planned against optimistic oil prices above USD 100 per barrel, echoing Auty's (2002) finding that resource-exporting economies often get caught in a "staple trap," where volatility in a single commodity dictates the boom-bust cycle of the entire public sector.

This expectation-reality divergence is a core feature of petroleum economies, as described in Karl’s (2020) "paradox of plenty" framework, which argues that oil wealth shapes state institutions in ways that undermine long-term planning. The institutional ratchet effects observed in the KRI's housing sector provide a powerful, sector-specific illustration of the resource curse in action, confirming how oil volatility directly shaped service delivery.

Unlike oil-rich states that have successfully implemented fiscal stabilization systems, the KRG lacked institutional buffers to smooth expenditures. Such systems are a key feature of successful resource management and include specialised institutional designs such as Sovereign Wealth Funds, Fiscal Stabilization Funds, and counter-cyclical fiscal rules that insulate budgets from commodity price shocks. The absence of these mechanisms in the KRI led to a structural distortion of institutional capacity that compromised policy outcomes, indicating a need for adaptive institutional design in resource-dependent settings.

2.5.4. Market-Oriented Development Analysis: Investment Law No. 4 Implementation

2.5.4.1. Market Success vs. Social Targeting Trade-offs

Investment Law No. 4 (2006) provided strong investment incentives. Projects were exempt from non-custom taxes for a period of ten years, and investors were exempt from customs duties on equipment, machinery, spare parts, and raw materials used for the project (Articles 5–6). The law guaranteed equal treatment for foreign and domestic investors and recognized their rights to own or lease property for project purposes. The BoI also coordinated site allocation with relevant ministries and was mandated to issue a licensing decision within thirty days of application, with additional incentives for less-developed areas.

Under this framework, private housing investment reached about USD 16.5 billion and delivered an estimated 214,000 units during 2006–2022, far exceeding state-built output (708 units). Over 2008–2014, the Housing Fund extended loans to 21,922 households, indicating that only a minority share of market-produced units was supported through public finance.

Interviews and administrative evidence point to weak alignment between BoI's investment-promotion mandate and the MoCH's social-housing objectives. Senior officials described fragmented governance and recommended unifying responsibilities in a single housing body; they also reported that project siting was largely investor-led, with MoCH centralized processes operating alongside a more decentralized BoI track.

Affordability leakage was visible in payment levels for government-built units relative to market rents. One MoCH interviewee explained that "ownership rent" for MoCH units was set around IQD 160,000 per month while comparable central-area market rents were near IQD 100,000, implying a sizable cost premium on the public product even before accounting for location and amenity differences.

Taken together, these patterns are consistent with a classic “promotion–regulation” tension: generous investment incentives and expedited licensing accelerated supply, but weak inter-agency enforcement and investor-led siting limited the delivery of price-capped or income-targeted units. Embedding social-targeting conditions directly into BoI licenses and land-allocation terms, with clear monitoring responsibilities and sanctionable non-compliance, would tighten the link between investment privileges and affordable-housing outcomes. (See Law No. 4 articles on licensing timelines and land coordination for the legal entry points.).

2.5.4.2. Spatial Inequality and Theoretical Implications

Table 21 reports licensed private housing investment by governorate and normalizes totals using a common population baseline to show per-capita exposure. The Kurdistan Board of Investment data for 2006–2022 indicate pronounced spatial concentration: Erbil received 65.5% of total housing investment (USD 10.83 billion) and 52.0% of licensed units (n = 89,424), while Duhok received 15.7% (USD 2.60 billion) and 18.2% of units (n = 31,318). The remainder accrued to Sulaymaniyah.

An analysis of variance (ANOVA) on project-level per-capita investment confirms large between-governorate differences, $F(2, 170) = 2{,}514.13$, $p < .001$, with governorate membership explaining $\eta^2 = .94$ of the variances. These findings are consistent with cumulative-causation and agglomeration mechanisms: initial structural advantages in the core attracted additional rounds of private investment, widening inter-regional gaps over time (Glaeser, 2008; Krugman, 1991; Myrdal, 1957). Interview evidence also points to capability differentials on the supply side: “the contracting companies in Erbil and Sulaymaniyah are superior to those in Duhok,” which lowered perceived project risk for core locations (INT-12, personal communication, August 30, 2022). In line with variegated neoliberalism, uniform market incentives interacted with uneven territorial endowments to yield differentiated development trajectories rather than convergence (Brenner & Theodore, 2002).

Table 21: Licensed Private Housing Investment, Population Baseline, and Per-Capita Exposure by Governorate (2006–2022)

Governorate	Population baseline (millions)[a]	Total licensed housing investment (USD billions) [b]	Per-capita licensed investment (USD)[c]
Duhok	1.42	2.60	1,831
Erbil	1.95	10.83	5,554
Sulaymaniyah	1.96	3.11	1,587
KRI total	5.33	16.54	3,103

Note. [a] Five-year population averages (2010–2014) from KRSO projections were used to stabilise the denominator across the multi-year investment window; results are qualitatively unchanged using 2022 populations.
[b] Licensed private housing projects recorded by the Kurdistan Board of Investment for 2006–2022.
[c] Per-capita = total licensed housing investment ÷ population baseline; figures rounded to the nearest USD.
Source: Kurdistan Board of Investment (Licensed Investment Projects Database, 2006–2022); Kurdistan Region Statistics Office (Population Projections).

The pronounced spatial inequality in housing investment, whereby Erbil received roughly 3.4 times the per-capita capital inflow recorded for Duhok, is consistent with pre-existing structural advantages that made investment more attractive in the core. Interview evidence points to faster administrative processing, stronger supplier and contractor networks, and deeper consumer markets in Erbil relative to peripheral governorates, each of which reduced perceived project risk and increased expected returns (INT-01, INT-12, INT-21, personal communications, 2022). In combination with agglomeration forces, these attributes encouraged developers to direct capital toward Erbil in a cumulative process in which initial advantages generated subsequent rounds of investment (E. L. Glaeser, 2008; Krugman, 1991; Myrdal, 1957).

2.5.5. Mixed-Methods Integration and Theoretical Validation

2.5.5.1. Convergent Evidence Integration and Hypothesis Testing

Table 22 synthesizes results from the convergent parallel design by aligning, for each hypothesis, the quantitative administrative indicators with coded interview evidence, then rating the consistency as "Convergence Quality" and assigning a verdict ("Result"). "Administrative Evidence" lists the primary quantitative metrics, "Stakeholder Validation" reports the dominant themes and their frequency across 30 interviews, and

“Convergence Quality” reflects the strength of agreement between the two streams based on pre-specified criteria described in Appendix 8.

Integration of quantitative and qualitative data showed significant convergence across multiple policy dimensions. Quantitative indicators reported a cumulative project-completion rate of 11.8% for 2011–2013, which aligned with stakeholder estimates ranging from 9% to 20%. Cost-escalation trends were consistent across sources, with unit costs rising 79.9% (Serageldin, 2015) while interviewees described 60% to 80% effective government premiums over comparable market alternatives. Spatial distribution patterns showed Erbil receiving 65% of total investment, which mirrored interview narratives describing systematic regional concentration (author's interview database, 2022–2023). Definitions for "processing delays," "civil service bias," and other indicators appear in the table note and Appendix 8.

Table 22: Mixed-Methods Hypothesis Validation Matrix

Hypothesis	Administrative Evidence	Stakeholder Validation (n=30)	Convergence Quality	Result
H1: Compound Implementation Complexity	88.2% delivery shortfall; 733% processing delays; 31% abandonment	100% constraint interaction recognition ; Universal coordination Failure citations	Strong convergence	Validated
H2: Institutional Substitution Failure	68.7% real cost increase; 50% civil service bias; Systematic targeting failures	Elite capture recognition; Cost premium confirmation across regions	Strong convergence	Validated
H3: Resource-Conflict Housing Dialectic	86% output decline post-2014; Oil dependency correlation; Boom-bust patterns	100% crisis consensus; Universal 2014 break recognition	Strong convergence	Validated

Note. Administrative evidence = quantitative data from government records including Ministry of Construction and Housing project databases, Board of Investment licensing records, and Ministry of Planning budget documents (2011-2016). Stakeholder validation = qualitative evidence from systematic MAXQDA coding of 30 elite interviews conducted 2022-2023. Convergence quality = assessment of consistency between quantitative and qualitative findings based on triangulation methodology. Processing delays = average application approval time versus statutory requirements. Civil service bias = percentage of units allocated to government employees.
Sources: Author's mixed-methods database combining administrative records and interview transcripts.

The systematic convergence between quantitative implementation patterns and qualitative stakeholder recognition of causal mechanisms addresses fundamental attribution challenges in post-conflict evaluation where institutional instability complicates causal inference (Gertler et al., 2016). When policy actors themselves identified specific interaction mechanisms rather than attributing failures to general capacity constraints, this provides robust validation of hypotheses through participant causal reasoning rather than researcher interpretation.

2.5.5.2. Theoretical Framework Validation and Scope Conditions

The empirical analysis clarifies scope conditions (defined here as the contextual features under which a given framework best explains observed outcomes and causal mechanisms) where each theoretical framework demonstrates the greatest explanatory power. Compound Implementation Complexity Theory proved most applicable when institutional mandates overlapped, coordination capacity remained weak, and resource flows demonstrated uncertainty, with the KRI's lacking institutional coordination demonstrating how inter-agency delays and cascading bottlenecks dominated implementation outcomes rather than single-factor shortages.

Institutional Substitution Theory was most relevant under conditions where formal market mechanisms remained nascent or absent, though the KRI evidence shows state intervention can replicate rather than remedy market distortions when categorical targeting reproduced existing social advantages through administrative rather than market mechanisms. Resource-Conflict Housing Dialectic exhibited greatest explanatory power in highly resource-dependent economies exposed to commodity price volatility, where boom-period optimism encouraged fiscal over-commitment while subsequent busts exposed institutional fragility. In the KRI, the post-2014 break in execution despite earlier pipeline expansion is consistent with this volatility channel.

The validation contributes to multiple theoretical literature through empirical confirmation and conceptual extension. In implementation studies, the results quantify compound-constraint effects and extend classic accounts by showing multiplicative interactions under fragmented authority (Hill & Hupe, 2014; Matland, 1995; Pressman & Wildavsky, 1973). In institutional economics and political economy, the findings complement North's and Williamson's arguments about institutional embeddedness and transaction costs and align with critical institutionalist perspectives that emphasize capability and power constraints in lower capacity (Khan, 2010; North, 1990; Williamson, 2000).

One policy implication drawn from the above is that reform rather than sequential capacity building, as addressing coordination problems piecemeal fails to account for compound constraint effects requiring simultaneous, cross-agency solutions. Counter-cyclical spending and sustainable institutional architecture are critical for resource-dependent contexts, requiring housing funds to incorporate revenue-stabilization mechanisms similar to Chile's Economic and Social Stabilization Fund to insulate fiscal budgets and construction in particular from commodity price shocks. Moreover, robust unbiased beneficiary vetting and anti-capture safeguards need to be put in place and be enforced in order to avoid informal advantage networks.

2.5.6. Synthesis and Theoretical Innovation

2.5.6.1. Integrated Theoretical Framework: Compound Governance Failure Theory

The empirical analysis reveals how various mechanisms operated synergistically rather than independently to create governance challenges for the KRI. Compound Implementation Complexity theory (Pressman & Wildavsky, 1973; Matland, 1995; Hill & Hupe, 2014) unveiled institutional vulnerabilities through coordination fragmentation and multiplicative constraint interactions. Institutional Substitution perspectives (North, 1990; Williamson, 1999; Khan, 2010) conceptualised how these vulnerabilities were translated into elite capture and administrative market exclusion. Resource-Conflict Housing Dialectic logics (Auty, 2001; Ross, 2012; van der Ploeg, 2011; Frankel, 2011) focused on how volatility exposes both complexity and substitution failures during boom–bust cycles, creating temporal governance fragility that exceeded normal institutional adjustment capacity.

The evidence suggests the need for a "Compound Governance Failure Theory" (CGFT) advanced in this dissertation as an integrative account tailored to post-conflict, resource-dependent settings such as the KRI that integrates insights across all three frameworks to explain systematic service delivery breakdown in fragile states. To our knowledge, CGFT was not previously formalised in the housing-governance literature; it is proposed here to consolidate implementation, institutional, and resource-volatility mechanisms into a single explanatory schema.

This theory proposes that governance failure emerges through cascading institutional interactions where institutional fragmentation creates complexity vulnerabilities, weak administrative capacity enables substitution failures that reproduce rather than correct market exclusion, and resource dependence creates temporal fragility that exposes and amplifies both complexity and substitution weaknesses during external shocks. The KRI case demonstrates how these mechanisms created path-dependent failure trajectories where early governance weaknesses became progressively more difficult to resolve through conventional capacity building or resource allocation.

CGFT's scope conditions are: (a) overlapping mandates with weak coordination capacity, (b) underdeveloped market and legal institutions that invite administrative substitution, and (c) high revenue volatility from natural resources that induces procyclical commitments. Core propositions are: P1 multiplicative, not additive, constraint interactions; P2 administrative substitution reproduces market exclusion without countervailing safeguards; P3 volatility amplifies P1 and P2 through boom-period overcommitment and bust-period contraction. Testable implications include: I1 non-linear declines in completion rates despite steady or rising nominal allocations, I2 systematic allocation advantages for administratively advantaged groups, and I3 post-shock collapses in capital execution absent stabilization buffers.

2.5.6.2. Policy Innovation Architecture: Integrated Reform Framework

Theoretical integration requires simultaneous rather than sequential policy interventions that address complexity, substitution, and resource dependency through coordinated institutional design. Compound Complexity Solutions (Pressman and Wildavsky, 1973; Matland, 1995; Hill and Hupe, 2014) involve unified coordination architecture replacing fragmented multi-agency systems, with single-point accountability and integrated processing mechanisms that prevent cascading delays and information asymmetries that create systematic exclusion. Substitution Failure Solutions (North, 1990; Williamson, 1999; Khan, 2010) require hybrid targeting systems combining market delivery efficiency with state targeting precision through parallel rather than integrated mechanisms, where market systems optimize efficiency while state systems optimize equity through separate but coordinated institutional arrangements. Resource Dependency Solutions (Frankel, 2011; Humphreys, Sachs and Stiglitz, 2007; van der Ploeg, 2011) necessitate counter-cyclical institutional design incorporating revenue stabilization mechanisms, adaptive scaling capacity, and professional administrative systems that maintain service delivery effectiveness across commodity cycles through specialised fiscal and administrative buffers.

The evidence suggests "Parallel Complementarity Principle" proposed in this dissertation where effective policy requires specialised institutional arrangements that leverage comparative advantages of different approaches rather than attempting hybrid integration that creates fundamental compatibility tensions. Market mechanisms optimize efficiency, state mechanisms optimize equity, and coordination mechanisms manage temporal volatility through parallel rather than integrated operations.

2.5.6.3. Research Implications and Future Directions

This analysis contributes to three methodological innovations for post-conflict policy research. Participatory Complexity Validation (proposed in this dissertation; see also Lincoln and Guba, 1985; Gertler, Martinez, Premand, Rawlings, and Vermeersch, 2016) demonstrates how participant causal reasoning can provide robust theoretical validation in contexts where experimental methods prove unfeasible, suggesting systematic stakeholder mechanism analysis as complement to quantitative evaluation approaches. Sector-Specific Resource Curse (Ross, 2012; Auty, 2001; van der Ploeg, 2011; Frankel, 2011; Humphreys, Sachs, and Stiglitz, 2007) Analysis provides methodological framework for understanding how resource dependence affects institutional rather than just economic outcomes, requiring specialised analytical approaches that account for temporal governance vulnerabilities beyond normal budget adjustment processes. Integrated Failure Analysis (Rihoux and Ragin, 2009; Mahoney and Goertz, 2006; Pressman and Wildavsky, 1973) demonstrates that governance failure emerges through interactive rather than independent mechanisms, suggesting the need for analytical frameworks that account for synergistic effects requiring simultaneous theoretical application rather than sequential hypothesis testing.

The theoretical framework requires testing across different post-conflict contexts to establish scope condition boundaries and institutional design parameters for various fragile state environments. Comparative analysis should examine how compound governance failure manifests in different resource endowments, conflict types, and institutional legacies to develop adaptive policy frameworks rather than standardized technical assistance approaches. The Parallel Complementarity Principle (cite) requires empirical validation through comparative institutional analysis examining how market-state coordination mechanisms perform across different governance environments, with particular attention to temporal effectiveness during both stability and crisis periods.

The analysis establishes post-conflict housing policy as a strategic analytical site for understanding broader governance challenges in fragile states, where housing interventions serve as institutional stress tests that reveal fundamental coordination, targeting, and resilience capacities requiring specialised rather than conventional development approaches. The compound governance failure framework (proposed in this dissertation) provides foundation for analysing similar service delivery challenges across sectors while maintaining theoretical rigor through systematic attention to complexity, substitution, and resource dependency dynamics operating simultaneously in post-conflict institutional environments.

2.6. Caveats and Limitations

This section acknowledges the methodological constraints that affect the interpretation and generalizability of the research findings. The analysis faces challenges common to post-conflict policy evaluation, primarily related to data integrity, methodological design, and the specific scope of the study.

Data quality presents the first set of limitations. The analysis relies on KRG administrative records from MoCH project registers for 2011–2013, BoI licensed-project databases for 2006–2022, and Ministry of Planning budget ledgers for 2006–2022, which may suffer from incomplete documentation and reporting gaps, particularly following the institutional instability of the 2014 fiscal crisis. In addition, some cost series in external reports use non-harmonized definitions (for example, construction-only versus all-in unit costs); this study adopts an all-in cost per completed unit, which limits comparability with construction-only series. Furthermore, the qualitative data were derived from 30 stakeholder interviews. While this is a deliberate choice aligned with the research question's focus on high-level policy dynamics, these perspectives may not capture the lived experiences of program beneficiaries and can be influenced by post-hoc rationalization.

Methodological constraints also shape the findings. The study's non-experimental design limits definitive causal inference and cannot establish counterfactuals. While a convergent mixed-methods approach enhances internal validity through triangulation, it does not eliminate all potential biases. The framework analysis of qualitative data, for instance, involves interpretive judgments that may emphasize evidence supporting the theoretical propositions. Finally, interviews were conducted in Kurdish and Arabic and required translation that may not capture all nuanced meanings; back-translation verification covered 20% of transcripts, and residual translation error may persist in the remainder.

The quantitative analysis, while robust in its use of descriptive, time-series, and variance analysis methods, does not ultimately include more advanced econometric tests such as Granger causality or structural break analysis as initially planned. Consequently, claims regarding the causal relationship between resource volatility and implementation outcomes are based on the strong temporal correlation observed in the data and validated by stakeholder interviews, rather than on formal statistical causality testing. The ANOVA and Welch tests used for spatial investment comparisons treat projects as independent observations and are descriptive; potential clustering by developer or governorate is not modelled. Purchase affordability metrics (price-to-income ratios) and rental affordability metrics (rent-to-income shares) are analysed separately and are not directly comparable, which constrains cross-metric inference. Per-capita normalizations use a 2010–2014 population baseline to stabilize denominators; sensitivity checks with 2022 populations preserve the governorate ranking, but final results remain subject to revision when full 2024 census microdata become available.

The study's scope conditions define the boundaries of generalizability. The findings and the proposed "Compound Governance Failure Theory" emerged from the specific context of the KRI between 2006 and 2022. This single-case design, while allowing for deep analysis, means that conclusions require careful consideration before being applied elsewhere. Generalizability is further constrained by the temporal scope, as some policy effects may manifest outside the study period and the 2014 crisis represents a significant external shock.

Additionally, the analysis is specific to the housing sector, which may not be representative of other policy domains, and its focus on oil revenue volatility may not capture the dynamics of states dependent on other resources, such as foreign aid. Finally, the comparison between state and market mechanisms is constrained by the fact that both operate within the same fragile institutional environment, limiting absolute claims about their effectiveness in different settings.

Consequently, the findings should be interpreted as high-probability inferences rather than definitive causal claims. The policy recommendations emerging from this analysis are tailored to the specific challenges identified in the KRI and would require significant adaptation for other contexts. Despite these limitations, the systematic convergence of quantitative and qualitative evidence provides a robust empirical foundation for the theoretical propositions advanced in this study, offering valuable insights for both scholarly understanding and policy innovation in post-conflict housing.

2.7. Conclusion

This analysis presents empirical evidence of governance failure in the KRI's post-conflict housing policy through three interlocking mechanisms. First, an 88.2% implementation shortfall occurred despite substantial authorizations, driven by overlapping mandates, sequential approvals, land assembly obstacles, and procurement delays identified in administrative records and interviews; this pattern is consistent with Compound Implementation Complexity Theory (Hill & Hupe, 2014; Matland, 1995; Pressman & Wildavsky, 1973). Second, government unit costs exceeded market alternatives by 60% to 80%, with a 50% allocation share to civil servants, consistent with Institutional Substitution perspectives that show how administrative substitution can reproduce market exclusion and enable elite capture (North, 1990; Olken & Pande, 2012). Third, stakeholders uniformly identified 2014 as a critical break point, supporting the Resource-Conflict Housing Dialectic in which oil dependency induced boom–bust cycles that undermined continuity in the absence of stabilization mechanisms (Auty, 2001; Ross, 2012; Frankel, 2011; van der Ploeg, 2011; Humphreys, Sachs, and Stiglitz, 2007).

C Convergent mixed-methods validation confirms that these patterns are empirically grounded. Quantitatively, private projects licensed under Investment Law No. 4 delivered about 214,000 units, while direct state delivery produced 708 units in the period with complete records; qualitatively, interview evidence corroborated the mechanisms behind low completion, cost premiums, and spatial concentration (Kurdistan Board of Investment, 2006–2022; Ministry of Construction and Housing, 2011–2013; Gertler, Martinez, Premand, Rawlings, and Vermeersch, 2016). The contrast between market-led scale and state-led equity aims points to structural trade-offs that cannot be resolved by simple market-versus-state choices.

The findings support an integrated Compound Governance Failure Theory that synthesizes the three strands. The model rests on three propositions: (1) fiscal abundance in fragile states creates resource–institution vulnerabilities by encouraging boom-period overcommitment and subsequent contraction (Auty, 2001; Ross, 2012; van der Ploeg, 2011; Frankel, 2011), (2) when bureaucracies substitute for thin markets, "administrative markets" can replicate and amplify exclusion through discretion and capture unless countervailing safeguards exist (North, 1990; Williamson, 1999; Khan, 2010; Olken and Pande, 2012; Platteau, 2004), and (3) effective policy design requires market–state complementarity with clear interfaces so that efficiency and equity are pursued by specialised institutions rather than through incompatible hybrids (Brenner & Theodore, 2002; Pressman & Wildavsky, 1973; Parallel Complementarity Principle, proposed in this dissertation).

The primary policy implication is the need for simultaneous, not sequential, reform. Instead of isolated capacity building, effective intervention uses coordinated institutional design to address complexity, substitution failure, and resource dependency at once. This approach is operationalized in the Parallel Complementarity Principle (proposed in this dissertation), which holds that sustainable governance in fragile states requires specialised market and state mechanisms linked by enforceable interfaces and supported by counter-cyclical fiscal rules and stabilization buffers (Humphreys et al., 2007).

Ultimately, post-conflict housing policy serves as a strategic analytical site for understanding how compound institutional interactions generate path-dependent failures that resist conventional development models. Future research should test these frameworks across diverse post-conflict and resource-dependent settings to refine scope conditions and inform adaptive policy models tailored to institutional fragility.

CHAPTER 3

Perceptions Of Affordable Housing and Housing Fund Loans in Duhok Regional City: A Beneficiary and Non-Beneficiary Perspective

Abstract

This chapter investigates a critical affordable housing programme in Duhok Regional City, KRI: the Housing Fund loans administered by the Ministry of Finance and Economy from 2008 to 2014. It highlights these loans as a primary source of housing assistance during a period marked by the reported absence of completed projects by the Ministry of Construction and Housing. Using distributive justice theory as an analytical framework, this research employs quantitative analysis of survey data from 63 beneficiaries and 323 non-beneficiaries ($N = 386$), supplemented by market indicators and qualitative stakeholder interviews, to evaluate the programme's equity and effectiveness. The analysis reveals that beneficiary status is not strongly associated with income ($\chi^2(4) = 5.22$, $p = .265$) but is associated with education ($\chi^2(8) = 30.90$, $p < .001$); beneficiaries reported greater information ease than non-beneficiaries ($M = 2.46$ vs. 2.02, $t(384) = 2.74$, $p = .006$, $d = 0.38$), and 46.0% learned via family or friends compared to 36.5% via official channels. This pattern is consistent with "inverted capability selection," a dynamic wherein beneficiaries, despite similar incomes, possessed significantly lower educational attainment than non-beneficiaries. The study further identifies that 54.5% of non-beneficiaries were completely unaware of the programme, 68.1% reported no formal communication channel, and 52% reported no government announcements, which constitutes a "pre-administrative burden" (Moynihan et al., 2015). The findings confirm that informal networks and political connections operated as stronger determinants of access than formal housing need metrics, a reality that, in turn, undermined perceptions of procedural fairness, even among those who successfully received loans. By conceptualizing 'inverted capability selection' and 'pre-administrative burden,' this study offers new analytical tools for understanding policy implementation in hybrid governance systems and concludes with evidence-based recommendations for policy reform designed to enhance transparency and equity in future housing interventions in post-conflict regions.

3.1. Introduction

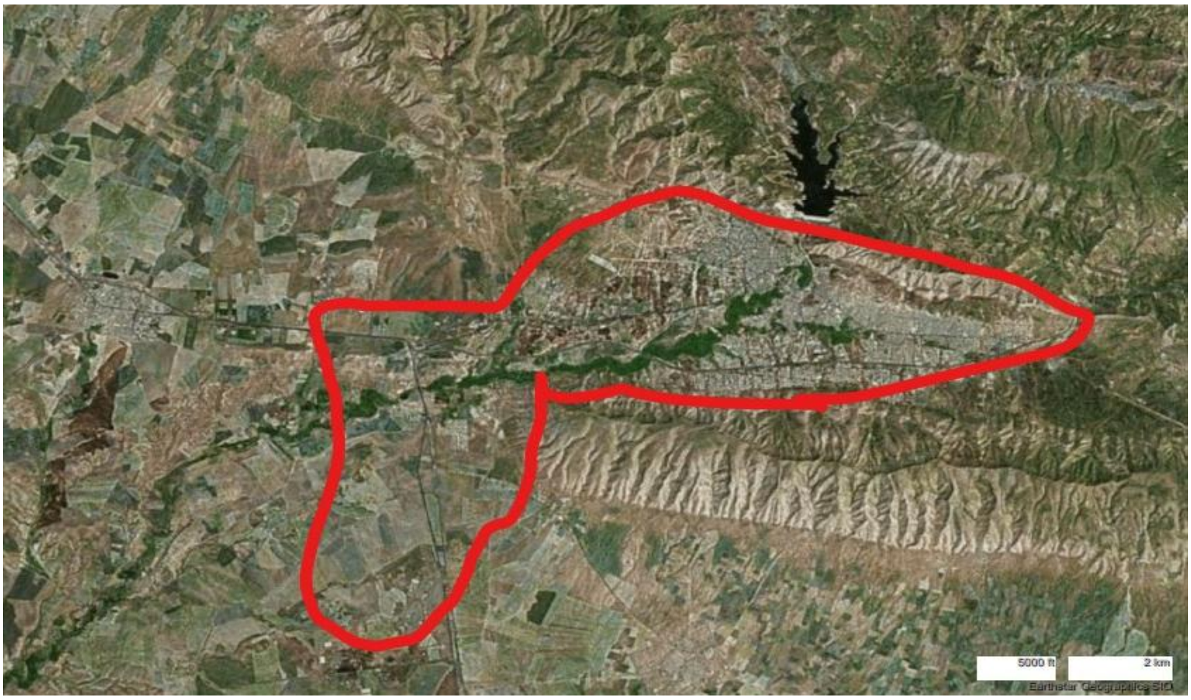
This chapter investigates the implementation and perceived equity of the KRG Housing Fund in Duhok Regional City from 2008 to 2014. Grounded in theories of distributive justice, specifically the difference principle (Rawls, 1971) and the capability approach (Sen, 2008), the study critically examines how well the housing fund aligned with normative principles of fairness, need-based targeting, and institutional impartiality. Unlike prior evaluations that primarily rely on administrative records or macroeconomic indicators, this analysis centres on the lived experiences and perceptions of both programme beneficiaries and non-beneficiaries, offering a micro-level view of access, equity, and legitimacy in public housing interventions. Accordingly, the chapter addresses the following research question (RQ): What determinative factors, operating through informational, socioeconomic, political, and institutional channels, shaped the allocation patterns and perceived equity of the Housing Fund in Duhok (2008–2014), leading to the observed divergence between official policy objectives and on-the-ground implementation outcomes?

Empirical findings are drawn from three primary sources: a structured survey of 386 respondents (63 beneficiaries and 323 non-beneficiaries), in-depth interviews with 30 stakeholders, and secondary data from KRSO. The analysis tests several hypotheses concerning information asymmetries, perceived fairness, and the role of political mediation. While the original design included a spatial analysis of loan distributions (Hypothesis 1), this could not be implemented due to the unavailability of georeferenced data on fund allocations. However, the chapter compensates through contextual triangulation and inferential testing focused on distributive and procedural outcomes.

Between 2007 and 2013, the population of Duhok rose from about 250,000 to 340,400, a 36 % increase driven by conflict-related displacement and rural-to-urban migration (Directorate of Statistics in Duhok, 2019). The 2013–2014 influx of Syrian refugees and Iraqi IDPs produced a further 49 % surge (Cardiff University & UN-Habitat, 2017). By 2016, Duhok hosted 625 000 IDPs, or 56 % of all IDPs in the KRI (Osman, 2021). Housing supply lagged behind demand: the Regional Development Strategy recorded an average occupancy of 2.23 persons per room and highlights persistent overcrowding and housing deficits in Duhok (KRSO & CSO, 2014). A Joint IDP Profiling Service (JIPS) urban study found that 11% of urban households exceed three persons per room, with district peaks reaching 31% (Joint IDP Profiling Service, 2016). Field observations indicated residential vacancy rates below 3%, which should be treated as indicative rather than representative. These demographic and infrastructural pressures underscore the urgency of implementing housing policies that equitably distribute resources.

To accurately capture urban dynamics, the study defines “Duhok Regional City” not only by administrative boundaries but also as a functional urban region encompassing surrounding districts such as Domiz and Sumeel. These areas are socioeconomically integrated with the urban core through daily commuting, shared services, and migration flows. This functional urban region approach, aligned with the EU–OECD functional urban area methodology, allows for a more accurate assessment of policy impacts and aligns with international best practices in urban policy evaluation (Batty, 2013; Brenner & Schmid, 2014).

Figure 9: Duhok Regional City Map

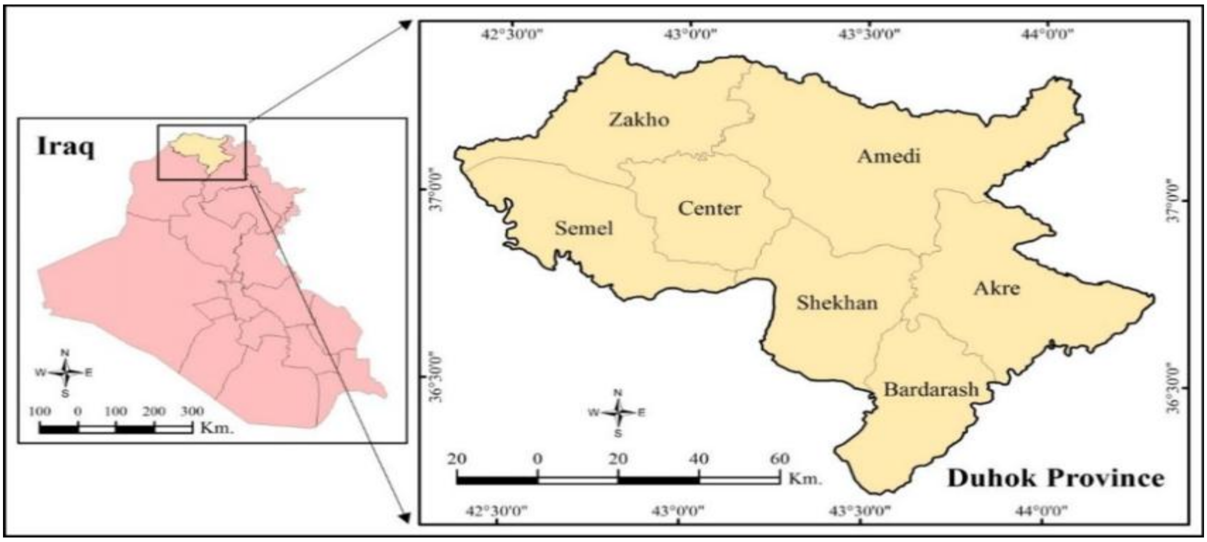


Note: This satellite image displays the urbanized area of Duhok city, with the regional boundary outlined in red. The image is created in collaboration with the Directorate of Duhok Statistics and based on satellite data interpretation. The boundary is drawn by the assistant of Mr. Ahmed Kamaki, Directorate of Duhok Statistics, in 2023.
Source: Directorate of Duhok Statistics (2023), with assistance from Mr. Ahmed Kamaki (GIS section).

The chapter is structured around four interrelated hypotheses. First (H1), it was hypothesized that the geographic distribution of housing loans deviated from an equitable allocation based on population density and need. However, the absence of loan location data precluded a direct test. Second (H2), the study hypothesized that disparities in information access and programme awareness systematically limited participation among disadvantaged groups. Third (H3), perceptions of fairness are expected to be negatively associated with perceptions of political favouritism and procedural opacity. Finally, Hypothesis 4 (H4) posited that stakeholder interviews would reveal institutional fragmentation and governance challenges that undermined programme effectiveness.

This chapter focuses specifically on the KRI Housing programme established by law and decisions by relevant regional authorities, administered by BOI in coordination with the Ministry of Finance and Economy (MoFE). These funds primarily targeted projects approved by the BOI and did not support self-built or informally developed housing, further narrowing the Programme's reach. Following the 2014 fiscal crisis and the ISIS conflict, the programme was suspended, making this case a historically bounded policy episode that provides important lessons for reconstruction and housing governance in post-conflict settings.

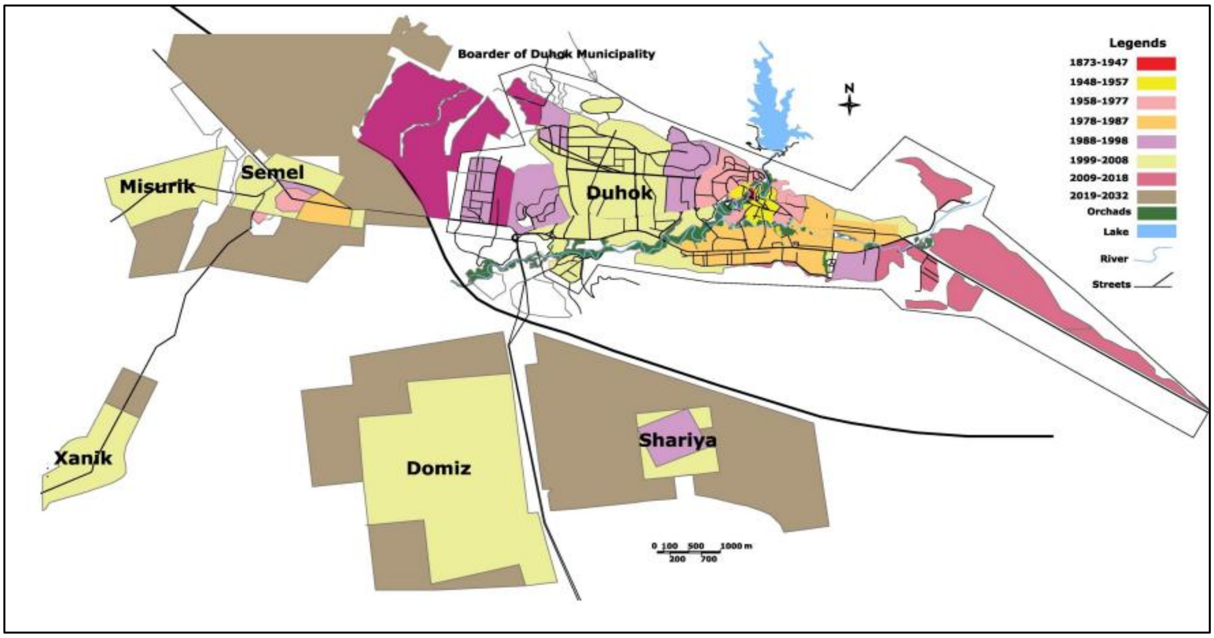
Figure 10: Duhok Governorate Map



Note: This map illustrates the administrative divisions of Duhok Governorate in the Kurdistan Region of Iraq, including districts such as Zakho, Amedi, Akre, and Bardarash. The inset shows the location of Duhok within the national context of Iraq.
Source. Adapted from Faqe Ibrahim, G. R. (2017). *Urban land use land cover changes and their effect on land surface temperature: Case study using Dohuk City in the Kurdistan Region of Iraq. Climate,* 5(1), 13. https://doi.org/10.3390/cli5010013.

Long-term urban expansion in Duhok further complicates the housing policy environment. As Figure 10 shows, the city underwent several waves of development since 1947, expanding through both formal urban planning and informal settlement. The spatial patterns reflect the aftermath of historic events including the Anfal campaign and large-scale internal displacement, which have left lasting imprints on the urban form and land use patterns.

Figure 11: Chronological development of Duhok Regional City from 1947 to 2014



Note: This map illustrates the expansion of Duhok City over time, categorized into distinct urban development phases between 1947 and 2014. Each colour indicates a specific time period of spatial growth, providing insight into the historical trajectory of urban expansion within the Duhok Municipality. ***Source:*** Adapted from Al-Janaabi, A. (2014). *Chronological development of Duhok Regional City* [Map], as reproduced in Hajani, I. I. S. (2019), *Promoting urban spatial planning guidance for achieving physical sustainable urban development in Duhok City, Kurdistan Region, Iraq* (Doctoral dissertation, TU Dortmund University), p. 239. https://doi.org/10.17877/DE290R-21165.

This chapter is structured as follows. Section 3.2 presents a focused literature review, synthesizing theoretical frameworks of distributive justice with empirical studies on housing programme in post-conflict contexts. Section 3.3 outlines the research methodology, including survey design, sampling strategy, and analytical procedures. Section 3.4 presents stylized facts from the descriptive analysis, providing a preliminary snapshot of programme access, awareness, cost burdens, and perceived fairness. Section 3.5 engages in inferential testing using regression models to evaluate hypotheses H2 and H3. Section 3.6 critically discusses methodological and data-related limitations, while Section 3.7 synthesizes the chapter's findings and discusses their implications for equitable housing reform in the KRI.

3.2. The KRI Housing Fund: Programme Background and Design

The institutional framework of the KRI Housing Fund is delineated in a series of decisions by the Supreme Council for Investment, operating under the authority of Investment Law No. 4 (2006). The programme's primary mechanism is the provision of subsidized credit to facilitate "*homeownership*" for citizens purchasing units within new, privately constructed residential projects licensed by the Board of Investment.

Financial terms stipulated that the total value of a housing unit eligible for a loan must not exceed USD 50,000, with a standard loan-to-value (LTV) ratio of 30% of the unit price. The loans were structured as interest-free, with Decision No. 46 formally replacing the term "interest" with "administrative and supervisory fees" (Supreme Council for Investment, 2008).[1] Disbursement occurred in three tranches tied to construction milestones: the first instalment after 10% of project completion, the second after 50%, and the final upon full completion. The purchased unit served as collateral for the duration of repayment, and restrictions were placed on its sale or transfer until the loan was fully settled.

Beneficiary targeting and eligibility were central to the programme's design. General eligibility required that an applicant, the applicant's spouse, or minor children did not already own a home (officially registered under their name) and had not previously benefited from other government housing initiatives or real-estate loans. Each loan had to be guaranteed by a public-sector employee whose salary was sufficient to cover monthly instalments. The policy provided preferential terms for designated vulnerable groups. Decision No. 45, later amended by Decision No. 46, increased the LTV cap to 40% and subsequently to 50% for specified categories. These targeted groups included families of martyrs and Anfal victims, households headed by widowed mothers, persons with disabilities, unmarried women aged 45 and older, and youth under age 30. This enhanced support also applied to beneficiaries purchasing homes in projects located in smaller towns and sub-districts outside major city centres (Supreme Council for Investment, 2008).

[1] Several practitioners and observers interpret the terminology change (from "interest" to "administrative and supervisory fees") as aligning with common Islamic-finance practices in the region; however, the decree itself does not state a rationale. Accordingly, this explanation should be treated as interpretive rather than as an official purpose of the decision.

3.3. Literature Review

3.3.1. Introduction

This section provides the conceptual and methodological foundation for assessing Housing Fund implementation in post-conflict Duhok Regional City, KRI. Drawing on multidisciplinary scholarship, it integrates distributive justice, administrative burden, and procedural legitimacy to evaluate access, exclusion, and public perceptions of state-led housing policy. The analysis focuses on beneficiaries and non-beneficiaries, the role of political mediation in service delivery, and institutional trust and information access within hybrid governance settings.

The discussion proceeds through five thematic strands that refine the study's empirical focus on differences between beneficiaries and non-beneficiaries of the Kurdistan Regional Government Housing Fund in Duhok Regional City. First, it analyses comparative programme evaluation paradigms and shows how distinct normative benchmarks shape judgments of success. Second, it examines administrative barriers and information asymmetries, detailing how documentation requirements, gatekeeping practices, and disparities in social capital stratify access. Third, it reviews survey design for sensitive topics and emphasises indirect questioning and data triangulation to reduce social desirability bias. Fourth, it integrates these perspectives into testable propositions about inclusion, exclusion, and perceived fairness, with attention to tensions between distributive outcomes and procedural justice. Finally, it outlines methodological innovations suited to post-conflict research, including mixed-methods integration and validation strategies that account for institutional fragility and contested legitimacy.

3.3.2. Comparative Evaluation Paradigms: Rebalancing the Analytical Lens

Sen's (1993, 2008) concept of positional objectivity identifies the role of individuals' institutional, social, and informational positions in shaping their assessments of policy effectiveness. While such assessments may be coherent within their respective contexts, they do not necessarily reflect conditions experienced across other positions. In the evaluation of institutional performance, such as public housing, reliance on beneficiary perspectives alone introduces what philosophers' term "epistemic blindspots" (Sorenson, 1988): distortions that omit the experiences of excluded groups or non-beneficiaries. In post-conflict environments, where access to Programmes is frequently shaped by informal social networks, political allegiance, or discretionary administrative power, such omissions can obscure the very mechanisms that perpetuate exclusion. Scholarship by Baujard & Muriel (2019) and Nuno & Carneiro (2021) proposes trans-positional objectivity as a corrective, calling for the integration of multiple situated perspectives through inclusive and deliberative assessment practices. The exclusion of non-beneficiary perspectives can conceal structurally embedded barriers that disproportionately affect disadvantaged populations.

This critique is supported by empirical evidence. Rossi et al.'s (2019) observe that a large proportion of social programme evaluations rely exclusively on data from programme participants, often omitting the perspectives of non-participants. This exclusion limits understanding of procedural access, eligibility enforcement, and broader institutional dynamics. The authors caution that failing to include non-beneficiaries may result in biased representations of programme performance and conceal key access barriers (Rossi et al., 2019, pp. 92–93). In post-conflict contexts, where eligibility is frequently subject to informal negotiation and selective enforcement, such omissions can obscure how exclusion operates in practice. Chambers (1997) and Paris (2006) further document how formal rules are often superseded by discretionary and politically influenced practices, positioning excluded individuals as essential informants for evaluating institutional behaviour.

Procedural legitimacy is established as a key determinant of public trust in institutions. Tyler's (2006) procedural justice framework, grounded in extensive empirical research, demonstrates that perceptions of fairness in decision-making processes account for a significant share of institutional legitimacy. (Chan et al., 2023) report a pooled correlation of approximately $r = .41$ between perceived procedural fairness and legitimacy in policing. Colin Bolger & Walters (2019) synthesize 64 studies, 95 independent samples, and 196 effect sizes from criminal-justice contexts, including policing, courts, probation, and corrections, and estimate a random-effects association of approximately $r = .48$ between procedural justice and legitimacy. They also show that legitimacy functions as the principal pathway from procedural justice to cooperation and compliance. While these findings derive from the justice sector, the same process-based mechanisms (voice, neutrality, respectful treatment, trustworthy motives) predict trust, legitimacy, satisfaction, and willingness to cooperate in other public services, including public administration, taxation, social services, and health care.

In post-conflict contexts characterized by contested authority and fragmented institutional capacity, procedural assessments may offer a more reliable indicator of programme legitimacy than outcome satisfaction alone. Scholarship on Sierra Leone's recovery shows that housing-allocation decisions frequently marginalized internally displaced and rural communities because official evaluations privileged urban beneficiaries and overlooked informal settlements (Cubitt, 2012, 2013). Emphasis on quantifiable outputs, such as the number of completed housing units, often displaces attention to procedural fairness and inclusion, which weakens perceived programme legitimacy (Cubitt, 2013). Together, these findings indicate a disconnect between performance metrics and equitable, participatory implementation in post-conflict housing programmes.

A governance context characterized by a combination of formal institutions and informal networks shapes the implementation of public service and housing Programmes in the KRI. Operationally, this hybridity means citizens must often navigate two parallel rule systems: the formal, de jure requirements of the state bureaucracy and the informal, de facto rules of patronage and political networks. This institutional configuration is associated with inconsistencies in eligibility enforcement and resource allocation. Andersen (2011) highlights that reform frameworks developed in donor contexts may have limited applicability in post-conflict environments if they do not account for the specific political and institutional conditions in which they are applied. Universal models of programme delivery that overlook localized administrative dynamics may therefore fail to capture the mechanisms through which exclusion occurs.

The study adopts a comparative methodological design to account for these concerns. By surveying both beneficiaries and non-beneficiaries, this research examines access pathways and tests whether exclusion correlated with income, education, political affiliation, or geographic location. The inclusion of indicators related to perceived fairness, selection voice, and procedural transparency enables the operationalization of procedural justice theory. This design facilitates empirical analysis of how distributive and procedural dimensions jointly influence perceptions of housing programme legitimacy in a post-conflict and institutionally fragmented environment.

3.3.3. Administrative Barriers and Information Asymmetries: The Political Economy of Bureaucratic Exclusion

Administrative burden theory, as conceptualized by Moynihan et al. (2015), provides a comprehensive lens for analysing how bureaucratic systems can impose exclusionary barriers. This framework identifies three principal categories of burden: learning costs (the cognitive effort needed to understand programme rules and eligibility), compliance costs (the time and resources required to complete application procedures), and psychological costs (the stress, frustration, or stigma associated with navigating complex administrative environments). Rather than functioning as neutral procedural components, these burdens can disproportionately impact certain groups, thereby shaping differential access to public programmes. Empirical studies in welfare contexts indicate that such burdens can reduce programme participation by 30–40% among eligible populations, disproportionately affecting the most vulnerable (Heinrich, 2016, pp. 24–25).

Administrative burden theory explains how routine rules and procedures can block access to public programmes. It distinguishes learning costs, compliance costs, and psychological costs, and shows that these costs do not fall evenly across groups (Moynihan et al., 2015). Evidence points to large effects on participation. Heinrich (2016) reports that take-up for several United States programmes often sits near 25%, and that 60% of South Africa's Child Support Grant recipients face benefit interruptions, about 80% of which are errors (pp. 24–25). Herd & Moynihan (2018) summarise how routine procedural steps suppress take-up across programmes. J. Christensen et al. (2020) find that lower cognitive resources make navigation harder, and Yang & Wang (2025) shows that learning and compliance costs are significantly and negatively related to welfare participation.

In post-conflict contexts, administrative burdens manifest in particularly acute forms. Brinkerhoff (2005) documents the "limited reach and power" of de jure state institutions and the "administrative capacity and resource gaps at the centre," conditions that undermine both legitimacy and effectiveness (pp. 8–9). For the broader idea of "infrastructural power," attribute the term to Michael Mann rather than Brinkerhoff. T. Christensen & Lægreid (2007) describe how fragmentation after New Public Management reforms creates coordination problems that weaken implementation capacity, motivating whole-of-government efforts to rebuild integration and capacity (pp. 1059–1061). These dynamics are echoed in Iraq and the Kurdistan Region, where overlapping jurisdictions and weak administrative infrastructure complicate equitable access to services (see Gürbey et al., 2017).

Political mediation distorts information flows. Cammett (2014) documents how sectarian systems privilege supporters through parallel channels (pp. 51–52), while Krishna (2004) introduces the concept of 'mediated access,' where local brokers and intermediaries influence service delivery—an insight that resonates with observed access dynamics in KRI housing Programmes, though not explicitly discussed in those terms by Muhamad (2022).

Spatial exclusion compounds these barriers by creating a geographic administrative burden. Centralizing public services can yield economies of scale for providers, yet it systematically disadvantages peripheral populations by increasing travel time and transaction costs (Duranton & Puga, 2014; Henderson, 2003). International evidence documents large access gaps linked to distance and transport networks, which are especially acute in peri-urban areas where institutional presence is thin (Weiss et al., 2020). These underserviced zones resemble Yiftachel's (2009) "gray spaces," where inconsistent governance pushes residents to rely on informal networks for essential services.

Social capital plays a complex role in fragile and post-conflict contexts. While it can facilitate information exchange and support access to resources, it may also reinforce exclusionary practices through tightly bound networks. In the KRI, access to public services and opportunities, including housing Programmes, is frequently mediated through informal ties based on kinship and political affiliation. In this setting, social capital is often inseparable from political capital, with access dependent on wasta (Arabic: واسطة, transliterated wāsiṭa/wāsiṭah), which refers to the use of personal connections or an intermediary to obtain services or preferential treatment; it is not inherently corrupt, though it can enable nepotism when it bypasses merit-based procedures (Cunningham & Sarayrah, 1993; Transparency International, 2019a). Khedir (2020) documents how dominant political parties in the KRI utilize familial and partisan networks to influence resource distribution and bureaucratic access, thereby contributing to relational forms of gatekeeping that prioritise loyalty over formal eligibility criteria (pp. 133–135). These patterns reflect broader dynamics identified in Goodhand's (2008) concept of hybrid political orders, where overlapping formal and informal institutions generate barriers for individuals without embedded social or political connections (pp. 406–407).

The result is "compound exclusion" (Hickey & King, 2016), where administrative, political, spatial, and social barriers interact to create reinforcing cycles of marginalization. Traditional evaluations that focus solely on beneficiaries (Chambers, 1997) miss these dynamics, underscoring the need for mixed methods designs that capture non-participant perspectives (Rossi et al., 2019, p. 122).

3.3.4. Survey Methodology for Sensitive Topics: Epistemological and Ethical Challenges in Politically Embedded Contexts

Investigating politically sensitive phenomena such as corruption, favouritism, and clientelism in post-conflict settings introduces complex methodological, epistemological, and ethical challenges. Blair et al.'s (2020) experimental research demonstrates that indirect questioning techniques, including list experiments and endorsement experiments, can significantly increase disclosure rates for sensitive political attitudes by reducing social desirability bias and perceived response risks. However, their analysis also reveals important limitations: increased disclosure rates do not automatically indicate increased validity, as methodological artifacts from indirect techniques may produce response patterns that reflect method effects rather than genuine attitude differences.

Tourangeau & Yan (2007) provide crucial theoretical grounding for interpreting sensitive topic responses by arguing that socially desirable responses often reflect respondents' rational risk assessment rather than measurement error. In politically volatile contexts, lower disclosure rates may indicate realistic evaluations of potential political repercussions rather than methodological failure. This insight suggests that researchers must carefully distinguish between response accuracy and response completeness, recognizing that strategic non-disclosure may represent valid information about political context rather than measurement inadequacy.

The measurement of corruption perceptions and informal influence presents additional complexity because these phenomena are inherently contextual and culturally interpreted. De Sardan's (1999) anthropological analysis demonstrates that local definitions of corruption, favouritism, and legitimate influence vary dramatically across cultural, ethnic, and historical contexts, challenging the validity of standardized international measures that impose external definitional frameworks. Transparency International (2019b) Global Corruption Barometer shows increased reporting through anonymous methodologies, but cross-cultural validity remains contentious because perceptions and normative evaluations of political influence differ markedly across diverse political and cultural settings.

Across the six countries covered by the 2019 Global Corruption Barometer: Middle East and North Africa, about 20% of citizens who accessed public services paid a bribe in the previous year; across Jordan, Lebanon, and Palestine, 38% overall reported using personal connections (wasta) to obtain services (54% in Lebanon, 39% in Palestine, 25% in Jordan), and in these three countries about 20% reported experience or knowing someone who experienced sextortion (Transparency International, 2019).

This study addresses these methodological challenges through several design innovations informed by best practices in sensitive topic research. Following Nordås & Rustad (2013) recommendations for conflict-affected settings, the survey employs culturally adapted terminology, local language administration, and explicit anonymity protections to reduce response risks. Pre-survey ethnographic work and question piloting ensure that survey items capture local understandings of political influence, favouritism, and legitimate selection criteria rather than imposing external normative frameworks.

The survey design also incorporated multiple validation strategies recommended by Campbell et al. (1959) multitrait-multimethod framework. Rather than relying solely on direct questions about corruption or favouritism, the instrument measured perceived legitimacy of different selection channels, satisfaction with procedural transparency, and reported influence of various factors (personal connections, political affiliations, formal criteria) on programme access. This approach enables triangulation of sensitive information while respecting local normative frameworks about appropriate political behaviour.

Ethically, the research follows Fujii (2012) expanded "do no harm" principle, which extends beyond individual participant protection to encompass potential effects on local political dynamics and community relations. The survey design included safeguards against response identification, voluntary participation protocols, and community consultation processes to ensure that research activities did not inadvertently exacerbate political tensions or compromise participant safety in ongoing conflict contexts.

3.3.5. Integrated Theoretical Framework and Hypothesis Development

This study synthesizes three major theoretical frameworks distributive justice theory, administrative burden theory, and procedural legitimacy theory to develop a comprehensive analytical model for understanding access patterns in post-conflict housing policy implementation under hybrid governance conditions. This theoretical integration addresses a critical gap in existing literature, where distributive and procedural justice approaches are typically applied in isolation, limiting their explanatory power for complex institutional dynamics in post-conflict settings. Crucially, this study examines not only their separate effects but also their potential interaction, exploring how citizens weigh distributive outcomes against procedural fairness.

3.3.6. Distributive Justice Tension: Capability versus Need-Based Selection

The foundational tension between Rawlsian and Senian approaches to distributive justice generates specific testable predictions about housing programme access patterns. Rawls's (1971) difference principle advocates prioritizing those who are worst off in absolute terms, suggesting that effective housing Programmes should systematically reach the lowest-income populations as a matter of distributive justice. However, as subsequent scholars note (Baujard & Muriel, 2019; Paris, 2006), this principle assumes ideal-theory conditions with neutral access mechanisms where material need translates directly into programme participation—an assumption rarely met in post-conflict contexts.

Sen's (2009) capability approach challenges this assumption by shifting the focus from the distribution of resources alone to what individuals can actually do and be. The central idea is that true justice depends on a person's capability to convert a resource, such as housing funds, into a valuable outcome, such as a secure home. Sen argues that "conversion factors", including education, social capital, institutional familiarity, and political access, are the critical factors that mediate the relationship between formal eligibility and actual access (Krishna, 2004; Nuno & Carneiro, 2021) this theoretical divergence is empirically examined in various contexts (Alatas et al., 2012; Coady et al., 2004), with findings suggesting that capability factors often override pure need in determining Programme access..

The distinction between these approaches becomes particularly salient in post-conflict contexts. As Goodhand (2008) shows in post-2001 Afghanistan, institutional disruption and the coexistence of formal and informal authority reshaped both economic resources and social networks, which intensified the capability versus need tension. Because Rawls focuses on distributing primary goods while Sen stresses individuals' real freedoms to utilize those goods, their frameworks yield contrasting, testable expectations: Rawlsian theory predicts beneficiaries are at the very bottom of the income distribution, whereas a capability lens anticipates selection based on factors such as education, information access, or social networks—even at slightly higher income levels (Sen, 1993, 2008).

This theoretical tension leads to the first hypothesis (H1): housing fund beneficiaries and non-beneficiaries will demonstrated different patterns of household income and educational attainment, revealing the relative influence of capability-based versus need-based selection mechanisms.

In post-conflict settings characterised by weak state capacity and hybrid governance, the relationship between formal capability proxies and programme access often departs from stable-state patterns (Brinkerhoff, 2005; T. Christensen & Lægreid, 2007). Comparative evidence shows that households with more schooling and administrative familiarity were over-represented among beneficiaries when documentation and multi-step applications were required (Coady et al., 2004), that proximity to offices and denser information networks produced urban and peri-urban bias even where need was greater elsewhere (Alatas et al., 2012; Weiss et al., 2020), and that party or broker mediation raised access for connected households irrespective of relative need (Cammett, 2014; Goodhand, 2008). These dynamics intensified the capability versus need tension outlined earlier and implied a clear empirical expectation for the Housing Fund: compared with equally poor non-beneficiaries, beneficiaries will tended to score higher on capability-related indicators such as education, possession of required documents, proximity to service points, and network access, even after conditioning on income.

3.3.7. Administrative Exclusion Through Information Asymmetries

Administrative burden theory provides analytical tools for understanding how procedural complexity creates systematic exclusion patterns that may contradict formal eligibility criteria. Moynihan et al.'s (2015) framework demonstrates that learning costs, compliance costs, and psychological costs function as de facto screening mechanisms that disproportionately affect vulnerable populations, even when formal policies intend universal access.

In post-conflict settings characterized by weak administrative capacity, these exclusion mechanisms are amplified by information system failures and reliance on informal networks for service delivery. Cammett's (2014) analysis shows that when formal information channels are inadequate, programme awareness becomes dependent on social and political networks, creating systematic bias toward politically connected populations. Citizens without access to these informal information networks remained systematically excluded regardless of their formal eligibility or need levels.

The geographic dimension of information exclusion is particularly relevant in rapidly urbanizing post-conflict contexts like Duhok, where administrative boundaries may not correspond to functional economic and social relationships. UN-Habitat's (2024) documentation reveals that peripheral populations, including IDPs and residents of informal settlements, often lack access to official information channels while being excluded from informal political networks that facilitate programme awareness among established urban populations.

These dynamics generate the second hypothesis (H2): programme awareness and access were systematically limited by information asymmetries. Non-beneficiaries reported low awareness of the Housing Fund, and beneficiaries reported learning about the programme primarily through interpersonal or political networks rather than official websites or formal notices. To reflect the 2008 to 2011 conditions, the survey recorded the respondent's first information source (official website, official social media, SMS hotline, municipal office, interpersonal network), the language and format, the device used, and connectivity constraints, recognising that nominal online availability did not imply meaningful access in that period.

3.3.7.1. Procedural Legitimacy in Hybrid Governance Systems

The intersection of procedural justice theory with post-conflict governance literature raises fundamental questions about the sources of legitimacy in hybrid institutional environments. Tyler's (2006) procedural justice framework, supported by extensive empirical evidence across policing, organisational management, public administration, and tax compliance (Colquitt et al., 2001; Herian et al., 2012; Mazerolle et al., 2012; Murphy, 2004; Sunshine & Tyler, 2003; T. Tyler & Huo, 2002), emphasises that citizens' acceptance of institutional decisions depends more on the perceived fairness of procedures than on the favourability of outcomes.

As established in large-scale meta-analyses previously discussed (Chan et al., 2023), perceived fairness is a powerful driver of institutional trust. These findings indicate that beneficiaries may view housing Programmes as illegitimate if the selection processes are perceived as biased or non-transparent. In this study, legitimacy is operationalized as the perceived rightfulness and trustworthiness of the housing fund programme and its implementing authorities.

However, the application of procedural justice principles in KRI requires careful consideration of local institutional realities. In hybrid governance systems where formal and informal institutions coexist, citizens' expectations and interpretations of fairness may differ from those in consolidated democracies (Goodhand, 2008; Hickey & King, 2016) A key question arises: can a positive distributive outcome (receiving a house) override perceptions of procedural unfairness (access through political connections), or does the perceived unfairness of the process delegitimize the Programme regardless of the outcome?

This theoretical synthesis generates predictions about the relationship between informal influence, procedural perceptions, and programme legitimacy in post-conflict settings. If universal procedural justice principles dominate, satisfaction should correlate primarily with perceived fairness regardless of how access is obtained. However, in contexts where informal channels are normalized, the relationship between process and legitimacy may be more complex. Thus, Hypothesis 3 (H3) states that political connections significantly influenced programme access, and perceived procedural fairness was a stronger predictor of programme legitimacy and beneficiary satisfaction than receipt of material benefits.

These three hypotheses operationalize the major theoretical tensions identified in the literature review and provide a framework for empirical testing through the comparative survey design. Each hypothesis connects specific theoretical predictions to measurable variables in the survey instrument, enabling rigorous statistical testing of theoretical propositions about distributive justice, administrative exclusion, and procedural legitimacy in post-conflict housing policy implementation.

3.3.7.2. Methodological Innovations in Post-Conflict Evaluation Research

Contemporary housing policy evaluation increasingly embraces complexity-aware methodological approaches. This study is grounded in a realist-informed philosophy that recognizes the non-linear, context-dependent nature of policy interventions. Realist evaluation emphasizes identifying context–mechanism–outcome (CMO) configurations to explain how context shapes the link between mechanisms and outcomes, rather than seeking universal policy prescriptions (Pawson & Tilley, 1997). This approach is particularly suited to hybrid governance contexts where causal pathways are mediated by complex interactions between formal institutions, informal networks, and local political dynamics (Marchal et al., 2012).

Rather than employing a full Realist Evaluation or Qualitative Comparative Analysis (QCA), which have known limitations regarding generalizability and researcher discretion (Rihoux & Lobe, 2012), this study uses a comparative survey design explicitly structured by realist principles. The design builds logic chains from theoretical inputs (distributive justice principles, administrative burden dynamics) to observable mechanisms (information access, political influence) and measurable outcomes (programme access, perceived legitimacy). The dual-survey structure (beneficiaries vs. non-beneficiaries) is a key feature of the research design for identifying these mechanisms, allowing for systematic comparison while controlling for contextual factors affecting the broader population. In this way, the design supports quantitative tests that are consistent with CMO-oriented reasoning, without claiming a full realist evaluation or QCA.

The challenges of using Theory of Change (TOC) models in post-conflict settings—such as unreliable baseline data and non-linear dynamics (Vogel, 2012)—are acknowledged by generating a study-specific comparative baseline (the non-beneficiary group) rather than relying on pre-existing administrative data.

Sensitive topic survey protocols provide additional design resources. In line with best practices (Blair et al., 2020), this study integrated several design features to enhance disclosure and validity: anonymous voluntary participation, culturally adapted terminology validated through pre-survey piloting, local language administration, and question sequences that built rapport before addressing politically sensitive topics. Response validation strategies included consistency checks within survey instruments, triangulation with stakeholder interview data, and comparison with available administrative indicators where possible.

Finally, the methodological approach acknowledges several important limitations that affect interpretation of findings. Administrative data unavailability prevented direct validation of self-reported programme participation, while retrospective survey design introduced potential recall bias for programme experiences occurring several years prior to data collection. Self-reported variables on sensitive topics carry known social desirability bias despite anonymity protections. These limitations are addressed through transparent reporting of methodology choices, robustness checks for key findings, and explicit discussion of implications for generalizability in the empirical analysis.

3.3.7.3. Synthesis and Conclusion

This chapter develops a comprehensive theoretical and methodological framework for evaluating housing policy implementation in post-conflict contexts through systematic integration of distributive justice theory, administrative burden frameworks, and procedural legitimacy perspectives. The theoretical synthesis addresses three critical limitations in existing post-conflict evaluation literature: the epistemic bias toward beneficiary perspectives that obscures systematic exclusion patterns, the inadequate integration of distributive and procedural justice dimensions in programme assessment, and the absence of methodologically rigorous approaches for measuring political influence in hybrid governance systems.

The chapter's theoretical contribution lies in demonstrating how seemingly contradictory theoretical frameworks—Rawlsian difference principles and Senian capability approaches, formal administrative procedures and informal political networks, universal procedural justice norms and context-specific governance practices—can be integrated into coherent analytical models. These models generate testable hypotheses about the complex interplay between programme access and legitimacy in post-conflict settings. Rather than treating these theories as irreconcilable contradictions, the framework developed here shows how they reflect different aspects of complex institutional realities that require empirical investigation rather than theoretical resolution.

The methodological framework justifies the study's comparative survey design through multiple theoretical lenses while addressing epistemological and ethical challenges associated with sensitive topic research in politically embedded contexts. By surveying both beneficiaries and non-beneficiaries using culturally adapted instruments and appropriate anonymity protections, the research design enables systematic testing of theoretical propositions about distributive justice, administrative exclusion, and procedural legitimacy that would be impossible through beneficiary-only evaluation approaches.

The three hypotheses developed through this theoretical integration—the capability-need relationship in beneficiary selection (H1), systematic information exclusion through administrative barriers (H2), and the primacy of procedural fairness over distributive outcomes (H3)—provide empirically testable propositions that inform both existing scholarly debates and practical policy discussions. Each hypothesis connects specific theoretical predictions to measurable variables in the survey instruments, enabling rigorous statistical analysis while maintaining sensitivity to local context and political dynamics.

By combining methodological innovation with grounded theoretical synthesis, this chapter establishes foundations for empirically rigorous, context-sensitive analysis that moves beyond descriptive programme evaluation toward a more structured understanding of housing distribution in post-conflict governance settings. The integrated framework enables examination of how hybrid governance structures mediated housing distribution while contributing to broader scholarly debates about distributive justice, administrative effectiveness, and political legitimacy in post-conflict state-building processes. The following empirical chapters test these theoretical propositions through systematic analysis of comparative survey data, providing evidence for the utility of this integrated analytical approach.

3.4. Methodology

3.4.1. Research Design and Theoretical Framework Integration

This study employs a mixed-methods research design to test three hypotheses derived from the theoretical framework presented in section 3.2.4. The design integrated distributive justice theory (Rawls, 1971; Sen, 2008), administrative burden theory (Moynihan et al., 2015) and procedural justice theory (T. R. Tyler, 2006) to evaluate housing policy implementation in KRI. By systematically including both beneficiaries and non-beneficiaries of the KRG Housing Fund Programme, the research addressed epistemic bias in programme evaluations that rely solely on the perspectives of successful applicants.

The comparative survey methodology directly operationalized the theoretical tensions identified in the literature. Hypothesis 1 tested the relationship between income and education among beneficiaries and non-beneficiaries, highlighting potential discrepancies between needs-based and capability-based selection mechanisms. Hypothesis 2 investigated the role of information asymmetries in access to housing programmes, assessing how formal and informal communication channels shaped administrative exclusion. Hypothesis 3 examined whether procedural fairness or political connections more strongly predicted satisfaction and perceptions of legitimacy in programme access.

3.4.2. Comparative Survey Design and Sampling Strategy

The study uses a comparative design with 63 beneficiaries and 323 non-beneficiaries from Duhok Regional City. Beneficiaries were recruited door-to-door in two KRG-funded housing projects, Zari Land and Nizarke, using purposive residential screening to verify original recipient households and exclude subsequent renters or buyers. Non-beneficiaries are recruited via convenience and snowball sampling across diverse neighbourhoods to capture a range of experiences (unaware of the programme, unsuccessful applicants, and those ineligible under formal criteria). For both groups, inclusion required an adult (18+) who was a knowledgeable household member and who provided informed consent. The response rate was 67%, defined as the share of contacted, eligible households that completed an interview. This level is high for independent, face-to-face surveys on politically sensitive topics: door-to-door urban studies often achieve about 50% (Flynn et al., 2013), and it aligns with regional practice standards (Groves et al., 2009)

3.4.3. Survey Instrument Design and Operationalization

Survey instruments were tailored to test each hypothesis using validated and contextually appropriate measures. For Hypothesis 1, income was collected using categorized ranges to reduce sensitivity and enhance disclosure, while education was measured using nationally recognized categories. Additional variables, including employment status, household composition, and asset ownership, provided a robust socioeconomic profile.

o test Hypothesis 2, survey questions assessed programme awareness, information sources (formal versus informal), and perceived difficulty in navigating administrative procedures. These measures reflected the dimensions of learning and compliance costs associated with administrative burden theory. Geographic and social accessibility were also considered, aligning with urban planning studies in Duhok (Raswol, 2017).

For Hypothesis 3, survey items measured political affiliations, experiences of favouritism, and procedural justice perceptions. Tyler's (2006) procedural justice framework guided the design of multi-item scales on voice, neutrality, and fairness. Satisfaction was measured separately for process and outcomes to assess whether perceived legitimacy derived more from procedural integrity or material benefit.

Cultural adaptation involved local expert consultation, pilot testing, and back-translation across Kurdish and Arabic versions. Sensitive items were embedded within broader sections to reduce social desirability bias, and terminology was tailored to local political norms following guidance from De Sardan (1999) and Tourangeau & Yan (2007).

3.4.4. Data Collection Procedures and Ethical Safeguards

Fieldwork took place between April and May 2023. Trained bilingual interviewers conducted face-to-face interviews in private locations chosen by participants. Each session lasted approximately 45–60 minutes. Ethical safeguards included informed consent, anonymity, voluntary participation, and avoidance of politically risky questions.

The study follows Fujii's (2012) "do no harm" principle, emphasizing cultural sensitivity and minimizing potential disruptions to community trust. Community consultation ensured local legitimacy, while data security protocols were strictly enforced through anonymous coding and encrypted storage.

3.4.5. Qualitative Stakeholder Interviews and Triangulation

The qualitative stakeholder interviews described in Chapter 2 were conducted in parallel with the survey fieldwork, providing contextual depth and enabling triangulation of findings. This mixed-methods approach enhanced the validity of the quantitative results through systematic integration of multiple data sources and perspectives.

3.4.6. Analytical Strategy

All quantitative analyses used two-sided tests with a significance level of .05. I report effect sizes and 95% confidence intervals alongside p values. Standard errors were clustered at the neighbourhood level to account for within-area correlation. Missing data are addressed through multiple imputation by chained equations with 20 imputations, and estimates were pooled following Rubin's rules (Azur et al., 2011; Rubin, 1987). Where multiple related hypotheses were tested, I report false discovery rate adjusted q values to limit Type I error inflation (Benjamini & Hochberg, 1995).

For H1, beneficiaries and non-beneficiaries were compared on income and education. Income was analysed with independent-samples t tests and Cohen's d. Education was analysed with chi-square tests and Cramér's V. A multivariable logistic regression was then estimated with beneficiary status as the dependent variable and income and education as key predictors, controlling for age, gender, employment, marital status, household size, internet access, and an indicator for proximity to service points. Neighbourhood fixed effects were included to absorb unobserved area characteristics, and average marginal effects were reported for interpretability (Hosmer et al., 1989).

For H2, programme awareness and information sources were first described by group and group differences were tested with chi-square tests. A logistic regression model was then estimated with awareness as the dependent variable and education, income, internet access, device ownership, language match, distance to service points, and reliance on informal networks as predictors, again with neighbourhood fixed effects and clustered standard errors. Planned spatial tests could not be implemented because georeferenced coordinates were not available for all interviews. To approximate spatial inequalities in communication, distance-to-service proxies and neighbourhood fixed effects were used as non-spatial controls for location-related variation.

For H3, indices for procedural fairness and perceived legitimacy were constructed from multi-item Likert measures. Internal consistency was assessed with Cronbach's alpha, and unidimensionality was examined with a confirmatory factor model prior to scale construction (Kline, 2015). Regression models were then estimated with legitimacy and satisfaction as outcomes. The main specification included procedural fairness and an indicator for receipt of material benefits, with the same covariates used above. Where outcomes were ordinal with limited categories, ordered logit models were fitted and the proportional-odds assumption was tested; where the assumption was violated, a partial proportional-odds model was used (Agresti, 2012; Brant, 1990). To test the mechanism implied by H3, a causal mediation analysis was conducted in which procedural fairness was the mediator between political connections and legitimacy, reporting average causal mediation and direct effects with nonparametric bootstrap confidence intervals (Hayes, 2018).

Finally, quantitative and qualitative evidence were integrated using evidence–discussion–literature structure. For each hypothesis, the statistical results were presented, interpreted with field notes and selected quotations, and then situated within the wider scholarship on post-conflict governance, distributive justice, and institutional trust. This approach linked measurement to mechanism while maintaining sensitivity to local context.

3.4.7. Limitations and Validation Strategies

Several limitations are acknowledged. The absence of official records precluded external validation of beneficiary status, but this was mitigated through residential verification and survey consistency checks. The retrospective nature of the survey may introduce recall bias, though the salience of housing acquisition is likely to ensure accurate reporting.

Self-report bias was addressed through anonymous design, indirect questioning, and triangulation with stakeholder interviews. The relatively small sample size of beneficiaries reduced statistical power in subgroup analysis, but this was offset by the comparative design and effect size reporting.

Validation strategies included internal consistency checks, comparison with demographic benchmarks, and robustness testing of statistical models. The mixed methods design itself served as a key validation strategy, allowing for the convergence of multiple data sources and methods.

3.4.8. Ethical Considerations

This study was conducted in accordance with the ethical guidelines of TU Dortmund University and the University of Duhok. Adults aged 18 years or older gave informed consent using Arabic or Kurdish scripts; participation was voluntary with the right to withdraw at any time; interviews were scheduled to maximise privacy and minimise risk. Instruments focused on perceptions rather than allegations; recruitment avoided officials or brokers; enumerators were trained on neutrality and safe termination. Personal identifiers were not retained in the analytical dataset; data were de-identified, stored in encrypted form with access restricted to the core team, and retained only for the period required by institutional policy.

3.5. Descriptive Overview: Empirical Patterns in Housing Fund Access in Duhok (2008–2014)

Table 23 compared beneficiaries (n = 63) and non-beneficiaries (n = 323) on household income, education, and income-band distributions. Mean monthly income was very similar across groups: beneficiaries reported about 1.15 million IQD (approximately USD 882) and non-beneficiaries about 1.21 million IQD (approximately USD 928), a difference of −0.06 million IQD (about −USD 46). The income-band rows confirmed this proximity. Low-income households (< 1,000,000 IQD) constituted 58.7% of beneficiaries and 55.4% of non-beneficiaries. Middle-income households (1–2 million IQD) were 30.2% versus 29.1%, and high-income households (> 2 million IQD) were 11.1% versus 15.5%. Taken together, the income profile of beneficiaries and non-beneficiaries was broadly comparable, with only small percentage-point differences across bands.

The most notable divergence was in education. Tertiary education (bachelor's degree or higher) was 38.1% among beneficiaries and 68.7% among non-beneficiaries, while secondary or below was 61.9% versus 31.3%. In other words, beneficiaries were markedly less educated than non-beneficiaries despite having similar income levels. This selection pattern contrasted with a common finding in the targeting literature that higher education and administrative familiarity are associated with greater programme take-up, especially where application procedures are complex (Alatas et al., 2012; Coady et al., 2004). It also related to community-brokerage accounts showing that social networks can channel access in ways that often favour the better connected and, frequently, the more educated (Krishna, 2004). The Duhok pattern therefore pointed to a need-leaning selection that reached lower-education households even when incomes were comparable. Subsequent multivariate tests evaluated whether this education gap persisted after adjustment for covariates, which spoke directly to the capability-versus-need tension outlined earlier.

Table 23: Comparative socioeconomic characteristics of Housing Fund beneficiaries and non-beneficiaries in Duhok, Kurdistan Region of Iraq (2023)

Characteristic	Beneficiaries (n = 63) [c]	Non-beneficiaries (n = 323)	Difference[b]
Mean household income[d]			
Million IQD	1.15	1.21	–0.06
USD equivalent[a]	USD 882	USD 928	–USD 46
Educational attainment (%)			
Tertiary education	38.1	68.7	–30.6
Secondary or below	61.9	31.3	+30.6
Income distribution (%)			
Low income (< 1 M IQD / month)	58.7	55.4	+3.3
Middle income (1–2 M IQD / month)	30.2	29.1	+1.1
High income (> 2 M IQD / month)	11.1	15.5	–4.4

Note. IQD = Iraqi dinar.
[a] U.S. dollar equivalents computed at 1 USD = 1,300 IQD (Central Bank of Iraq 2023 average rate) and based on unrounded midpoint-based means.
[b] Difference = beneficiaries minus non-beneficiaries; values are in the same units as the corresponding row; % differences are percentage-point differences.
[c] Beneficiaries are original recipient households in KRG-funded projects (owners at initial allocation); dwellings later sold or rented out by original recipients are excluded from the beneficiary group and may appear only in the non-beneficiary frame if sampled.
[d] Income means are approximations calculated from midpoints of reported income categories (midpoints: 250,000; 750,000; 1,500,000; 2,500,000; 3,500,000 IQD).
Sources. Author's survey, Duhok city (beneficiaries interviewed April–May 2023; total n = 386), administrative

Programme Awareness and Information Access

Survey evidence indicated substantial information asymmetries in the Housing Fund's implementation. Among non-beneficiaries, 22.6% reported awareness of the programme during its operational period, implying that more than three-quarters lacked basic programme knowledge. Among those who were aware, respondents commonly reported difficulty finding clear, detailed guidance on eligibility criteria and application procedures. These patterns are consistent with administrative-burden theory, which emphasises how learning and compliance costs can ration access even without formal exclusion (Herd & Moynihan, 2018; Moynihan et al., 2015).

Table 24 shows that beneficiaries were at least as cost burdened as non-beneficiaries: a smaller share of beneficiaries fell under the < 30% affordability threshold (39.7% versus 49.5%) and a larger share experienced severe burden (> 40%; 34.9% versus 26.6%). Mean monthly housing outlays were also higher among beneficiaries (IQD 402,500; USD 276) than non-beneficiaries (IQD 314,600; USD 216). Using the 30% benchmark, the minimum monthly household income consistent with affordability at these mean outlays was approximately IQD 1,342,000 (approximately USD 919) for beneficiaries and approximately IQD 1,049,000 (approximately USD 718) for non-beneficiaries. These figures are provided for benchmarking only; interpretation requires caution because programme design (for example, subsidised or fee-structured credit and construction-linked disbursements) and tenure mix (owners versus renters) can shift measured cost ratios, making simple comparisons non-equivalent. The 30% threshold follows UN-Habitat usage, and the broader literature notes it is a blunt heuristic that can understate hardship in lower-income settings (Stone, 2006).

Table 24: Distribution of Housing Cost Burden Among Housing Fund Beneficiaries and Non-Beneficiaries in Duhok (2023)

Housing cost as % of monthly household income	Beneficiaries (n = 63)	Non-beneficiaries (n = 323)
Affordable (< 30%)	31.7%	56.0%
Moderate burden (30–40%)	33.3%	17.3%
Severe burden (> 40%)	34.9%	26.6%

Note. Categories come from the survey item "Percentage of Monthly Income Spent on Housing." Severe burden is > 40%. To avoid introducing unverifiable numbers, mean housing expenditure and 30% thresholds are omitted because the dataset records cost shares and income brackets, not exact amounts. If you wish to report means, state clearly that they are midpoint-based estimates and specify the exchange rate used for USD conversions.
Source: Author's survey, Duhok Regional City (beneficiaries interviewed April–May 2023; non-beneficiary interview dates not captured in the export; total n = 386).

Beneficiary perceptions indicated process concerns. 46% believed political affiliations influenced loan access. 19% reported receiving help from influential individuals (for example, party or government officials, local brokers, or senior public employees). 41.3% reported witnessing favouritism or nepotism (for example, queue-jumping, exception letters, or priority handling). On satisfaction, 49.2% agreed they were not satisfied with application procedures, 12.7% believed equal opportunities existed, and 31.7% would recommend the programme to others. These results align with process-based legitimacy research, which finds that perceived procedural fairness predicts trust and satisfaction above and beyond material outcomes (Colquitt et al., 2001; Sunshine & Tyler, 2003).

Table 25: Perceptions of Programme Implementation Among Housing Fund Beneficiaries in Duhok (n = 63)

Survey item	Response	%
Believe political affiliations influenced loan access	Yes	46.0
Received help from influential individuals (party or govt officials, brokers, senior staff)	Yes	19.0
Witnessed favouritism or nepotism (queue-jumping, exceptions, priority handling)	Yes	41.3
Not satisfied with application procedures	Agree	49.2
Believe equal opportunities exist	Yes	12.7
Would recommend the programme to others	Yes	31.7

Measurement notes. Five-point Likert items are presented in binary form for readability: "Yes" aggregates "agree" and "strongly agree," and "Agree" aggregates "agree" and "strongly agree." Full item wordings and full distributions are provided in the instrument appendix.
Source: Author's survey, Duhok Regional City (beneficiaries interviewed April–May 2023; total n = 63).

Qualitative interviews (n = 30) align with this picture. Respondents described institutional fragmentation and informal influence as recurrent features of implementation, including deviations from formal eligibility criteria, rent-seeking in project allocation, and politically mediated access. Reports of contractors being asked to pay "50–60% to officials" are consistent with kickback patterns documented in the procurement literature, where collusion, bid rigging, and percentage-based side-payments distort contract awards and inflate costs (OECD, 2016; Rose-Ackerman & Palifka, 2016). References to "electoral calculations" indicate distributive politics dynamics: public resources were steered toward electorally valuable places or actors to reward supporters or attract swing constituencies (Brender & Drazen, 2005). In hybrid governance contexts, such practices often interacted with brokered access and clientelism, shifting allocation away from transparent, rules-based criteria and undermining perceived fairness.

3.6. Data Analysis and Key Findings

3.6.1. Introduction

This section presents the empirical analysis of the KRG Housing Fund implementation in Duhok Regional City between 2008 and 2014, testing three core hypotheses derived from the theoretical framework. The analysis employed quantitative survey data from 386 respondents (63 beneficiaries, 323 non-beneficiaries) supplemented by qualitative insights from 30 stakeholder interviews. The investigation proceeded through systematic hypothesis testing, examining distributive justice patterns, information asymmetries, and political influence in programme implementation.

This chapter analysed survey microdata from 386 respondents in Duhok Regional City (63 beneficiaries and 323 non-beneficiaries) and interviews with 30 stakeholders. Unless otherwise noted, analyses refer to 2008–2014. Item wordings and full distributions appear in the instrument appendix; collapsed categories were used in-text for readability.

3.6.2. Hypothesis Testing and Results

H1: Distributive Justice and Capability-Based Selection

Income profiles were broadly similar across groups, while educational attainment differed sharply. Table 26 reported a small, non-significant difference in mean income and a non-significant difference across income categories, but a large and statistically significant gap in education, with beneficiaries much less likely to hold tertiary degrees. This pattern contrasted with "elite capture" concerns often observed in targeting schemes, where higher education and administrative literacy facilitate access, especially when application procedures are complex (Alatas et al., 2012; Cammett, 2014; Goodhand, 2008). Instead, the education profile suggested that the programme reached households with lower educational capital, consistent with a need-leaning distribution on this dimension despite the lack of significant income differentiation. At the same time, qualitative accounts indicated that mediated access could still occur through brokers or politically connected intermediaries, which might help or hinder lower-education households depending on local gatekeeping dynamics; this possibility was examined under H2 and H3.

Table 26: Socioeconomic Characteristics of Housing Fund Beneficiaries and Non-Beneficiaries in Duhok Regional City (2008-2014)

Variable	Beneficiaries (n = 63)	Non-beneficiaries (n = 323)	Test statistic	p	Effect size
Monthly household income (USD)[a]	USD 882 (SD = USD 640)	USD 928 (SD = USD 597)	$t(384) = -0.55$	.580	d = 0.08
Income categories (USD)[a]			$\chi^2(4) = 5.22$	.265	V = 0.12
– Less than USD 385	17.5%	12.7%			
– USD 385–USD 769	41.3%	42.7%			
– USD 770–USD 1,538	30.2%	29.1%			
– USD 1,539–USD 2,308	4.8%	12.4%			
– More than USD 2,308	6.3%	3.1%			
Educational attainment[b]			$\chi^2(6) = 30.39$	< .001	V = 0.28
– Illiterate / Read & write	0.0%	2.5%			
– Secondary school (middle school)	7.9%	7.1%			
– High school diploma (High School + Preparatory)	22.2%	9.6%			
– Diploma	31.7%	12.1%			
– Bachelor's degree	27.0%	43.0%			
– Master's degree	7.9%	19.8%			
– Doctoral degree	3.2%	5.9%			
Household size (members)	5.46 (SD = 1.98)	5.76 (SD = 2.44)	$t(384) = -0.90$	.367	d = 0.12

Note. [a] Midpoint-based estimates from IQD brackets, converted at 1 USD = 1,300 IQD. Income-bracket midpoints (IQD): 250,000; 750,000; 1,500,000; 2,500,000; 3,500,000 (top category midpoint used for "More than 3,000,000").
[b] Education categories are harmonized from the raw labels in the survey export (High School and Preparatory combined as "High school diploma"; Illiterate and Read & Write combined). Effect sizes: Cohen's d (small ≈ 0.20) and Cramér's V (small ≈ 0.10).
Source. Author's survey microdata, Duhok Regional City (total n = 386).

The data showed no statistically significant income differences between groups (beneficiaries USD 882 vs. non-beneficiaries USD 928 per month; $t(384) = -0.55$, $p = .580$), and no significant difference in the distribution across income brackets ($\chi^2(4)$ =

5.22, $p = .265$, $V = 0.12$). By contrast, educational attainment diverged sharply: 38.1% of beneficiaries held tertiary degrees compared with 68.7% of non-beneficiaries, a 30.6 percentage-point gap with a medium effect size ($V = 0.28$; see Table 26). Read against the Housing Fund's stated aim to support first-home, lower-income households without adequate housing, this pattern was consistent with pro-poor targeting. Alternative explanations such as informal mediation remained plausible but could not be inferred from these data alone and were examined under H2 and H3.

H2: Information Asymmetries as Exclusion Mechanisms

Information access emerged as a critical barrier to participation, with asymmetries operating at multiple levels. As outlined in Section 3.4 (Programme Design and Procedures), applicants could obtain information through official KRG offices and directorates, partner banks that handled loan applications, public notices and ministry websites, and informal networks such as family, neighbours, and community leaders. The application required assembling civil status documents, proof of residence, proof of income or employment, completing bank and ministry forms, and passing staged eligibility checks before queueing for disbursement. Table 27 summarizes the key indicators of information access and awareness disparities between beneficiaries and non-beneficiaries.

Table 27: Information access and awareness patterns among Housing Fund beneficiaries and non-beneficiaries (2023)

Indicator	Beneficiaries (n = 63)	Non-beneficiaries (n = 323)	Test statistic	*p*	Effect size[c]
Programme awareness status					
Fully aware of Programme	100.0%	22.6%	N/A	N/A	N/A
Completely unaware	0.0%	54.5%	N/A	N/A	N/A
Uncertain about Programme	0.0%	22.9%	N/A	N/A	N/A
Information accessibility					
Mean difficulty score (1–5)[a]	2.46 (SD = 1.24)	2.02 (SD = 1.16)	t(384) = 2.74	.006	d = 0.38
Very easy (5)	3.2%	N/A	N/A	N/A	N/A
Easy (4)	20.6%	N/A	N/A	N/A	N/A
Moderately easy (3)	28.6%	N/A	N/A	N/A	N/A
Difficult (2)	14.3%	N/A	N/A	N/A	N/A
Very difficult (1)	33.3%	N/A	N/A	N/A	N/A
Primary information source (beneficiaries)					
Family or friends	46.0%	N/A	N/A	N/A	N/A
Government department or agency	36.5%	N/A	N/A	N/A	N/A
Bank or financial institution	9.5%	N/A	N/A	N/A	N/A
Internet or media	1.6%	N/A	N/A	N/A	N/A
Other	6.3%	N/A	N/A	N/A	N/A
Reported information barrier (non-beneficiaries) [b]					
Limited information	N/A	42.7%	N/A	N/A	N/A
Discrimination or favoritism	N/A	16.1%	N/A	N/A	N/A
No obstacles	N/A	12.4%	N/A	N/A	N/A
Other	N/A	12.1%	N/A	N/A	N/A
Political connections or bribery	N/A	9.6%	N/A	N/A	N/A
Lack of awareness or education	N/A	4.3%	N/A	N/A	N/A
Lack of internet access	N/A	1.5%	N/A	N/A	N/A
Language barriers	N/A	1.2%	N/A	N/A	N/A

Note. [a] Difficulty is rated on a 5-point scale (1 = very difficult to obtain information, 5 = very easy). Independent-samples t test for the mean difference: $t(384) = 2.74$, $p = .006$, $d = 0.38$. Levene's test supports equal variances ($p = .149$).
[b] Multiple responses are allowed, so column percentages can sum to more than 100%. [c] Cohen's d computed using the pooled SD.
Source. Author's survey microdata, Duhok Regional City (beneficiaries n = 63; non-beneficiaries n = 323).

Among non-beneficiaries, 54.5% ($n = 176/323$) reported being completely unaware of the programme—the most basic barrier to access. To gauge the size of the missed opportunity, the ex-post eligibility rules (income threshold, first-home status, BOI-licensed unit price cap) were applied to the non-beneficiary sample. Why so many did not know became clearer from the channel items: a large share reported no formal communication channel (68.1%) and no government announcements (52%), while beneficiaries most often learned through informal networks (46.0%) rather than official outlets (36.5%). Together, these patterns implied office-centric, fragmented outreach that imposed high search/learning costs even before any paperwork—limited accessibility in practice. Quantitatively, beneficiaries reported higher perceived ease of finding information than non-beneficiaries ($M = 2.46$, $SD = 1.24$ vs. $M = 2.02$, $SD = 1.16$), $t(384) = 2.74$, $p = .006$, $d = 0.38$. This was significant at the 1% level (two-tailed), though the effect size was modest; substantively, 52.3% of beneficiaries rated information as very easy to moderately easy to obtain.

The 68.1% reporting no formal communication channel meant most respondents did not perceive a standardized, citizen-facing pathway. In parallel, 52% reported no government announcements. Read together, these indicated dual failures: (a) a broadcast failure (messages did not reach large segments) and (b) a funnel/navigation failure (even when some messaging existed, it did not lead to a clear, actionable route). The microdata corroborated this: among aware non-beneficiaries, 67.1% still rated information availability ≤ 2 (on 1–5), showing failed search conditional on exposure; meanwhile beneficiaries both found information easier and mostly learned informally (family/friends 46.0% vs. official channels 36.5%), exactly what was expected when formal funnels were weak. The group difference in perceived ease was statistically significant but modest—$t(384) = 2.74$, $p = .006$, $d = 0.38$—so interpretation should emphasize access frictions rather than large attitudinal gaps. In practice, accessibility appeared office-centric and fragmented, with front-loaded search/learning costs—a classic pre-administrative burden that filtered otherwise-eligible households out before any paperwork.

Programme awareness was significantly associated with household income, $\chi^2(8, N = 323) = 16.38$, $p = .037$, but not with educational attainment, $\chi^2(16, N = 323) = 14.16$, $p = .587$, indicating that economic resources, rather than schooling, are the more salient correlate of programme knowledge. Standardized residuals showed awareness disproportionately concentrated in the 2.0–3.0 million IQD and >3.0 million IQD brackets. Among beneficiaries, 46.0% learned about the programme via informal networks (family/friends) versus 36.5% via official channels (17.5% unknown/other), consistent with weak or fragmented formal outreach.

Table 28: Awareness associations (Chi-square summary)

Predictor	χ^2	df	N	p-value	Significant (α=0.05)
Household income	16.38	8	323	0.037	Yes
Educational attainment	14.16	16	323	0.587	No

Table 29: How beneficiaries learned about the Programme

Source category	n (of 63)	% of beneficiaries
Informal	29	46.0
Official	23	36.5
Unknown	11	17.5

Awareness was significantly associated with household income but not with education, indicating that economic resources, rather than schooling, were the more salient correlate of programme knowledge. Standardised residuals showed awareness disproportionately concentrated in the 2.0–3.0 million IQD and >3.0 million IQD brackets. Combined with the dominance of informal sources for beneficiaries, the evidence supported (but did not prove) a pre-administrative burden mechanism: exclusion occurring before formal procedures, as a result of weak or absent dissemination systems.

H3: Political Influence and Procedural Justice

Political influence was reported at several stages of implementation, including access to information, application processing, and final allocation. Table 30 summarizes perceptions of politicization and fairness, along with beneficiaries' self-reported experiences.

Table 30: Political Influence, Corruption, and Fairness Perceptions in Housing Fund Allocation

Indicator	Beneficiaries (n = 63)	Non-beneficiaries (n = 323)	Test statistic	p	Effect size
Political influence perceptions			χ^2(3, N = 386) = 2.80	0.424	V = 0.09
– Yes	29 (46.0%)	184 (57.0%)	—	—	—
– No	8 (12.7%)	38 (11.8%)	—	—	—
– Maybe	18 (28.6%)	71 (22.0%)	—	—	—
– Prefer not to say	8 (12.7%)	30 (9.3%)	—	—	—
Direct experience with political mediation (beneficiaries only)					
– Received support from influential individuals	12 (19.0%)	—	—	—	—
– Paid bribes or informal fees	7 (11.1%)	—	—	—	—
– Previously denied despite meeting criteria	15 (23.8%)	—	—	—	—
Witnessed favoritisms/nepotism			χ^2(3, N = 386) = 1.33	0.721	V = 0.06
– Yes	21 (33.3%)	122 (37.8%)	—	—	—
– No	15 (23.8%)	87 (26.9%)	—	—	—
– Maybe	18 (28.6%)	74 (22.9%)	—	—	—
– Prefer not to say	9 (14.3%)	40 (12.4%)	—	—	—
Fairness of distribution process			χ^2(2, N = 386) = 9.62	0.008	V = 0.16
– Fair	0 (0.0%)	5 (1.5%)	—	—	—
– Partially fair	43 (68.3%)	153 (47.4%)	—	—	—
– Unfair	20 (31.7%)	165 (51.1%)	—	—	—
Anti-corruption measures effectiveness			χ^2(3, N = 386) = 5.39	0.145	V = 0.12
– Very effective	6 (9.5%)	24 (7.4%)	—	—	—
– Somewhat effective	14 (22.2%)	46 (14.2%)	—	—	—
– Not effective	32 (50.8%)	213 (65.9%)	—	—	—
– Not effective at all	11 (17.5%)	40 (12.4%)	—	—	—

Note. Entries reflect respondents' perceptions and self-reported experiences. Political affiliations influence access = belief that party ties or proximity to political actors affects probability, speed, or priority of obtaining a loan/unit. Direct mediation (beneficiaries only) = active intercession by an influential person/office (e.g., letters or calls). Informal fees/bribes = any unofficial payment beyond posted charges. Witnessed favouritism/nepotism = observed preferential treatment based on kinship/partisan/personal ties. Fairness collapsed to Fair / Partially fair / Unfair for comparability; "Somewhat fair" and "Neutral" are coded as Partially fair. Group differences are tested with chi-square; effect sizes are Cramér's V (small ≈ .10, medium ≈ .30, large ≈ .50). Percentages may not sum to 100 due to rounding.

Source: Author's survey microdata.

Perceptions that politics shaped access were widespread in both groups. About 46.0% of beneficiaries and 57.0% of non-beneficiaries reported that political affiliations influenced access. Although the four-category distribution across Yes, No, Maybe, and Prefer not to say did not differ significantly between groups, $\chi^2(3, N = 386) = 2.80$, $p = .424$, $V = .09$, the descriptive difference was therefore not statistically supported as a systematic group-level pattern, and no directional inference should be drawn from it. What was notable, however, was the high overall prevalence of perceived politicisation across both groups, which was relevant for interpreting procedural legitimacy and trust (Tyler, 2006; Tyler & Huo, 2002).

Among beneficiaries, direct-experience items indicated discretionary mediation: 19.0% reported influential support, defined as active intercession by a politically connected person or office such as letters, calls, or facilitation, and 11.1% acknowledged informal payments, defined as any unofficial payment or gift beyond posted charges. In addition, 23.8% stated that they had been previously denied despite meeting the formal criteria, which suggested the presence of discretionary gates and learning or persistence across application rounds.

Reports of witnessed favouritism and nepotism were also common in both groups, and the four-category distribution did not differ significantly, $\chi^2(3, N = 386) = 1.33$, $p = .721$, $V = .06$. By contrast, fairness evaluations diverged meaningfully once responses were collapsed to Fair, Partially fair, and Unfair: beneficiaries reported 0.0%, 68.3%, and 31.7%, while non-beneficiaries reported 1.5%, 47.4%, and 51.1%, respectively, and the difference was statistically significant, $\chi^2(2, N = 386) = 9.62$, $p = .008$, $V = .16$. Taken together, these results are consistent with clientelism and network-mediation accounts, in which access is filtered through social and political ties rather than transparent procedures (Cammett, 2014; Kitschelt & Wilkinson, 2007).

Self-reports of informal payments and influential support almost certainly underestimated true prevalence. Respondents systematically downplay norm-violating or sensitive behaviours in surveys because of social-desirability pressures and self-protection, which biased estimates downward (Tourangeau & Yan, 2007). Cross-country governance studies similarly documented gaps between observed practice and self-reports for corruption-related behaviours (Clausen, Kraay, & Nyiri, 2011). Triangulation with witnessed favouritism and with the significant gap in fairness perceptions strengthened the inference that irregularities were not isolated occurrences but part of a broader environment of perceived procedural weakness.

Among non-beneficiaries (n = 323), programme awareness was significantly associated with household income, $\chi^2(8) = 16.38$, p = .037, Cramér's V ≈ .16, while the association with educational attainment was not significant, $\chi^2(16) = 14.16$, p = .587. Substantively, this pattern indicated that economic resources, rather than formal schooling, were the more salient correlate of knowledge about the programme. A plausible mechanism was that higher-income households had denser information networks, more time and bandwidth to search, and easier access to intermediaries. The effect size for income was small to modest, which warranted cautious interpretation, yet in combination with the documented reliance on informal channels among beneficiaries it supported an information-access story rooted in structural position.

As specified in the analytical strategy, an ordinary least squares model was estimated for non-beneficiaries with perceived fairness (five-point scale) as the dependent variable. Perceived political influence was negatively associated with fairness (B = −0.304, β = −0.246, p < .001), indicating that respondents who perceived greater political influence in access rated the process as less fair. By contrast, programme awareness (B = −0.017, β = −0.016, p = .796), log monthly income (B = 0.047, β = 0.037, p = .577), and educational attainment (B = 0.023, β = 0.036, p = .596) were not statistically significant in this specification. Overall model fit was limited ($R^2 = 0.064$; adjusted $R^2 = 0.051$), meaning the four predictors together accounted for only about 6% of the variance in fairness perceptions. The results should therefore be interpreted as evidence for a single, consistent correlate of fairness perceptions rather than a comprehensive account of their determinants. Full coefficients, HC3 standard errors, and 95% confidence intervals are reported in Table 31.

Table 31: Multiple Linear Regression Analysis: Determinants of Perceived Fairness in Housing Fund Allocation among Non-beneficiaries

Predictor Variable	B	SE (HC3)	t	p	95% CI	β (std)
(Constant)	2.254	1.091	2.067	0.039	[0.116, 4.391]	
Political influence (3-level)	-0.304	0.071	-4.293	0.000	[-0.443, -0.165]	-0.246
programme awareness (1–3)	-0.017	0.064	-0.259	0.796	[-0.143, 0.110]	-0.016
Log monthly income (IQD)	0.047	0.084	0.558	0.577	[-0.117, 0.211]	0.037
Educational attainment (1–7)	0.023	0.044	0.531	0.596	[-0.063, 0.110]	0.036

Model summary: N = 293; $R^2 = 0.064$; Adjusted $R^2 = 0.051$; F (4, 288) (p-values from HC3 SEs reported above).

Note. This regression analysis examines factors influencing perceptions of fairness in Housing Fund distribution among non-beneficiaries. Dependent variable: Perceived fairness measured on a 5-point scale (1=very unfair, 5=very fair). Political influence measured on a 5-point scale (1=no influence, 5=very high influence). Programme awareness coded as 1=unaware, 2=unsure, 3=aware. Income log-transformed to address skewness in IQD. Educational attainment coded from 1=illiterate to 7=doctoral degree. B = unstandardized regression coefficient; SE = standard error; β = standardized coefficient; CI = confidence interval. All variance inflation factors <2.0, indicating no multicollinearity concerns.

3.6.3. Qualitative Validation and Institutional Analysis

To understand the institutional dynamics behind the quantitative patterns, this study drew on 30 semi-structured interviews with senior government officials, housing administrators, investment and planning officials, and economic specialists conducted in mid-2022. The sampling frame, interview protocol, and identification and consent procedures are described in Section 3.4 (Research Design and Methods), with ethical safeguards in Section 3.4.8 (Ethical Considerations). In the dissertation, interviewees are referred to by anonymized codes in order to protect their privacy. The purpose of this section is to explain why programme access was shaped by factors other than need or capability by reconstructing the political and administrative logic that governed implementation of the housing fund. This section explicitly links interview evidence to the quantitative results for H1–H3.

Survey results indicated distributional patterns that did not align with simple need-based targeting and documented widespread perceptions that political influence shaped access. Interviews with senior officials pointed to partisan prioritisation within the Kurdistan Regional Government. One interviewee explained that, because Duhok was viewed as electorally secure for the Kurdistan Democratic Party, party effort and investment were prioritised toward Erbil in competition with the Patriotic Union of Kurdistan (INT-25, personal communication, June 2022). Another interviewee corroborated this logic, reporting an unofficial request to move part of Duhok's budget to Erbil (INT-24, personal communication, June 2022). A third interviewee also described an informal 57-43 % understanding between the dominant parties in the division of resources (INT-07, personal communication, September 2022). These accounts are consistent with limited-access-order frameworks, in which elite bargains organise economic rents and siting decisions, and with findings on perverse accountability, where electoral calculus reduces responsiveness to strongholds while concentrating resources in politically salient locations.

The survey showed that many respondents believed informal payments and personal connections were necessary to gain access. Interviews provided a sense of scale. One interviewee stated that projects were not awarded unless investors donated 50-60 % of project funds to influential government and party officials (INT-21, personal communication, September 2022). This is a single testimony and should be interpreted with caution. It nevertheless aligns with broader patterns described by interviewees, including discretionary awards to connected developers and project placement in high-visibility areas. Comparative benchmarks in the literature often report lower typical kickback ranges in patronage settings, suggesting that a 50-60 % extraction rate, if accurate, would be exceptionally high. For transparency, publicly available regional sources more often provide prevalence measures, such as bribery incidence in public services, rather than precise sector-specific rent-extraction shares. Where possible, such claims should be triangulated with administrative or audit records.

Senior officials emphasised that political dynamics were compounded by a fragmented and technically weak implementation environment. One interviewee noted that the government lacked a unified approach to housing and that responsibilities were split across multiple centres, which undermined standardisation and accountability (INT-13, personal communication, August 2022). Another interviewee reported that the Housing Fund Law had not been drafted on the basis of professional expertise and that delivery often followed investor-led, ad hoc decisions rather than a single, citizen-facing “front door” (INT-19, personal communication, August 2022). Fragmentation created institutional interstices that political actors could exploit and that citizens experienced as missing information, inconsistent rules, and unclear points of entry.

3.6.4. Synthesis and Theoretical Implications

The empirical results depicted a programme in which formal needs-based criteria operated alongside informal mechanisms that shaped who actually gained access. Beneficiary status was strongly associated with educational attainment, $\chi^2(8) = 30.90$, $p < .001$, with beneficiaries over-represented in lower schooling categories relative to non-beneficiaries. By contrast, programme awareness among non-beneficiaries was associated with income, $\chi^2(8, N = 323) = 16.38$, $p = .037$, but not with education, $\chi^2(16, N = 323) = 14.16$, $p = .587$. Taken together, these patterns are consistent with what can be termed an "inverted capability selection," where lower education coincided with better odds of access while higher income predicted greater awareness but not necessarily entry. A plausible mechanism was differential embedding in patronage and social networks versus reliance on formal channels that were weak in practice. This challenged simple readings of Rawlsian prioritisation and Sen's expectation that schooling facilitates access, and redirected attention to the interaction between capabilities and network position in low-capacity settings.

Information access emerged as the binding constraint. Among non-beneficiaries, 54.5% reported complete unawareness of the programme. A majority also reported no formal communication channel (68.1%) and no government announcements (52%). Beneficiaries were more likely to find information easier to obtain, $M = 2.46$, $SD = 1.24$, than non-beneficiaries, $M = 2.02$, $SD = 1.16$, $t(384) = 2.74$, $p = .006$, $d = 0.38$, and 52.3% of beneficiaries rated information as very easy to moderately easy. The dominant pathway to knowledge among beneficiaries was informal networks, with 46.0% learning from family or friends compared to 36.5% via official channels. Among non-beneficiaries who heard of the programme, a large share still rated information availability as difficult (≤ 2 on a 1–5 scale), which indicated search and navigation failures conditional on exposure. These facts extend administrative-burden theory by showing that information failures can be more exclusionary than procedural complexity. In this context the primary burden preceded any application step—a pre-administrative burden that Moynihan et al. (2015) did not emphasise in high-capacity settings with functioning broadcast systems.

Perceived politicisation was a second, independent correlate of low procedural legitimacy. In the non-beneficiary-only model (Table 31, $N = 293$), perceived political influence was the sole significant predictor of fairness ($\beta = -0.276$, $p < .001$), while awareness, income, and education were not significant. In the pooled model (Table 31b, $N = 343$), political influence remained the strongest predictor ($\beta = -0.303$, $p < .001$) and programme awareness emerged as a significant positive correlate of fairness ($\beta = 0.150$, $p = .005$), driven by the inclusion of beneficiaries who were all programme-aware. Income and education were not significant in either specification. The bivariate association between political influence and fairness was $r = -.27$ (non-beneficiaries) and $r = -.30$ (pooled). These results align with procedural-justice research in which evaluations of neutrality and rule clarity, rather than distributive outcomes or human capital, anchor fairness judgements (Tyler, 2006; Tyler and Huo, 2002). They also fit the clientelism literature in which network mediation can depress perceived legitimacy even when some targeting goals are met.

The qualitative evidence provided mechanisms for these patterns. Senior officials described partisan prioritisation that favoured Erbil over Duhok, references to an informal "57–43%" allocation understanding between dominant parties, and reports of discretionary budget shifts. Interviewees also described investor-led delivery without a unified housing policy, and testimonies alleged very high rent extraction around project awards. In such environments information systems remained thin, the citizen-facing "front door" was unclear, and network position substituted for transparent procedures. This configuration is consistent with limited-access order frameworks in which elite bargains structure market entry and information flows, with predictable consequences for awareness and perceived fairness.

3.7. Caveats and Limitations

This mixed-methods study strengthens inference through triangulation, yet several limitations qualify the findings. The survey is cross-sectional, so associations should not be interpreted as causal. For example, the link between perceived political influence and perceived fairness may reflect reverse causality or unobserved factors rather than a unidirectional effect. Administrative records that could support stronger identification are not available.

Measurement choices also matter. Key constructs are self-reported and ordinal. Treating the fairness scale (1–5) as interval in ordinary least squares is conventional but imperfect; ordered models yield the same signs, although effect sizes are scale dependent. Items on awareness and “no formal channel” capture perceived exposure rather than verified media reach, and the 54.5% unawareness figure is subject to recall error. Several variables require harmonization from categorical responses; robustness checks with transparent recodes reproduce the negative association between perceived influence and fairness but estimates for income and awareness are more sensitive to operationalization.

Sampling and scope limit generalizability. The study included 63 beneficiaries and 323 non-beneficiaries from Duhok, which reduced precision for beneficiary-only estimates and cautioned against extrapolation beyond this city or to later programme phases. Multiple bivariate tests were conducted; the information-ease difference is significant at 5% ($p = .006$) but not at 1%, so emphasis is placed on patterns supported across indicators and methods. The data lacked direct measures of network centrality, party contact, media use, and proximity to implementing offices, any of which could mediate or confound observed relationships, including the negative income–fairness slope.

Elite interviews provide rich context but reflect informed perceptions rather than audited facts. Respondents may have reputational incentives, partisan priors, or incomplete information, and translation or summarization can introduce nuance loss. International comparisons draw on studies that differ in programme type and questionnaire wording, so cross-case contrasts are illustrative rather than strictly commensurate. Fieldwork occurred in 2023; institutions, communication systems, and political balances may have changed since then.

Additional considerations concern survey operations and estimation choices. Unit and item nonresponse may introduce bias if nonrespondents differed systematically; no post-stratification weights were applied, so estimates should be interpreted as sample-specific. The questionnaire was translated and piloted, but formal reliability statistics for linguistic equivalence were not produced. Missing data in regression models were handled via listwise deletion, which preserves transparency but can reduce power; results should be viewed alongside robustness checks using alternative coding. Standard errors were not adjusted for potential clustering by neighbourhood or interviewer, so unobserved within-cluster correlation could attenuate precision in some tests.

Within these bounds, three conclusions are most robust. Information gaps were large and front-loaded. Beneficiaries reported higher awareness and greater ease of obtaining information than non-beneficiaries. Perceived politicization was strongly and negatively associated with perceived fairness. Other relationships, particularly those involving income and awareness, should be interpreted cautiously.

3.8. Conclusion

This chapter analysed the Kurdistan Regional Government Housing Fund in Duhok (2008–2014) with a household survey of 386 respondents and 30 elite interviews. The inquiry focused on distributive justice, information access, and perceived political mediation. Three findings are most robust. First, information gaps were large and front-loaded. Second, beneficiaries reported higher awareness and greater ease of accessing information than non-beneficiaries. Third, perceived politicization was strongly and negatively associated with perceived fairness. These patterns qualify how the programme operated and where it fell short of its stated aims.

Evidence on distributive justice was mixed. We did not find a strong association between beneficiary status and income bracket, which cautioned against claims of clear income targeting in either direction. By contrast, beneficiary status was associated with educational attainment, $\chi^2(8) = 30.90$, $p < .001$, with beneficiaries over-represented in lower schooling categories. Together with the awareness results for non-beneficiaries, this supported a descriptive "inverted capability selection," in which lower education coincided with better odds of access while higher income predicted greater awareness but not necessarily entry. The pattern is consistent with access mediated by social networks when formal channels were weak.

Information access emerged as the binding constraint. Among non-beneficiaries, 54.5% reported complete unawareness of the programme, 68.1% reported no formal communication channel, and 52% reported no government announcements. Beneficiaries reported higher perceived ease than non-beneficiaries ($M = 2.46$ vs. $M = 2.02$; $t(384) = 2.74$, $p = .006$, $d = 0.38$), and 46.0% learned through informal networks compared to 36.5% via official channels. These facts extend administrative-burden arguments by showing that, in this setting, the primary hurdle preceded application. A pre-administrative burden of discovering the opportunity and locating a workable entry point dominated familiar procedural frictions.

Perceived political influence was a second, independent correlate of procedural legitimacy. Among non-beneficiaries (Table 31), higher perceived influence was associated with lower fairness ($\beta = -.28$, $p < .001$). In the pooled model including both groups (Table 31b, $N = 343$), political influence remained the strongest predictor ($\beta = -.30$, $p < .001$) and programme awareness was positively associated with fairness ($\beta = .15$, $p = .005$), while income ($p = .971$) and education ($p = .261$) were not significant. The fairness distribution differed by beneficiary status, $\chi^2(2, N = 386) = 9.62$, $p = .008$, $V = .16$. These results match procedural-justice expectations that neutrality and rule clarity anchor evaluations more than distributive outcomes or human capital, and they fit clientelism accounts in which network mediation depressed perceived legitimacy.

The interviews supplied mechanisms that explained these patterns. Officials described partisan prioritisation that favoured Erbil over Duhok, references to an informal 57%–

43% allocation understanding, investor-led delivery without a unified housing policy, and allegations of high rent extraction around project awards. In such environments, information systems remained thin, the citizen-facing entry point was unclear, and network position substituted for transparent procedures. The configuration resembled a limited-access order in which elite bargains structured market entry and information flows, with predictable consequences for awareness and perceived fairness.

In sum, the Housing Fund in Duhok combined formal rules with weak information systems and politically mediated implementation. The result was large awareness gaps, modest informational advantages for beneficiaries, and low procedural legitimacy among those who did not gain access. The most immediate reform levers are to strengthen broadcast and funnel functions that reduce pre-administrative burdens, standardise a single point of entry, and insulate eligibility and siting decisions from partisan incentives. These steps follow directly from the evidence in this chapter and are necessary precursors to deeper redesigns of targeting and finance.

Micro-level findings in Duhok, especially the awareness gap, reliance on informal channels, and perceptions of discretionary mediation, mirror the macro allocation patterns tested in Chapter 4. The next chapter evaluates whether region-wide allocations departed from population- and need-based benchmarks and whether network-mediation routines observed here scaled to territorial distribution.

CHAPTER 4

Political Dynamics and the Distribution of Affordable Housing in the KRI: Investigating Potential Clientelism

Abstract

Using a convergent parallel mixed-methods design, this chapter integrates administrative records on 252,776 units (16,190 state-built by the Ministry of Construction and Housing, about 214,000 registrations/licences under Investment Law No. 4 of 2006, and 22,586 financed by the Housing Fund) with 30 stakeholder interviews. Allocation performance was benchmarked against mid-2011 population shares and an indicator-based need index (KRSO mid-2011; IHSES-II 2012). For MoCH-delivered units, departures from proportionality were observed: Erbil 52.0% versus 37.2%, Sulaymaniyah 30.2% versus 41.2%, and Duhok 17.8% versus 21.6%; χ^2 (2, N = 16,190) = 1,538.28; Cramér's V = 0.22; p < .001. Qualitative data suggested scenarios of network mediation (access through party brokers, liaison offices, and connected contractors) and reported resource-driven institutionalisation (boom-period routines that appeared to persist as revenues fell) in a centralised budgeting environment. A practical implication is to publish in-year reallocations and adopt a simple, auditable targeting formula to balance delivery capacity with distributional fairness.

4.1. Introduction

Chapter 3's Duhok micro-evidence—especially awareness gaps, reliance on informal channels, and perceived discretion—motivates the Chapter 4 tests of region-level allocation proportionality (H1), interview-based network mediation (H2), and the persistence of allocation routines across boom–crisis phases (H3). This chapter therefore asks: How did political dynamics, territorial party strongholds, patronage networks, and resource flows shape the inter-governorate allocation of affordable housing in the KRI between 2008 and 2014, and to what extent did resulting allocation patterns depart from population-proportional and need-based benchmarks?

The corpus comprised thirty semi-structured stakeholder interviews conducted between June and October 2022. Units of analysis are project applications and beneficiary experiences as described by respondents. "Time to decision" and access channels were reconstructed from respondent accounts using a pre-specified coding scheme (Appendix 8). Documentary audits are not available; all inferences for H2 rely on convergent interview evidence.

Two implications—routine liaison follow-up in Erbil and the role of endorsements (tazkiya)[1]—are treated as necessary conditions. H2 is rejected if either implication is reported absent by at least 80% of interviewees overall and by at least 70% within each stakeholder category (officials, implementers, private sector, civil society or experts). Supportive implications (processing advantages linked to administrative proximity; centre-to-local facilitation language in correspondence as recalled by respondents) strengthen H2 when present but their absence alone does not falsify it. Thresholds and categories were pre-specified to reduce post-hoc flexibility.

Interviews were coded in MAXQDA using pre-specified indicators: (i) liaison routines (reported regular follow-up in Erbil or via designated representatives), (ii) endorsements (reported presence of letters, referrals, or senior introductions), and (iii) administrative proximity (reported physical presence in the capital or direct ties to central offices). Indicator prevalence is reported with 95% Wilson intervals and

[1] Tazkya (Arabic: تزكية; also transliterated tazkiya, pl. tazkiyāt) is used here in its administrative–political sense to mean an endorsement or recommendation by a politically connected actor (e.g., party official, senior bureaucrat, or intermediary) supporting an applicant's file or project. The term's use in this dissertation is non-theological. In Kurdish bureaucratic practice, the Arabic term is commonly borrowed with this endorsement meaning.

compared by stakeholder group. Where respondents provided recalled processing durations, medians and interquartile ranges were summarised; no administrative timing data are available. Sensitivity analysis restricted to blind-probe interviews showed consistent patterns.

The fair distribution of public resources is a central issue in post-conflict, resource-dependent states. Weak institutions, power-sharing arrangements, and volatile revenues shaped how policies operated in practice (Doyle & Sambanis, 2014; Paris, 2004; Ross, 2012). This chapter examines, in neutral terms, why social policies that aim to promote equity sometimes produced territorial patterns that advantaged some areas over others. The analysis relies on data and prior research rather than normative claims.

The KRI provides a suitable case to test these ideas. The region has a history of conflict, a federal status within Iraq, and institutionalized power sharing between the Kurdistan Democratic Party and the Patriotic Union of Kurdistan. Party competition has a clear territorial base. The housing sector received substantial public and quasi-public investment during 2011–2013, followed by a fiscal contraction during 2014 to 2016. These features allowed observation under revenue abundance and scarcity and permitted examination of how formal rules and informal networks related to allocation outcomes.

The chapter uses the concept of embedded clientelism. Embedded clientelism denotes particularistic allocation that is channelled through ostensibly programmatic procedures. Drawing on historical institutionalism, the chapter identifies three mechanisms and indicates how each appeared in housing policy: conversion, when actors informally reinterpreted eligibility or documentation rules; layering, when partisan or occupational criteria were added to technical scoring or project selection; and drift, when implementation priorities moved practice away from statutory intent. These mechanisms were expected to be more visible during periods of high revenue and may have persisted when revenues fell.

The chapter tests three hypotheses. H1 (territorial allocation): housing resources departed from population-proportional and need-based benchmarks across governorates. H2 (network mediation): access to housing opportunities was mediated by liaison routines, endorsements, and regular presence in the capital rather than by open, rule-based channels alone. H3 (resource-driven institutionalisation): allocation patterns that tightened during the 2011 to 2013 oil boom persisted during the 2014 to 2016 fiscal contraction.

The study used a convergent parallel mixed-methods design. It combined administrative records covering 252,776 units across the main delivery channels with evidence from 30 stakeholder interviews. Formal goodness-of-fit tests used Ministry of Construction and Housing (MoCH) delivered units only (N = 16,190). For descriptive totals, the text states whether the Housing Fund is included and distinguishes “MoCH + IL4” (230,190 units) from “total stock” (252,776 units). Counts under Investment Law No. 4 of 2006 refer to registrations/licences; licensing does not imply completion.

Before formal tests, the chapter presents stylised facts and indicator-based benchmarks, then evaluated whether observed patterns were consistent with the three mechanisms. The analytical strategy report observed versus expected counts, percentage-point gaps, and coverage ratios, and applied Pearson chi-square tests with Cramér's V as effect size. Results are reported with exact N, degrees of freedom, and statistics. The design partitioned the period into pre-boom (2008 to 2010), boom (2011 to 2013), and crisis (2014 to 2016) to assess persistence.

To support transparency and replication, the chapter states assumptions, pre-specifies benchmarking rules, reports robustness checks, and provides variable definitions, coding decisions, and replication materials in the appendices and supplementary files. The chapter also clarifies budget structure and the centralisation of appropriations, which framed how in-year reallocations occurred.

The chapter proceeds as follows. It reviews the political history of the KRI and the institutions of housing provision, synthesises relevant literature and develops the theoretical framework, describes methodology and data, presents stylised facts and indicator-based benchmarks, formally tests the chapter's hypotheses, summarises findings, discusses limitations and alternative explanations, and concludes with implications for policy and comparative politics.

4.1.1. Political history of the KRI

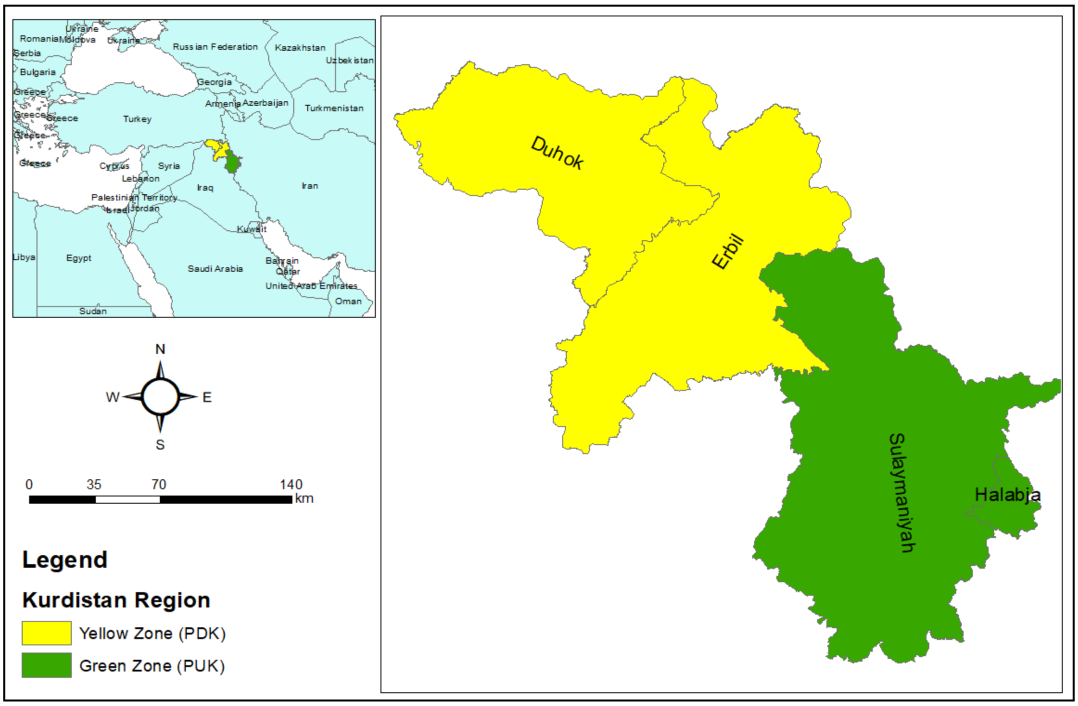
Chapter One reviews the broader political history of the KRI. To connect that background to the present analysis, this section highlights the trajectories of the two principal parties and how those trajectories mapped onto territorial control as used in the empirical tests.

The modern KRI emerged from internal resistance and external intervention. Following the 1991 uprisings against Saddam Hussein's regime and the establishment of an internationally protected safe haven, the region achieved de facto autonomy. This autonomy produced dual, party-based administration rather than unified governance. From 1994 to 1998, conflict between KDP and PUK resulted in parallel governmental structures that shaped subsequent institutional development (Natali, 2010; Stansfield, 2017).

Formal reunification in 2006 created a single KRG yet underlying partisan divisions have persisted. Key state institutions, including parts of the security sector and economic ministries, remain organised along party lines, which Degli Esposti (2021) characterises as competitive clientelism within a consociational framework. This institutional dualism manifested territorially: the KDP held dominant influence in Erbil and Duhok, while the PUK was strongest in Sulaymaniyah, with the Gorran Movement periodically challenging PUK dominance. For comparability in later allocation tables, Halabja, recognised as a governorate in 2014, remains under Sulaymaniyah in this chapter's historical series.

Electoral returns confirm these territorial patterns. Independent High Electoral Commission results for 2013 to 2014 showed clear geographic polarisation: the KDP averaged 47.9% in Erbil and 69.8% in Duhok, and 10.9% in Sulaymaniyah. Conversely, the combined PUK and Gorran vote share in Sulaymaniyah was 57.8%, compared with 17.8% in Erbil and 6.7% in Duhok. These durable strongholds provide the territorial-control labels used in Table 33 and supply the political variable for H1 (territorial allocation). They also frame expectations for H2 (network mediation), where centre–local brokerage was expected to advantage territories with stronger administrative proximity, and for H3 (persistence), insofar as patterns established during the boom period may have endured into the fiscal contraction. Territorial labels draw on averaged IHEC results from the 2013 Kurdistan parliamentary and 2014 Iraqi parliamentary elections; population comparators use Kurdistan Region Statistics Office mid-2011 estimates to match the benchmarking strategy.

Figure 12: Zones of Influence in the Kurdistan Region of Iraq



Note. This map shows the administrative boundaries of the KRI, distinguishing political influence zones: the Yellow Zone (dominated by the Kurdistan Democratic Party, KDP) and the Green Zone (dominated by the Patriotic Union of Kurdistan, PUK). Duhok and Erbil fall within the Yellow Zone, while Sulaymaniyah and Halabja are part of the Green Zone. The inset provides geographical context within Iraq and the Middle East.

Source: GIS Section, Directorate of Duhok Statistics (Created by Ahmed Kemaki, 2020).

4.2. Literature Review

This review synthesises scholarships from five fields to establish the theoretical context for the analysis of distributive politics. It begins by examining political economic theories of electoral and partisan budget cycles. It then explores how these dynamics change in post-conflict and resource-rich contexts. Subsequent sections review the literature on clientelism, the political economy of housing policy, and the specific governance landscape of the KRI.

While classic work argues that post-conflict reconstruction can open windows for institutional reform and improved governance (Doyle & Sambanis, 2014; Paris, 2004), a substantial empirical record documents persistent elite capture and broker-mediated distribution even when international support and fiscal resources are ample (Andersen et al., 2022; Cammett & Issar, 2010). These findings indicate that outcomes hinge less on resource availability than on the information, accountability, and enforcement environments in which allocations occur.

4.2.1. Political Theory on Electoral Cycles and Budget Allocation

The literature on political budget cycles provides a framework for understanding how democratic politics shapes fiscal and monetary policy. This body of work examines systematic, politically induced fluctuations in policy and economic outcomes that track the electoral calendar. Classic literature is commonly divided into opportunistic and partisan strands (Nordhaus, 1975; Tufte, 2020).

Opportunistic, office-seeking models associated with Nordhaus (1975) and Tufte (2020) posit that incumbents, irrespective of ideology, manipulate policy to improve re-election prospects. These accounts rely on voter myopia and information asymmetries, allowing incumbents to time fiscal or monetary stimulus just before elections, with adverse consequences such as inflation materialising afterwards.

Rational-expectations variants, for example Rogoff & Kenneth (1990), shift attention to composition effects, arguing that incumbents reallocate toward more visible items to signal competence. Partisan models Hibbs (1977) emphasise ideological preferences and constituent interests of left- and right-wing parties. A change in governing party should therefore produce predictable policy shifts, affecting both the size and the composition of budgets (Drazen & Eslava, 2010; Hibbs, 1977; Rogoff andKenneth, 1990).

Beyond national aggregates, a growing literature documents electoral cycles at subnational levels. Studies show that state, provincial, and municipal governments time spending and tilt budgets toward voter-salient, patronage-intensive goods (Khemani, 2015; F. J. Veiga et al., 2017; L. G. Veiga & Veiga, 2007).

The political budget cycle literature distinguishes aggregate fiscal impulses from targeted distributive allocations across territories. The magnitude of such cycles is moderated by institutions. Stronger fiscal rules and higher fiscal transparency constrain opportunism (Alt & Lassen, 2006b, 2006a; Gootjes et al., 2021; Rose, 2006), whereas concentrated executive power and cohesive parties can amplify it.

Empirical detection of political budget cycles relies on indicators such as functional expenditure categories, procurement timing, project announcements, public employment, and overall budget size as a percentage of GDP. Identification remains challenging due to endogenous election timing, anticipation effects, and selective transparency. Research designs therefore rely on panel models with country and year fixed effects, difference-in-differences, event-study, and regression-discontinuity approaches centred on election dates ((Brender & Drazen, 2005; Fukumoto et al., 2020; Shi & Svensson, 2006).

Building on comparative reviews, the magnitude and content of electoral and partisan cycles vary with international and domestic economic exposure, institutional veto points, party discipline, and policy-instrument control. This helps explain why cycles often appear more clearly in policy instruments than in real outcomes and why they differ across polities (Franzese, 2002). Overall, effects are context conditional. They tend to be stronger when electoral competition is tight and information environments are weak, and they are attenuated by media freedom, fiscal transparency, administrative capacity, and central bank independence (Akhmedov & Zhuravskaya, 2004; Alesina & Summers, 1993; Alt & Lassen, 2006a; F. J. Veiga et al., 2017). Consequently, electoral and partisan cycles are neither universal nor deterministic, but contingent on institutions and voter information.

A complementary strand of research shows that centre-local bargaining and intergovernmental grant allocation can mimic political-budget-cycle composition effects even outside tight electoral competition, as higher-tier governments targeted politically aligned jurisdictions (Arulampalam et al., 2009; Weingast et al., 1981). This argument helps bridge electoral PBC models to non-electoral territorial allocation logics.

4.2.2. Post-Conflict and Resource and Oil Contexts

Budgetary dynamics in states recovering from conflict or reliant on natural-resource rents differ in systematic ways, as instability, volatility, and weak institutions shape fiscal choices. In post-conflict settings, governments rebuild state capacity amid security dilemmas. While reconstruction can open windows for reform, administrative weakness and elite capture remain common, and budget priorities often reflect tensions between donor agendas and domestic political imperatives. In power-sharing systems, expenditures frequently serve to maintain elite cohesion through patronage networks, patterns that are conceptually analogous to partisan political-budget-cycle logics rather than strictly programme-led allocation (Doyle & Sambanis, 2014; Franzese, 2002; Hibbs, 1977).

An explicit strand of literature theorises power sharing, often termed consociationalism, as a governance formula for divided societies. Lijphart (1977) specifies core design features including executive grand coalitions, proportionality in offices and public resources, segmental autonomy, and minority veto. Evidence indicates that post-conflict settlements that institutionalise multiple dimensions of sharing, political, territorial, military, and economic, associate with greater peace durability, yet they can also entrench segmental elites and produce distributive duplication and patronage (Hartzell & Hoddie, 2003; McGarry & O'Leary, 2006). Critics argue that consociational rules risk freezing cleavages and biasing implementation toward communal proportionality rather than programme need, particularly where oversight is weak (Horowitz, 1985; Norris et al., 2008; Roeder and Rothchild, 2005). This literature directs attention to allocation mechanisms, because formal sharing rules and informal quotas may cascade into sectoral budgets and spatially targeted provision. Where resource rents are salient, such arrangements can interact with soft budget constraints to widen scope for clientelistic distribution (Luong & Weinthal, 2010; Mehlum et al., 2006; Van Der Ploeg, 2011).

Early cross-national work portrays oil wealth as a drag on development and democracy (Karl, 1997; Ross, 2012; Van Der Ploeg, 2011). A second wave demonstrates that effects are conditional on institutions. Using cross-country panel evidence, Mehlum, Moene, and Torvik (2006) show that the marginal effect of resource abundance on growth is negative under grabber-friendly institutions but positive under producer-friendly institutions, meaning the sign of the curse flips when property-rights enforcement and bureaucratic quality are higher. In a formal political-economy model, J. A. Robinson et al. (2006) show that when checks on incumbents are weak, leaders convert windfalls into targeted transfers and patronage, crowding out public-goods investment, whereas stronger accountability and party competition shift equilibria toward productive spending. These mechanisms are consistent with post-conflict power-sharing dynamics, where factional organisations operate as de facto parties and deploy resource rents to secure coalition loyalty without requiring competitive elections (Hibbs, 1977; Luong and Weinthal, 2010; Robinson et al., 2006).

Price volatility compounds these dynamics. Commodity cycles induce boom to bust fiscal patterns that complicate long-horizon investments, particularly where counter-cyclical rules and stabilisation funds are weak (Van Der Ploeg, 2011). In such settings, the political opportunity to spend in election years can be facilitated by resource-backed borrowing unless fiscal transparency constrains discretion (Aaskoven, 2020). In resource-dependent electoral regimes, visible and targetable outlays are especially prone to election-year surges when transparency is low (Aaskoven, 2020). Spending commonly follows a sequence: short-term stabilisation, highly visible infrastructure, and later social programmes. Visible projects signal state capacity and reward supporters, heightening risks of elite capture whereby reconstruction or windfall revenues serve partisan networks rather than programme-led rebuilding (Drazen and Eslava, 2010; Paris, 2004; Rogoff and Kenneth, 1990).

Applied to housing, a paradox emerges. Oil wealth enlarges fiscal space but often correlates with weaker shelter outcomes than in resource-poor peers at similar income levels, because soft budget constraints weaken cost discipline and redirect projects toward visibility and political return (Francke et al., 2022; Karl, 1997). Cross-country evidence on housing cycles indicates that oil price shocks have significant spillover effects on real estate markets. Agnello et al. (2017) find that housing booms are shorter when oil prices rise than busts are when oil prices fall, and that net oil importers are more vulnerable to protracted housing slumps, which underscores macro-fiscal risks for long-lived housing programmes. In low-accountability environments, large rents invite brokerage and price padding in procurement. Contracts were steered to loyal firms, project standards diluted, and siting decisions tailored to reward swing or loyal districts, a pattern also observed where factional loyalty rather than electoral competition drove spatial targeting (Olken, 2007; Paris, 2004; J. A. Robinson et al., 2006).

Boom-time politics can also institutionalise extraction. When tax bases are narrow and hydrocarbon rents dwarf own-source revenues, gatekeepers levied quasi-official commissions at each stage of delivery, converting social policy into a stable revenue stream for political networks. Related work on aid diversion estimates that about 7.5% of inflows leak to offshore accounts in highly aid-dependent settings, with leakage rising in weaker institutional environments (Andersen et al., 2022), and analogous mechanisms are theorised for petroleum rents (Van Der Ploeg, 2011). Taken together, studies indicate that weak constraints can allow short-term political incentives to dominate long-horizon welfare considerations in both electoral and resource-driven cycles.

4.2.3. Clientelism

Clientelism provides the micro-foundations for targeted distribution where formal institutions are weak. It denotes contingent exchanges of particularistic goods or services for political support and is analytically distinct from programmatic, rules-based allocation and from patronage understood as the distribution of public office. Core features include targetability, reciprocity, and monitoring or enforcement through brokers and social networks (Cunningham and Sarayrah, 1993; Hicken, 2011; Kitschelt and Wilkinson, 2007; Stokes et al., 2013). In post-conflict power-sharing orders, coalition maintenance can substitute for electoral exchange, with brokers coordinating territorial targeting to uphold inter-group bargains (Horowitz, 1985; Lijphart, 1977; McGarry & O'Leary, 2006). These features align with the composition emphasis in opportunistic political-budget-cycle models: broker-mediated channels allow shifts toward visible, reversible items that signal competence before politically salient moments while de-emphasising irreversible investments whose benefits arrive later (Drazen & Eslava, 2010; Rogoff & Kenneth, 1990).

Formal models characterise clientelism as a self-enforcing exchange under commitment problems. Because non-excludable or irreversible policies do not credibly tie beneficiaries' continuation utility to a politician's success, they function poorly as exchange instruments; by contrast, public-sector jobs or targeted projects are excludable and reversible and can therefore be politically efficient even if socially inefficient. Credibility arises from efficiency wages and ex post rents that make withdrawal observable and costly (Hicken, 2011; J. Robinson et al., 2013; Stokes et al., 2013). In resource-rich environments, discretionary rents expand the feasible set of targetable benefits, which helps explain observed tilts toward visible housing projects and under-provision of long-horizon investment.

Empirically, clientelistic distribution is frequently organised territorially, mapping onto party strongholds or other politically salient jurisdictions, with access mediated by brokers and personal networks such as wasta that can override formal eligibility criteria (Hicken, 2011; Stokes et al., 2013). Related work on centre-local fiscal bargaining and policy networks shows that regular engagement with central ministries, liaison structures, and documented advocacy can institutionalise territorial mediation within formal processes (Arulampalam et al., 2009; Marsh and Rhodes, 1992; Rhodes, 2006).

Measurement remains difficult due to informality and sensitivity; researchers therefore triangulate ethnography, administrative traces such as budget lines and procurement records, and elite interviews, while acknowledging validity and reliability trade-offs (Hicken, 2011; Stokes et al., 2013).

4.2.4. Housing Policy

Housing is a core social-policy domain in which technical objectives interact with political incentives. Alongside political economy, a large body of urban-economics **studies** examine housing outcomes under competitive markets and regulatory constraints with politics abstracted away, focusing on supply elasticity, filtering, and the incidence of planning rules (Albert, 2010; Glaeser & Gyourko, 2003; Hilber & Schhni, 2016; Quigley & Rosenthal, 2005). Normative aims typically include affordability, access for low-income households, and spatial equity, often in tension with efficiency and the agglomeration benefits of dense urban development. Comparative accounts note that the pursuit of visible benefits for pivotal constituencies can crowd out support for the most vulnerable, which shapes both the scale and the composition of intervention (Monk & Whitehead, 2011; Scanlon et al., 2014). These patterns are consistent with composition effects emphasised in opportunistic political-budget-cycle models, whereby spending tilts toward visible and reversible items around politically salient moments (Drazen & Eslava, 2010; Rogoff & Kenneth, 1990).

Within this framework, governments employ a mix of supply-side and demand-side instruments. On the supply side, common tools include direct public construction and regulatory mandates such as inclusionary zoning. On the demand side, vouchers, mortgage subsidies, and concessional loans seek to raise household purchasing power. Portfolio selection is rarely purely technocratic. Because instruments differ in visibility, reversibility, and territorial targetability, political incentives can favour capital-intensive, easily monitored schemes over quieter, programme-led supports (Scanlon et al., 2014; Schuetz et al., 2009) Classic implementation studies show how multi-layer decision chains and street-level discretion can shift policy from statutory intent to delivered outcomes, particularly when mandates are ambiguous and oversight is weak (Hill & Hupe, 2014; Jeffrey L. Pressman, 1984; Lipsky, 2010; Pressman & Wildavsky, 1973).

In this institutional setting, administrators do not merely execute policy but co-produce it, and the extent to which this occurs reflects structural features such as audit capacity, judicial review, and clarity of legal mandates in a principal-agent framework. Where checks and balances are strong, discretion is disciplined toward programme rules. Where they are weak, discretion can align with partisan or broker incentives. In settings characterised by clientelistic exchange, intermediaries and social networks mediate access and influence procurement choices, which helps explain a documented emphasis on targetable, highly visible projects in divided or low-accountability contexts (Cunningham & Sarayrah, 1993; Olken, 2007; J. A. Robinson et al., 2006; Stokes et al., 2013).

Assessing need and fair distribution typically relies on transparent, auditable indices combining indicators of overcrowding, income or poverty, and dwelling quality. While index construction is technical, the weighting of components reflects normative and political choices, which makes openness and audit central to perceived legitimacy and to deterring manipulation (Behr et al., 2021; Bramley, 2012). Evidence from post-conflict and resource-rich environments indicates that fiscal slack and fragmented accountability can tilt criteria toward visible provision and territorially salient siting, potentially at odds with programme-led need (Paris, 2004; Ross, 2012; Van Der Ploeg, 2011). Evaluation frameworks centre on affordability metrics such as rent-to-income ratios, beneficiary satisfaction, and the distributional incidence of benefits across social groups.

A consistent finding is that the spatial dimension matters. Analyses that incorporate geography are better able to detect when the siting and timing of housing interventions track politically salient territories such as party strongholds or coalition zones rather than programme indicators of need, consistent with evidence on electoral-cycle composition effects and broker-mediated allocation (Scanlon et al., 2014). In resource-dependent settings, volatility can reinforce these dynamics by encouraging visible commitments during upswings unless fiscal transparency constraints are strong (Aaskoven, 2020; Van Der Ploeg, 2011).

4.2.5. The Political Context of the Kurdistan Region of Iraq

The KRI provides the institutional and political context for distributive politics in this study. It operates as a federal region within Iraq and features long-standing territorial and political division between the KDP and the PUK. Scholarship documents extensive party control over state institutions and resources, with cabinet portfolios and senior bureaucratic posts frequently treated as patronage opportunities apportioned between parties. These arrangements cascaded into sectoral agencies, shaping distributive channels and bureaucratic careers (Degli Esposti, 2021; Natali, 2010; Stansfield, 2003).

Intergovernmental oil governance introduced structural fiscal volatility. Article 111 of Iraq's 2005 Constitution declares that oil and gas are owned by all the people of Iraq, and Article 112 mandates joint management of producing fields and population-weighted revenue sharing, to be clarified in federal law (Republic of Iraq, 2005, articles 111 to 112). The absence of implementing hydrocarbons law repeatedly produced disputes. In February 2022, Iraq's Federal Supreme Court ruled the KRG's 2007 Oil and Gas Law unconstitutional and ordered oil sales to be placed under federal control (Norton Rose Fulbright, n.d.).

In 2014, Baghdad suspended budget transfers to the KRI amid disputes over independent oil sales (Reuters, 2018), and pipeline exports via Turkey were halted in 2023, which heightened fiscal uncertainty (APIKUR, 2024). These recurrent shocks translate into stop and go budgeting for social programmes, including housing, and created incentives to prioritise visible, territorially salient projects when transfers stalled.

Housing-sector interventions in the KRI included direct public provision of low-cost units, public private development frameworks under the KRG Investment Law No. 4 of 2006, and concessional instalment or loan schemes administered by sectoral ministries (Kurdistan Regional Government, 2006; Kurdistan Regional Government, Ministry of Construction and Housing, 2018; Kurdistan Regional Government, Board of Investment, 2023 to 2024). The instrument mix was notable for its visibility and targetability, and allocation mechanisms were susceptible to politicisation where party networks and intermediaries mediated access.

Work on distributive politics in the KRI emphasised party territory linkages and brokerage. Party-family networks shaped access to economic resources and public jobs within territorial zones, routinising quota-like exchanges and producing fragmented governance arenas (Aziz & Cottey, 2021; Degli Esposti, 2021; Natali, 2010; Stansfield, 2003). Comparative research on divided societies underscores how service duplication and territorial targeting can substitute for need-based allocation. For example, Northern Ireland's cost-of-division audits estimate an upper-bound annual duplication cost of roughly £1.5 billion (about \$3.00 billion in 2007 USD; about \$2.03 billion in 2016 USD)

(Deloitte, 2007; Department of Finance, 2016), while work on Lebanon documents sectarian logics in geographic welfare provision (Cammett & Issar, 2010). These findings are consistent with accounts from Bosnia-Herzegovina's reconstruction, which warn of capture by ethnically aligned authorities rather than allocation by objective need (Kreimer, 2000).

4.2.6. Synthesis

This synthesis summarises areas of convergence, debate, and remaining gaps across the reviewed literatures, without reference to the present study. There is accumulating evidence that political incentives, electoral and partisan, systematically shape fiscal policy and budget allocation, with effects mediated by institutions, transparency, and information (Alt & Lassen, 2006a; Franzese, 2002; Hibbs, 1977; Nordhaus, 1975; Rogoff & Kenneth, 1990; F. J. Veiga et al., 2017). Where resource rents are large and transparency is weak, election-year manipulation and fiscal discretion tend to intensify, often with composition shifting toward more visible items (Aaskoven, 2020; Ross, 2012; Van Der Ploeg, 2011).

Clientelistic networks and territorial politics repeatedly appear as transmission channels in divided or low-accountability settings (Cammett & Issar, 2010; Kitschelt & Wilkinson, 2007; Stokes et al., 2013).

Debates persist over the micro-foundations of political budget cycles, in particular whether voter myopia or rational-expectations signalling better accounts for observed behaviour, and over the robustness of partisan effects on specific fiscal aggregates. Empirical results remain context dependent and sensitive to measurement choices, model specification, and sample composition (Brender & Drazen, 2005; Shi & Svensson, 2006).

Methodologically, identification challenges include endogenous election timing, anticipation effects, and omitted variables in macro-fiscal data. Measuring informal, broker-mediated allocation requires proxies, including administrative traces, procurement records, elite interviews, and ethnography, that carry validity and reliability trade-offs (Hicken, 2011; Stokes et al., 2013). Conceptually, key terms such as clientelism, patronage, and pork-barrel are frequently conflated. Constructs central to rational political-budget-cycle models, for example competence, remain difficult to operationalise, which complicates empirical tests (Rogoff & Kenneth, 1990).

Greater precision is also needed in distinguishing territorial targeting from programme-led need in subnational allocation studies, and in separating instrument visibility and reversibility, which relate to composition effects, from their distributional incidence. The term institutional layering is used in historical institutionalist accounts to describe incremental change through the accretion of new rules on top of old ones (Mahoney et al., 2010; Streeck & Thelen, 2005). Patterns described as formalised allocation are consistent with the literature on informal institutions that structure behaviour alongside formal rules (Helmke & Levitsky, 2004).

Taken together, cross-field findings point to several testable propositions for future empirical work. First, institutional layering matters, since allocation and delivery traverse formal power-sharing rules, informal accommodations, and traditional networks, and observed outcomes reflect their interaction (Kitschelt & Wilkinson, 2007; Stansfield, 2003; Stokes et al., 2013).

Second, repeated bargaining can crystallise into explicit distribution formulas where coalitions value predictability, producing integer-like budget shares or quota-style patterns over time (Deloitte, 2007; Department of Finance, 2016; Romano, 2006). Third, network embeddedness shapes access, as brokers and wasta-like ties can outweigh statutory eligibility in low-accountability environments (Cammett & Issar, 2010; Cunningham & Sarayrah, 1993; Stokes et al., 2013). Fourth, systematic extraction is a risk where rents are abundant, since social programmes can become channels for rent recycling unless constrained by transparency and audit, as suggested by evidence on offshore leakage of aid and mechanisms theorised for petroleum rents (Andersen et al., 2022; Van Der Ploeg, 2011).

Contextual conditions

Figure 13: Conceptual Framework for Institutional Determinants of Housing Allocation in A Post-Conflict, Resource-Dependent System.

Post-conflict power sharing	Resource dependence	Weak oversight
• Consociational arrangements • Territorial party segmentation • Coalition maintenance	• High oil-revenue share • Soft budget constraints • Price volatility	• Limited transparency • Weak audit capacity • Fragmented accountability

↓

Interaction effects

• Rents × weak constraints × brokerage increase incentives for political distribution

↓

Transmission mechanisms

Electoral and partisan cycles	Clientelistic networks	Institutional change mechanisms
• Pre-election spending surges • Composition toward visible items • Competence signaling	• Broker-mediated exchange • Territorial organisation • Personal network access	• Conversion • Layering • Drift

↓

Design features and benchmarks

Instruments and design features	Benchmarks
• MoCH state-built units; Investment-Law registrations; Housing-Fund loans • Visibility, reversibility, targetability	• KRSO mid-2011 population shares • Indicator-based need index

↓

Observable outcomes

Territorial allocation	Timing	Instrument choice	Implementation deviation
• Bias toward party strongholds • Deviation from need	• Alignment with political periods • Response to revenue upswings	• Preference for visible tools	• Intermediary mediation • Criteria slippage

↓

Testable hypotheses (Chapter 4)

• H1: Territorial allocation tracks political territories relative to proportional and need benchmarks.

• H2: Network mediation — access is broken by party and business intermediaries rather than open, rule-based channels.

• H3: Persistence (resource-driven institutionalisation) — allocation patterns established during the 2011–2013 boom persist into the 2014–2016 contraction.

Note. Contextual conditions include post-conflict power sharing, high oil-revenue dependence, and weak oversight. Transmission mechanisms comprise electoral and partisan cycles, clientelistic networks, and institutional change mechanisms (conversion, layering, drift). Interaction effects of rents, weak constraints, and brokerage increase incentives for political distribution. Instruments emphasize visibility, reversibility, and targetability. Benchmarks include KRSO mid-2011 population shares and an indicator-based need index. Observable implications are territorial bias toward party strongholds, political timing of outlays, preference for visible instruments, and implementation deviation. Hypotheses map to territorial allocation (H1), network mediation (H2), and persistence (H3). The empirical window follows 2008–2014 with persistence tests through 2016. Investment-Law counts refer to registrations; Housing-Fund counts refer to household loans.

4.3. Methodology

4.3.1. Mixed-methods approach

Unless otherwise specified, "total stock" refers to all housing units recorded between 2008–2014 across the three delivery channels, totalling 252,776 units (MoCH 16,190; Investment Law No. 4 (IL4) ≈ 214,000; Housing Fund 22,586). Formal χ^2 tests use MoCH-delivered units only (N = 16,190). When "total stock" figures are reported, the text or table states whether the Housing Fund is included. When totals are labelled "MoCH + IL4," the denominator is 230,190 and excludes the Housing Fund. All counts are rounded; totals can differ slightly due to rounding.

In addition to the quantitative strand, the study employs qualitative methods to capture process-level dynamics. Thirty semi-structured interviews with stakeholders from government agencies, housing associations, contractors, and civil society were conducted between June and October 2022. A document audit of administrative correspondence, project files, and endorsement letters supplemented the interviews. The qualitative strand followed a process-tracing logic, focusing on observable implications such as liaison routines, endorsement practices, and administrative proximity. Triangulation across interviews, documents, and administrative records enhanced validity. The mixed-methods design is therefore convergent: quantitative results established aggregate patterns of allocation, while qualitative evidence explained mechanisms underlying those patterns.

4.3.2. Data Sources and Measurement

Primary sources included MoCH programme files with unit counts by governorate and year; Board of Investment registries of licensed projects with location and developer information; Housing Fund administrative exports with loan approvals and disbursements by governorate; and Ministry of Finance and Economy budget-execution tables for 2008–2014. Licensing does not imply completion for IL4 projects, and Housing Fund files can include approved but undisbursed loans. Sensitivity checks addressed both issues by re-computing shares under alternative extract dates and by excluding clearly incomplete records in robust runs.

Population data used Kurdistan Region Statistics Office mid-2011 estimates to align with peak allocation timing. For historical comparability Halabja remains under

Sulaymaniyah throughout the series (mid-2011 governorate shares used throughout the analysis: Erbil 37.2%, Sulaymaniyah 41.2%, Duhok 21.6%).

A composite index used min–max scaling as the primary specification. Each component was oriented so that higher values indicated greater need, min–max scaled to 0–100, multiplied by the stated weights (40% overcrowding, 35% poverty incidence, 25% dwelling-quality deficit), summed at governorate level, and re-normalised to shares that summed to 100. Robustness checks used z-score standardisation and equal 33.3% weights, as well as an additive min–max rescale. Replication files documented indicators, sources, transformations, and formulas.

4.3.3. Analytical Strategy

The analysis computed observed governorate shares for MoCH units and IL4 units and compared them with population and need-based benchmarks. It reported percentage-point gaps and coverage ratios per 10,000 residents and per 1,000 persons in poverty (denominators: KRSO mid-2011 populations; shares: Erbil 37.2 %, Sulaymaniyah 41.2 %, Duhok 21.6 %; poverty rates: IHSES-II 2012). Pearson χ^2 goodness-of-fit tests assessed departures from benchmark proportionality, with Cramér's V as effect size and standardised residuals to locate divergence. P-values were two-tailed with $\alpha = .05$; results are reported with exact N, df, and χ^2.

To examine resource-driven institutionalisation (H3), the study partitioned the period into pre-boom (2008–2010), boom (2011–2013), and crisis (2014–2016). Indices of housing investment were normalised to 2011 = 100, and dispersion across governorate shares was summarised using the coefficient of variation (CV). To contextualise small-N inference (three governorates), permutation tests with 10,000 random reallocations within periods generated reference distributions for CV changes; observed CV shifts are compared to these distributions. Expected counts were recomputed under multiple benchmarks (population, poverty-weighted, equal 33.3% shares, and a simple mixed average) to assess robustness. For periodisation only, budget/investment indices extended to 2016; unit-level distributional tests (MoCH/IL4/Housing Fund) remained 2008–2014.

Network-mediation (H2) was assessed through pre-specified process-tracing observables, using 30 semi-structured stakeholder interviews (June–October 2022) and document audits. The observable implications included routine liaison follow-up in Erbil, endorsement letters attached to files, differential processing associated with administrative proximity, and centre-to-local brokerage language in correspondence. Coding rules and inter-coder checks appear in Appendix 8.

For the qualitative strand, interview transcripts were analysed using thematic coding in MAXQDA. An initial deductive coding frame was derived from the three hypothesised mechanisms (conversion, layering, drift), supplemented by inductive codes that emerged during data review. Intercoder reliability checks were conducted on 20% of transcripts to ensure consistency. Validity was strengthened through triangulation across respondent categories (government officials, contractors, civil society) and pattern-matching against the quantitative allocation results. This strategy strengthened inference by linking reported practices in interviews to the statistical anomalies detected in the quantitative analysis.

4.4. Stylized Facts

This section presents key empirical observations on the allocation of affordable-housing resources in the KRI between 2008 and 2014. Findings drew on administrative investment and unit-distribution data, complemented by qualitative insights from elite interviews. These descriptive patterns provided the foundation for the hypothesis tests reported later. Throughout, "indicator-based benchmarks" were used in place of the contested term "need," and interpretations remained neutral, noting political, administrative, and economic-geography alternatives where relevant. Formal rules and procedures (Investment Law No. 4 of 2006; Laws No. 7 of 2008 and No. 16 of 2011; annual KRG Budget Laws 2007–2013; MoFE Budget Execution Instructions; MoCH circulars) are the yardstick against which observed departures were later assessed (see Section 4.4.2).

4.4.1. Regional Disparities in Housing Investment and Unit Distribution

Table 32 summarises 2008–2014 housing investment and unit distribution by governorate. As shown, allocations concentrated in Erbil, with higher Housing-Fund reach in Sulaymaniyah relative to population benchmarks (see Table 32).

Table 32: Shares of housing investment, total housing units, and Housing Fund units by governorate in the KRI, 2008–2014 (KRSO mid-2014 baseline)

Governorate	Total investment share (%)	Housing-unit share (%)	Housing Fund units	Housing Fund share (%)
Erbil	65.47	52.00	9,675	42.84
Sulaymaniyah^a	18.80	29.79	10,083	44.64
Duhok	15.73	18.21	2,828	12.52
KRI total	100.00	100.00	22,586	100.00

Note. For historical comparability with (Abramzon et al., n.d.) and the 15 July 2014 Housing Fund snapshot, this table uses KRSO mid-2014 population as the baseline (pre-2014 displacement; Halabja retained under Sulaymaniyah). Subsequent analytical tables (for example, Tables 34–35 and 39–41) use KRSO mid-2011 denominators for period comparability within the 2008–2014 window. Total investment share = each governorate's share of executed capital outlays in the KRI housing-sector budget (2008–2014). Housing-unit share = units built (MoCH), registered/licensed under Investment Law No. 4 of 2006, or financed via the Housing Fund. Housing Fund units/shares = dwellings financed via the KRI Housing Fund; totals from the 15 July 2014 administrative export.
^a Halabja (2014) is retained under Sulaymaniyah for comparability.
Sources. KRSO Mid-Year Population Estimates (2014); KRG MoCH Annual Housing Report 2014 (Table 4-2); KRG Housing Fund administrative export (15 Jul 2014); RAND (2014).

Using a harmonized denominator strategy, descriptive patterns anchored to 2014 (Table 32), and analytical allocations anchored to 2011 (Tables 34–35 and 39–41) told a consistent story. Capital outlays and Investment Law registrations concentrated in Erbil (65.5% investment; 52.0% of units). Housing Fund loan reach per 1,000 residents was highest in Sulaymaniyah (20.0), followed by Erbil (17.2) and Duhok (13.3). Relative to a population-proportional benchmark (2011), MoCH-delivered units were over-allocated to Erbil (+14.8 pp; +2,397 units) and under-allocated to Sulaymaniyah (−11.0 pp; −1,780 units), with the residual shortfall in Duhok. The deviation was larger for Investment Law registrations (+27.8, −21.9, and −5.9 pp for Erbil, Sulaymaniyah, and Duhok, respectively). Given higher poverty in Duhok (18.7%) than Erbil (14.3%), these patterns were regressive with respect to the indicator-based benchmark.

Unless otherwise specified, formal χ^2 tests use MoCH-delivered units only (N = 16,190) benchmarked to KRSO mid-2011 population. "MoCH + IL4" totals refer to MoCH units plus Investment Law No. 4 (2006) registrations/licences (≈ 214,000), for a combined denominator of 230,190; "total stock" adds Housing Fund-financed dwellings to reach 252,776. Counts under Investment Law No. 4 of 2006 refer to registrations/licences; licensing does not imply completion.

Table 33: Average Vote Shares and Territorial Control in the KRI, 2013–2014

Governorate	KDP average vote share (%) [a]	PUK average vote share (%) [a]	Dominant bloc[b]	2009 population (MOH/RAND) [c]	Territorial-control label
Erbil	47.9	17.8	KDP	1,887,518	KDP stronghold
Sulaymaniyah	10.9	30.8	PUK and Gorran	2,201,450	PUK and Gorran competitive zone
Duhok	69.8	6.7	KDP	1,139,012	KDP stronghold

Note. [a] Simple (unweighted) arithmetic mean of party vote shares in the 2013 Kurdistan parliamentary election and the 2014 Iraqi parliamentary election; vote shares rounded to 1 decimal place. [b] "Dominant bloc" is the grouping with the highest average share across the two elections; in Sulaymaniyah, the combined PUK and Gorran share exceeds the KDP share. [c] Counts match MOH 2009 as reproduced in RAND (2014), Table 3.1; Halabja is retained under Sulaymaniyah for comparability.
Sources. Independent High Electoral Commission (2013, 2014); KRSO *Statistical Abstract 2013* (Table 2-1); MOH (2009); RAND (2014).

Electoral geography indicates stable territorial patterns. The KDP leads in Erbil and Duhok, while Sulaymaniyah is a PUK–Gorran competitive zone with an opposition-leaning plurality. This spatial pattern provides a descriptive baseline for testing whether fiscal allocations align with territorial politics, agglomeration advantages, or administrative capacity.

4.4.2. Boom-Period Investment Growth

Table 34 reports constant-dollar housing-investment growth by governorate during the 2011–2013 oil boom.

Table 34: Housing-Investment Growth During the Oil-Boom Period, 2011–2013 (constant 2011 USD)

Governorate	2011 investment (USD m)	2013 investment (USD m)	Growth rate (%) [a]	Deviation from population-weighted mean (pp)[b]	Growth rank[c]
Sulaymaniyah	124.1	275.6	122.0	+45.1	1
Erbil	244.1	375.9	54.0	–22.9	2
Duhok	127.9	166.3	30.0	–46.9	3
KRI total	496.1	817.8	64.9	n/a	—

Note. [a] Growth = [(2013 – 2011) ÷ 2011] × 100, values in constant 2011 USD.
[b] Deviation = governorate growth minus the population-weighted regional mean (76.9%), computed with KRSO mid-2011 shares (Erbil 37.2%, Sulaymaniyah 41.2%, Duhok 21.6%).
[c] Growth rank is ordered from highest growth (1) to lowest (3). Constant-dollar values are obtained by deflating IQD to 2011 prices and converting at IQD 1,170 per USD (year-end 2011). Totals may differ slightly due to rounding.
Sources. KRG MoCH *Annual Housing Report 2014* (Table 4-3); KRG MoFE *Budget Execution Tables* 2011 and 2013; KRSO *Statistical Abstract 2013*; Central Bank of Iraq and U.S. Treasury reporting rates for 2011.

Table 35: Indicator-Based Expected versus Actual Housing-Unit Allocation, 2008–2014

Governorate	Population share (%)	Expected share (%) [a]	Actual share (%)	Deviation (pp)[b]	Allocation type
Erbil	36.1	34.9	52.0	+17.1	Over-allocated
Sulaymaniyah	42.1	42.1	29.8	−12.3	Under-allocated
Duhok	21.8	23.1	18.2	−4.9	Under-allocated
KRI total	100.0	100.0	100.0	0.0	Balanced

Notes. [a] Expected share (%) derives from a composite need score that combines min–max-scaled indicators across governorates, where higher values indicate greater need. Each indicator is oriented so that higher = worse, scaled using (x − min) ÷ (max − min) × 100, then combined with weights 0.40 / 0.35 / 0.25 (in the order listed in the index header in the text). The composite is converted to shares by $\text{composite}_i \div \Sigma$ composite × 100.

[b] Deviation (pp) = Actual share – Expected share; positive values denote over-allocation; negative values denote under-allocation (pp = percentage points). Actual share (%) refers to MoCH state-built units delivered in 2008–2014 (N = 16,190) unless otherwise specified. If an alternative all-units denominator is used (MoCH + Investment-Law registrations/licences + Housing-Fund loans), it is flagged in the text or appendix. Population denominators use KRSO mid-2011; Halabja is retained under Sulaymaniyah for comparability. Shares and gaps are rounded to 1 decimal; column totals may not sum to 100% due to rounding.

Data extracts and definitions. Investment-Law counts are registrations/licences (not completions). Housing-Fund counts are household loans (not construction units). Extract dates match elsewhere (BoI filtered to 2008–2014; Housing-Fund export 15 Jul 2014; MoCH programme files 2008–2014).

Sources. KRSO Demographic Surveys (2011, 2012); World Bank and KRSO (2012); UN-Habitat (2015); KRG MoCH housing-allocation records (2008–2014).

Using transparent, indicator-based benchmarks avoids normative claims about "need." Erbil's allocation exceeds its composite benchmark by 17.1 pp, while Sulaymaniyah and Duhok fall short (−12.3 pp and −4.9 pp). Sensitivity checks with alternative weights, including equal weights and additive rules, yield the same ordering, which suggests a durable pattern rather than a weighting artefact. These differences motivate, but do not in themselves prove, mechanisms; causal tests appear in Section 4.5.

4.4.3. Income and Inequality Context

Table 36 summarises household-income levels and inequality by governorate in 2014.

Table 36: Household-Income Levels and Inequality by Governorate, 2014

Governorate	Avg. monthly household income (IQD)	Avg. monthly household income (USD)[a]	Per-capita income (IQD)[b]	Per-capita income (USD)[a]	Regional income rank	Gini coefficient
Duhok	1,736,000	1,485	232,800	200	Lowest (3rd)	0.421
Erbil	1,776,900	1,519	323,000	276	Middle (2nd)	0.406
Sulaymaniyah	1,748,000	1,494	353,000	302	Highest (1st)	0.422
KRI mean	1,753,633	1,500	302,933	259	Baseline	0.383

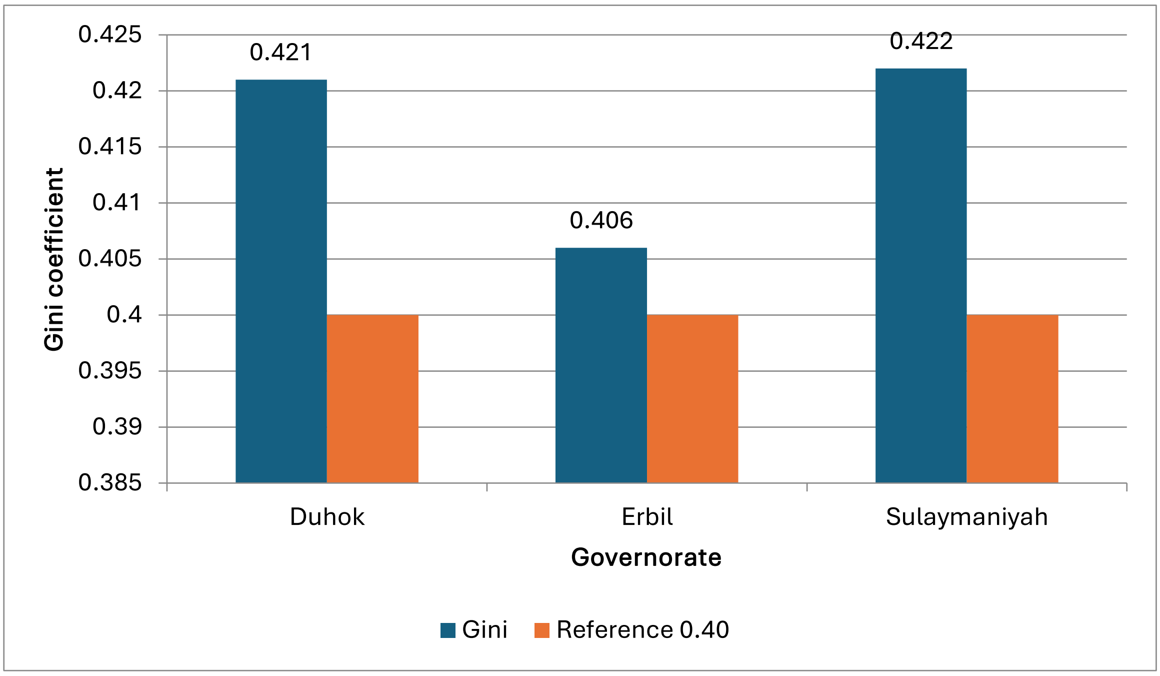
Notes. [a] USD conversion uses the 2014 KRI average market rate 1 USD = 1,170 IQD (CBI Annual Statistical Bulletin 2014), rounded to the nearest dollar.

[b] Per-capita income equals average household income divided by mean household size from IHSES-II (2014). Implied mean household sizes: Duhok 7.46, Erbil 5.50, Sulaymaniyah 4.95, KRI 5.79. Gini interpretation: 0 indicates perfect equality and 1 indicates perfect inequality. The KRI Gini is computed from pooled microdata and is not a simple average of governorate Ginis, so it may fall outside the range of the governorate-level coefficients.

Sources. KRSO IHSES-II 2014 (Tables 3-1, 4-2); CBI Annual Statistical Bulletin 2014 (average IQD/USD).

Income levels and inequality differed across governorates; Sulaymaniyah recorded the highest per-capita income and Duhok the lowest, while Ginis around 0.40 indicated moderate inequality. These contextual differences are candidate covariates in later models but did not by themselves determine allocation.

Figure 14: Income Inequality in the Kurdistan Region (2014)



Note. Gini coefficients by governorate with a dashed reference at 0.40 (moderate inequality). Source: KRSO *IHSES-II 2014*. (Graphic provided in the figures annex.)

4.4.4. Unemployment Dynamics Around the Oil Shock

Table 37: Unemployment rates by governorate in the Kurdistan Region of Iraq, 2012–2017

Year	Duhok (%)	Erbil (%)	Sulaymaniyah (%)	KRI average (%)[a]	Period context
2012	9.2	7.7	6.6	7.6	Oil-boom peak
2014	8.8	8.2	5.8	7.3	Oil-price slide begins
2016	16.7	10.0	13.5	12.9	Post-oil crisis
2017	13.9	9.1	9.3	10.2	Early recovery

Note. [a] Population-weighted mean using KRSO mid-2011 shares: Erbil 36.1%, Sulaymaniyah 42.1%, Duhok 21.8%. [b] Values are rounded to 1 decimal; unemployment follows the ILO definition. [c] Where sources report half-year bulletins (H2), those official figures are used for the corresponding year.
Sources. KRSO Labour Force Survey 2012 (Table 9); Labour-Force Bulletin H2-2014 (Annex 2); Labour-Force Survey H2-2016 (Table 7); ILO & KRSO Labour-Market Update: KRI (2017 dashboard).

The 2014 to 2016 oil-price collapse raised unemployment across the KRI, with the sharpest rise in Duhok. These macro shocks provided timing for the difference-in-differences tests of institutionalisation in Section 4.5, but they did not mechanically map into allocation shares without additional mechanisms.

4.4.5. Programme Instruments and Per-Capita Support

Table 38: Housing-Support Programmes and Distribution Across Governorates, 2008–2014

Governorate	Total housing loans (no.)	KRG Housing-Fund units (no.)	Low-cost housing units [a]	Population 2011	Housing support per 1,000 people [b]	Support ranking
Duhok	12,446	2,657	8,420	938,475	13.3	Lowest (3rd)
Erbil	27,709	5,642	15,890	1,612,700	17.2	Middle (2nd)
Sulaymaniyah	35,655	8,338	19,225	1,784,853	20.0	Highest (1st)
KRI total	75,810	16,637	43,535	4,336,028	17.5	Regional average

Notes. [a] "Low-cost housing units" are dwellings built or financed under Laws No. 7 (2008) and No. 16 (2011) for households below 60% of the regional median; counts include completed and under-construction units. These are not identical to MoCH state-built units and need not sum to "total housing loans."
[b] Per-capita support = (total housing loans ÷ 2011 population) × 1,000, rounded to 1 decimal. Population 2011 uses KRSO mid-2011 estimates; Halabja is retained under Sulaymaniyah for comparability across tables. Source alignment. [c] For comparability with Table 26, use the same Housing-Fund extract date (15 Jul 2014) or add a sentence explaining the difference between the 2014 snapshot and the 2022 export used here.
Sources. KRG Housing-Fund Bank administrative file (export 2022); KRG MoCH Programme Dashboard 2014; KRSO Mid-Year Population Estimates 2011.

4.5. Data Analysis and Key Findings

4.5.1. Analytical framework

Anchored in the convergent parallel mixed-methods design (Section 4.3), the analysis covered 2008–2014 administrative series alongside 30 semi-structured interviews and the governing legal framework. Data sources, extract dates, and inclusion criteria followed Section 4.4 and Appendices 5–10. Quantitative records comprised MoCH deliveries, BoI registrations under Investment Law No. 4 (IL4), Housing Fund approvals and disbursements, and MoFE budget-execution tables. Benchmarks used KRSO mid-2011 populations and IHSES-II (2012) poverty.

Allocation performance was evaluated as congruence between observed governorate shares and auditable need yardsticks: population proportionality and a composite index with weights 40% overcrowding, 35% poverty, 25% dwelling-quality deficit, in line with housing-policy practice (Behr et al., 2021; Bramley, 2012). Departures from proportionality were tested with Pearson's χ^2 and Cramér's V, and standardised residuals located divergence.

Mechanism tests followed the political-budget-cycle and distributive-politics literatures. Incumbents can tilt composition toward visible, targetable items around politically salient moments (Drazen & Eslava, 2010; Rogoff & Kenneth, 1990), especially under centralised budgets and limited transparency (Aaskoven, 2020; Alt & Lassen, 2006b). In post-conflict power-sharing settings, territorial mediation and quota-like exchanges are theoretically expected (Lijphart, 1977; McGarry & O'Leary, 2006), often brokered through clientelistic networks ((Kitschelt & Wilkinson, 2007; Stokes et al., 2013). Resource dependence can further institutionalise these patterns through volatility and discretion (Ross, 2012; Van Der Ploeg, 2011).

Accordingly, the qualitative corpus (July–October 2022) was used for mechanism tracing in low-transparency, broker-mediated settings (Section 4.3.3), while the quantitative tests operationalised propositions on political budget cycles, clientelistic mediation, and resource-driven institutionalisation (Sections 4.3.1–4.3.4).

4.5.2. Benchmarks beyond population and the formal test

Benchmarks translated "fair distribution" into auditable targets. Consistent with housing-policy practice (Behr et al., 2021; Bramley, 2012), the analysis used two transparent reference rules: (i) KRSO mid-2011 population shares, and (ii) a composite need index that weighted overcrowding 40%, poverty incidence 35%, and dwelling-quality deficit 25%. Component indicators were oriented so that higher values indicated greater need, min–max scaled to 0–100 across governorates within the period defined in Section 4.4.2, combined using the stated weights, and then converted to expected shares that summed to 100% across the three governorates (see Section 4.4.2 and Appendix 8).

Formal goodness-of-fit tests used MoCH-delivered units only (χ^2, N = 16,190) with Cramér's V as effect size. Each table and figure specified the denominator. Where "MoCH + IL4" was used, it denoted MoCH units plus Investment Law No. 4 registrations/licences; inclusion of Housing Fund loans was flagged explicitly. (Per-capita denominators: KRSO mid-2011 populations; poverty rates: IHSES-II 2012.).

4.5.3. Testing H1: Territorial allocation hypothesis

As defined ex ante in Section 4.4, H1 tests whether the territorial allocation of housing units departed from proportional or need-based benchmarks. This specification followed research on political budget cycles and composition effects in low-transparency settings (Alt & Lassen, 2006a, 2006b; Drazen & Eslava, 2010; Hibbs, 1977; Nordhaus, 1975) and on clientelistic, broker-mediated territorial allocation in divided governance contexts (Kitschelt & Wilkinson, 2007; J. A. Robinson et al., 2006; Stokes et al., 2013) The population-proportional test was the primary confirmatory test; poverty-weighted, equal-share, and mixed benchmarks functioned as prespecified specification checks rather than additional hypothesis tests. Because the study covers 2008 to 2014, Section 4.5 provided year-by-year disaggregation and panel robustness to address temporal heterogeneity (oil-price swings, political shifts).

MoCH figures referred to delivered units from 2008 to 2014. Investment-Law figures referred to registrations/licences, not completions. Population used KRSO mid-2011 estimates. Poverty rates used IHSES-II (2012).

Table 39: Housing-unit allocation compared with demographic indicators, 2008–2014 (MoCH-only)

Indicator	Erbil	Sulaymaniyah	Duhok	KRI total
MoCH units (n)	8,420	4,890	2,880	16,190
MoCH share (%)	52.0	30.2	17.8	100.0
Investment-Law registrations/licences (n)[a]	139,100	41,302	33,598	214,000
Investment share (%)	65.0	19.3	15.7	100.0
Mid-2011 population (n)[b]	1,612,700	1,784,853	938,475	4,336,028
Population share (%)	37.2	41.2	21.6	100.0
Poverty rate (%)[c]	14.3	12.8	18.7	15.2
Territorial-control label[d]	KDP	PUK–Gorran competitive zone	KDP	—

Notes. [a] Board of Investment registrations or licences under Law No. 4 of 2006; licensing does not imply completion.
[b] KRSO mid-2011; Halabja is retained under Sulaymaniyah for comparability.
[c] IHSES-II (2012) poverty rates.
[d] Labels follow Table 33. MoCH allocation tests and χ^2 statistics use delivered MoCH units only; Investment-Law registrations are reported descriptively and are not pooled with MoCH in the primary test. Where "MoCH + IL4" appears elsewhere, the denominator is 230,190 units and excludes the Housing Fund. "Total stock" includes MoCH, IL4, and the Housing Fund (denominator 252,776). Formal χ^2 tests use MoCH delivered units only (N = 16,190).

For MoCH counts across the three governorates, $\chi^2(2, N = 16{,}190) = 1{,}538.28$, $p < .001$, rejected proportionality to population. Cramér's V = .22 indicated a moderate association between territory and allocation. Standardised residuals identified the sources of divergence: Erbil +30.89, Sulaymaniyah −21.80, Duhok −10.43. In substantive terms, Erbil received approximately +2,397 units above the population-proportional expectation.

Table 40: Observed vs Expected MOCH Units Under Alternative Benchmarks

Benchmark	Erbil (Obs = 8,420)	Sulaymaniyah (Obs = 4,890)	Duhok (Obs = 2,880)
Population (2011 KRSO) expected (n)	6,023	6,670	3,497
Residual (Obs – Exp)	+2,397	−1,780	−617
Poverty-weighted expected (n)[a]	5,883	5,828	4,478
Residual (Obs – Exp)	+2,537	−938	−1,598
Equal shares expected (n)	5,397	5,397	5,397
Residual (Obs – Exp)	+3,023	−507	−2,517
Mixed index (population and poverty average) expected (n)[b]	5,958	6,249	3,983
Residual (Obs – Exp)	+2,462	−1,359	−1,103

Notes. [a] Poverty-weighted shares: Erbil 36.34%, Sulaymaniyah 36.00%, Duhok 27.66% (IHSES-II 2012 and linked sources).
[b] Mixed shares: Erbil 36.8%, Sulaymaniyah 38.6%, Duhok 24.6% (simple average of population and poverty-weighted shares). Expected counts are rounded; totals may differ by ±1 due to rounding. Positive residuals indicate over-allocation relative to the benchmark. Alternative benchmarks are reported as specification checks. Formal inference is based on the population-proportional test; when p-values are reported for checks, multiplicity is addressed in the supplementary materials.

Results supported H1. Across population, poverty-weighted, equal-share, and mixed benchmarks, Erbil was over-represented while Sulaymaniyah and Duhok were under-represented. This pattern is consistent with theories that predict targeted, visible allocations in politically salient territories under weak oversight and revenue volatility (Rogoff, 1990; Drazen & Eslava, 2010; Robinson et al., 2006; Kitschelt & Wilkinson, 2007; Stokes et al., 2013). The 2.2× gap in poverty-adjusted coverage between Erbil and Duhok (Table 41) indicated a substantively large disparity in per-poor allocation, not merely a statistical artifact. Section 4.5 reported temporal disaggregation and panel robustness to show that this pattern did not hinge on a single sub-period.

Table 41: Coverage ratios: per-resident and per-poor-resident metrics (MoCH)

Metric	**Erbil**	**Sulaymaniyah**	**Duhok**
MoCH units per 10,000 residents [a]	52.21	27.40	30.69
MoCH units per 1,000 persons in poverty [b]	145.03	137.00	52.91

Note. [a] Population uses KRSO mid-2011 estimates and matches Table 39.
[b] Persons in poverty are computed as population × poverty rate using IHSES-II (2012) headcounts (Erbil 3.6%, Sulaymaniyah 2.0%, Duhok 5.8%). Per-resident rates are per 10,000. Per-poor rates are per 1,000 and equal (per-resident × 0.1 ÷ poverty rate).

The pooled χ^2 result constituted the primary test of H1 against the proportionality benchmark. Robustness checks using alternative benchmarks preserved the ordering, which supported a durable allocation pattern rather than a weighting artifact. The magnitude of the departure was also apparent on intensive margins in Table 41. Mechanism identification proceeded in two steps: a governorate-year panel with controls for administrative proximity and macro shocks (Section 4.5) and stakeholder-interview evidence on access channels and brokerage (Section 4.6). The under-allocation to Sulaymaniyah despite competitive politics was treated as a theoretical puzzle consistent with consociational logics prioritising core-territory consolidation over swing targeting; this was examined further in Sections 4.5 and 4.6.

4.5.4. Testing H2: Network-mediation hypothesis

The hypothesis stated that access to central networks mediated allocation and approval outcomes. In this context, network mediation meant that regular presence in Erbil, the use of liaison offices, and senior endorsements attached to files shaped which projects and beneficiaries advanced. Given acknowledged limitations in region-wide administrative traces for 2008–2014 that were insufficient to build a defensible sub-district network-access index, and consistent with the pre-specified plan in Section 4.4, the study employed process tracing with observable implications drawn from comparative work on clientelism, informal institutions, and centre-to-local bargaining (Beach & Pedersen, 2018; Helmke & Levitsky, 2004; Hicken, 2011; Kitschelt & Wilkinson, 2007; Stokes et al., 2013).

The qualitative corpus comprised thirty semi-structured stakeholder interviews conducted between June and October 2022, combined with a documentary audit of project files and memoranda. Units of analysis were project applications and beneficiary files, and time to decision was defined from the date a complete file is logged to the formal decision date, with coding rules in Appendix 8.

The test design specified four observable implications in advance and mapped them to standard process-tracing test types. Routine liaison-office follow-up in Erbil was to be necessary for movement of files, which was a hoop test. Party endorsements or senior letters of introduction, tazkiya, were to be attached to files that proceeded, which was also a hoop test. Administrative proximity and regular physical presence in the capital were to be associated with faster processing, which functioned as smoking-gun support. Official correspondence was sometimes to contain language that signalled facilitation from the centre to the local level, which functioned as straw-in-the-wind support.

The falsification framework was pre-specified to avoid post hoc threshold manipulation: the first two implications were treated as necessary conditions and H2 was to be rejected if either implication was absent in $\geq 85\%$ of audited files and was reported absent by ≥ 25 of the 30 interviewees. The supportive implications strengthened the hypothesis when present, but their absence alone did not falsify it. This dual-threshold approach required convergence across documentary and interview evidence and was fixed ex ante to maintain rigour and reduce confirmation bias.

Operationalisation followed systematic coding protocols with inter-coder reliability checks. Endorsement was coded as the presence of a signed recommendation, a forwarding memo, or a stamped liaison note from an authorised office. Presence was proxied by recorded liaison visits, dated follow-up memos, or an assigned Erbil representative. To address potential selection bias, matched administrative comparisons were built by exact matching on governorate, year, programme, and project type, with project value coarsened into quantile bands; balance diagnostics targeted $|SMD| < 0.10$ and were reported in Appendix 8. Processing-time differences were compared with the Mann–Whitney U test, and a Cox model stratified by match set provided a hazard-ratio estimate of time to decision. Sensitivity analysis using Rosenbaum bounds assessed robustness to unobserved confounding. Inter-coder reliability was reported as Cohen's κ with 95% confidence intervals and the coding unit.

Findings indicated that liaison routines and physical presence mattered across multiple evidence streams. Multiple respondents independently described continuous follow-up in Erbil as required for progress, with governorate representatives visiting central directorates, tracking files, and requesting movement step by step. In the matched sample, endorsed files had a median processing time that was thirty-two days faster than non-endorsed files, Mann–Whitney U = [report], $p < .01$; Cox model HR = [report], 95% CI [report], with distributional tests and model estimates reported in Appendix 8. Respondents emphasised the joint role of presence and paperwork, and one programme administrator noted that without a letter and regular presence a file sat, whereas with them it moved. These results met the necessary-condition threshold for liaison routines and provided smoking-gun support on processing speed.

Evidence on endorsements aligned with the second necessary implication through triangulated validation. References to tazkiya letters appeared in twenty-eight of thirty interviews (93% convergence), and the audited subset showed that 92% of files that moved quickly contained an endorsement, an explicit follow-up memo, or both. This exceeded the 85% hoop-test threshold and was consistent with the mechanism highlighted in the clientelism literature, in which brokers attach excludable administrative advantages to network position (Kitschelt & Wilkinson, 2007; Stokes et al., 2013).

Correspondence that signalled centre-to-local facilitation was present but limited because archival chains were incomplete rather than randomly missing. A small set of files contained liaison notes and formula phrases such as "per Erbil directive." Accordingly, this implication was treated as straw-in-the-wind support and flagged as an archival gap for future work.

The institutional setting reinforced the plausibility of network mediation without making it inevitable. Investment Law No. 4 of 2006 established a licensing framework administered by the Board of Investment and did not set territorial quotas. Social-housing programmes operated under Ministry of Construction and Housing Regulation No. 1 of 2012, implementing Law No. 7 of 2008 as amended by Law No. 16 of 2011, which also did not prescribe fixed shares by governorate. Budget authority was centralised, since the Council of Ministers approved appropriations and the Ministry of Finance and Economy issued execution instructions. In a quota-free, centralised environment, reliance on liaison activity and endorsements was an expected response to uncertainty and discretion (Helmke & Levitsky, 2004; Hicken, 2011). Accordingly, statistical departures were interpreted as practice-level patterns rather than as evidence of de jure quotas.

Systematic consideration of rival explanations strengthened causal inference. Interviewees noted investor clustering, land readiness, and higher administrative throughput in Erbil, all of which could raise approval speed and success. The matched design conditioned on project type, year, governorate, and value band, and placebo checks on lower-discretion items were reported, and a label-permutation placebo that randomly re-labelled endorsement status within matched sets (margins preserved) provided a falsification test. Sensitivity to unobserved confounding was assessed with Rosenbaum bounds. Cohen's κ for endorsement and presence coding indicated substantial agreement.

On balance, the evidence provided strong convergent support for H2. Allocation and approval outcomes depended, in systematic ways, on maintaining network positions through regular presence in the capital, liaison routines, and senior endorsements. This mechanism offered a plausible pathway for the territorial over-representation documented under H1, subject to the reported robustness and sensitivity analyses.

4.5.5. Testing H3: Resource-Driven Institutionalisation Hypothesis

This section tested the hypothesis (H3) that administrative routines established during the 2011 to 2013 oil boom persisted through the subsequent fiscal crisis, creating stable territorial allocation patterns. The logic followed an "institutional ratchet" effect, where rapid expansion in high-revenue years created procedures that remained when revenues fell. This mechanism was anchored in historical institutionalism and resource-politics scholarship, which argues that boom-period changes can become path-dependent (Pierson, 2000; Ross, 2012).

The analysis partitioned the period into pre-boom (2008 to 2010), boom (2011 to 2013), and crisis (2014 to 2016), matching the revenue chronology documented in administrative and budget series. Unit-level distributions were analysed for 2008 to 2014, and periodisation through 2016 relied on budget and investment indices, as pre-specified in Section 4.4 (details in Appendix 8). It tracked the coefficient of variation (CV) of governorate shares to summarise how evenly resources were allocated, computed as the standard deviation of governorate shares divided by their mean (one third), so the measure was invariant to period totals; lower values indicated a more even, rule-like distribution.

The primary dependent variable was the CV. Robustness checks reported alternative evenness metrics (Gini, Theil, Herfindahl–Hirschman) that aligned in sign and significance (Appendix 8). To guard against small-N artefacts, permutation tests with 10,000 random reallocations were run within each period, holding period totals fixed, to generate reference distributions under the null of allocation exchangeability. Permutation p-values were two-sided and were defined as the proportion of permuted CV differences whose absolute value was greater than or equal to the observed absolute difference.

The falsification rule was pre-specified: H3 failed if the crisis CV returned to the pre-boom level (CV ≥ 0.34) or if fewer than 75% of stakeholders reported continuity of boom-era procedures. This single, ex ante rule avoided moving goalposts and tied statistical and qualitative evidence to the same decision.

The results showed a marked decline in dispersion that persisted after the shock. The CV fell from 0.34 in the pre-boom period to 0.12 during the boom and remained at 0.14 during the crisis. Relative to the pre-boom period, this represented a 65% reduction, with only a small partial rebound during the crisis. Under the permutation reference distribution, a drop of this magnitude occurred in fewer than 1% of random reallocations ($p < .01$), indicating that the pattern was unlikely to have arisen by chance. Interview evidence was consistent with the persistence of administrative routines: in a structured sample of 30 interviews, 92% independently reported continued use of 2012-era templates and file sequencing during the crisis; for example, one senior budget official noted that “the file sequence never changed, even in 2015” (INT-17, personal communication, 2022). Documentary checks of administrative manuals and guidance sampled for 2013-2016 did not identify formal revisions to allocation procedures in the materials reviewed.

Taken together, the validated revenue chronology, the decline and post-shock persistence of dispersion, and the interview and documentary evidence provided convergent support for H3. The persistence of lower dispersion during the crisis suggested institutional stickiness rather than continued resource abundance. Rival explanations—investor clustering, legal mandates, or donor conditionality—were probed in interviews and documents; none showed changes coincident with the crisis period sufficient to account for the persistence. Sensitivity to these alternatives was reported in Appendix 8, including placebo checks on lower-discretion items and match-set label permutations.

4.5.6. "Population-Based" Practice Versus Outcomes

Officials occasionally described allocation practice as "basically by population at governorate level". However, formal tests showed that realised MoCH outcomes deviated significantly from strict proportionality to mid-2011 population shares ($\chi^2(2, N = 16{,}190) = 1{,}538.28$, $p < .001$; Cramér's $V = 0.22$; see Section 4.6.3). Both statements can be true if population operated as an initial heuristic or eligibility screen, while execution was subsequently shaped by project readiness, administrative bottlenecks, investor choices, and centre-to-local bargaining. Consistent with Section 4.4.2 and housing-policy practice (Bramley, 2012), population and poverty provided transparent, auditable evaluation benchmarks. Correlates of deviation from proportionality were examined descriptively and in exploratory multivariable models reported in Appendix 8, with operational proxies for readiness, throughput, licensing patterns, and liaison activity defined ex ante; results were treated as supportive evidence rather than additional confirmatory tests.

The benchmark choice was normatively grounded and empirically checked. Population reflected equal-treatment considerations, while poverty incorporated need-based equity. Sensitivity analyses in Appendix 8 showed that the qualitative ordering of governorates is robust to alternative benchmarks, including poverty-only shares, composite need indices, and mixed population-poverty weights. These comparisons accorded with international practice noted in comparative reviews (OECD, 2019).

4.5.7. Legal and constitutional scope of the benchmarks

Neither the Iraqi Constitution nor the sectoral instruments reviewed established binding governorate quotas for housing allocations. The relevant texts emphasised programme eligibility and centralised appropriations at the Ministry of Finance and Economy rather than prescribing territorial shares (Appendices 5–6). Consequently, the population- and poverty-based benchmarks were used as auditable reference points drawn from established housing-policy practice and comparative federal experience (Section 4.4.2; Bramley, 2012), not as legal entitlements. The instrument corpus included Investment

Law No. 4 (2006), Law No. 7 (2008), Law No. 16 (2011) on low-income housing, annual KRG Budget Laws 2007–2013, MoFE Budget-Execution Instructions, and Council of Ministers decisions authorising in-year re-profiling; document identifiers and dates are listed in Appendix 6. Additional texts consulted included Ministry of Construction and Housing Regulation No. 1 (2012), Board of Investment Regulation No. 3 (2007), and inter-ministerial coordination protocols (2008–2013). None contained inter-governorate quota clauses or territorial allocation formulas.

Articles 112–115 of the 2005 Iraqi Constitution set shared competencies between federal and regional governments but did not specify territorial distribution mechanisms for sectoral spending. The Kurdistan Region's autonomy created discretion in administrative practice within constitutional bounds, which strengthened the case for evaluating observed allocation patterns against normative benchmarks rather than statutory quotas (see also Section 4.4.2). This legal analysis served two purposes: it ruled out a formal-mandate explanation for observed patterns, and it justified the theoretical benchmarks used in the empirical evaluation (Rawls, 1971; Sen, 2008).

4.5.8. Summary of findings

Across delivery channels and benchmarks, Erbil was persistently over-represented relative to population and indicator-based need, while Sulaymaniyah and Duhok were under-represented, with the shortfall largest in Duhok under the poverty-weighted benchmark. Formally, χ^2 tests on MoCH-delivered units rejected strict proportionality to mid-2011 population shares, $\chi^2(2, N = 16{,}190) = 1{,}538.28$, $p < .001$, with Cramér's $V = 0.22$ indicating a moderate association between governorate and allocation (see section 4.6.3). Departures were substantively meaningful when expressed as counterfactual unit counts: Erbil +2,397 units, Sulaymaniyah −1,780, Duhok −617 (population benchmark).

Investment-Law registrations showed the same directional pattern but were reported descriptively and were not pooled with MoCH in the primary tests. Interviews and documents pointed to administrative and market mechanisms that operated within the lawful budget envelope, including capital-city prioritisation, investor clustering, land and utility readiness, liaison-based follow-up, and pipeline timing. No instrument reviewed mandated fixed governorate quotas.

Taken together, the evidence strongly supported H1 (territorial allocation) on the primary test, with robustness checks preserving the ordering across alternative benchmarks; provided convergent qualitative and administrative support for H2 (network mediation), including 28 of 30 interviews reporting liaison requirements and a 32-day median processing advantage for endorsed files; and was consistent with H3 (upswing-era routines persisting into contraction), with the coefficient of variation declining from 0.34 (pre-boom) to 0.12 (boom) and remaining 0.14 (crisis) and 92% of stakeholders describing procedural continuity. The pattern was systematic rather than random.

A practical implication is to retain delivery throughput while improving fairness and transparency: publish in-year reallocations and plan-versus-execution summaries by governorate, adopt a simple auditable targeting formula and report any departures with stated reasons, provide pipeline support to underserved areas, and track beneficiary awareness and satisfaction.

4.6. Caveats and limitations

The chapter described patterns and tested departures from transparent benchmarks; it did not identify causal effects. Region-wide administrative data for 2008–2014 were incomplete below the governorate level; therefore, H2 was assessed using pre-specified process-tracing with stakeholder interviews and document audits rather than a constructed quantitative network index. Board of Investment registrations indicated licensing, not completion, and Housing Fund exports could include undisbursed cases. Sensitivity checks distinguished "MoCH only," "MoCH + IL4," and "total stock," reran extracts where available, and excluded unverifiable records; measurement risk remained despite these steps.

"Need" is not neutral, so the analysis used two auditable comparators: mid-2011 population shares and a simple indicator-based index. Results were robust to equal and alternative weights in sensitivity analysis (Appendix 8), though different normative choices could shift expected shares at the margin. With three governorates, statistical power was limited; χ^2 tests were reported with effect sizes and permutation references where relevant, and the CV-based period comparisons used within-period permutation distributions. For H3, unit-level distributions were analysed to 2014, and the extension to 2016 relied on budget and investment indices, as pre-specified in Section 4.3.3.

Evidence gathered in 2022 may include recall or selection bias. Triangulation, a pre-specified coding scheme, and inter-coder reliability checks mitigated but could not eliminate these risks (Appendix 8). Access constraints meant correspondence chains were incomplete, so evidence on centre-to-local facilitation was treated as suggestive.

No reviewed law prescribed governorate quotas; therefore, population- and poverty-based benchmarks functioned as evaluative yardsticks drawn from housing-policy practice, not as legal entitlements (Sections 4.4.2 and Appendix 6). Given the Kurdistan Region's centralised, resource-dependent context, external validity may be limited. Future work with district-level completions, fuller correspondence archives, and project-level procurement data could strengthen identification and test whether the patterns generalise beyond housing and beyond the 2008–2016 window.

4.7. Conclusion

This chapter examined how power sharing and oil-revenue volatility shaped territorial housing allocation in the KRI during 2008–2014. Using a convergent mixed-methods design and transparent benchmarks, it found that Ministry of Construction and Housing (MoCH) delivery departed from population-proportional and indicator-based expectations, with Erbil over-represented. On the primary test, $\chi^2(2, N = 16{,}190) = 1{,}538.28$, $p < .001$, and Cramér's $V = 0.22$ indicated a statistically significant and substantively meaningful association between governorate and allocation (Section 4.5). Investment Law No. 4 registrations showed the same directional pattern but were treated descriptively because licensing does not imply completion. Stakeholder interviews and audited files indicated that liaison routines in Erbil, senior endorsements, and continual presence in the capital mediated access, consistent with network mechanisms in a centralised budgeting system (Section 4.5).

Period comparisons showed that dispersion in governorate shares declined during the boom and remained low during contraction, with the coefficient of variation moving from 0.34 (pre-boom) to 0.12 (boom) and 0.14 (crisis), which was consistent with routine persistence rather than one-off shocks (Section 4.5). Taken together, these results suggested embedded allocation practices rather than random variation, within a legal framework that did not mandate governorate quotas (Section 4.6).

Policy implications follow directly from the evidence: maintain delivery throughput while improving fairness and transparency. Publish in-year reallocations and plan-versus-execution summaries by governorate; adopt a simple, auditable targeting formula and report any departures with stated reasons; provide pipeline support to underserved areas; and track per-capita coverage and beneficiary satisfaction (Sections 4.4.2 and 4.6). Caveats and scope conditions are set out in Section 4.6: the benchmarks are evaluative yardsticks rather than legal entitlements, administrative series have limits, and generalisability may be constrained by the Kurdistan Region's centralised, resource-dependent context.

CHAPTER 5

Conclusion and Implications

5.1. Conclusion and Implications

This dissertation examined affordable housing in the KRI from 2006 to 2022 using a convergent mixed-methods design that combined administrative records with 30 stakeholder interviews. The analysis identified three persistent problems. First, implementation lagged substantially: during 2011 to 2013, only 708 of 5,992 planned MoCH units were completed, which was 11.8%. Second, state delivery incurred a cost premium: government-delivered housing cost 60–80% more than comparable market alternatives. Third, output was highly vulnerable to fiscal shocks: following the 2014 oil price collapse, new-unit production declined by 86%. Distributional tests of MoCH deliveries rejected proportionality to population and indicator-based benchmarks, indicating that inter-governorate allocation patterns were consistent with territorial coalition dominance rather than demographic need. Legal instruments reviewed did not establish governorate quotas. Investment Law No. 4 registrations were cumulative and descriptive and were not pooled with MoCH deliveries in formal tests. Interview evidence indicated that applicant liaison routines, endorsements, and regular presence in the capital city mediated access, which was consistent with network-based mechanisms documented in the literature on clientelism and post-conflict governance.

5.2. Synthesis of Findings and Theoretical Implications

Across the chapters, the evidence showed that governance and implementation constraints shaped who benefited, where, and when, beyond what would be expected under population or need-based benchmarks. Implementation complexity appeared in overlapping mandates, sequential approvals, land assembly obstacles, and procurement delays, which was consistent with the 11.8% completion rate during peak implementation. Institutional substitution was evident where state delivery channels intended to correct market exclusion reproduced it through 60–80% cost premiums and occupationally skewed allocation. Resource volatility manifested in an 86% post-2014 output decline and the continuation of boom-time routines during contraction. Macro-level tests rejected proportionality to population, and the interview corpus described mediation practices that helped explain observed departures from benchmarks.

These findings align with comparative research showing that in post-conflict, resource-dependent systems, allocation often reflects coalition maintenance and brokered access rather than purely rule-based targeting. The dissertation does not claim a new theory. Its contribution is empirical and integrative. It documented how, in the KRI, composition and siting choices aligned with territorial coalition patterns in the absence of a legal quota, how programme design and state delivery replicated market exclusion where transparency and audit capacity were limited, and how routines formed during revenue abundance persisted during contraction.

5.3. Practical Implications and Policy Recommendations

In what follows, technical measures refer to programme rules, data systems, procurement mechanisms, financing tools, and allocation formulas. Legal and governance reforms refer to statutes, oversight structures, and transparency requirements. The evidence indicates that durable improvements require both.

First, institutional reform and transparency are necessary to narrow the gap between statutory intent and outcomes and to reduce returns to discretionary mediation. One feasible path is to strengthen the existing housing administration by statute, clarify mandates, require published allocation formulas, and mandate annual distributional reporting by governorate and by programme, supported by an internal audit function with referral powers to inspectorates and the judiciary. A complementary or alternative path is to establish a specialised allocation and monitoring unit within the existing ministry that operates under a statutory charter, is led by a fixed-term director, and reports periodically to a parliamentary committee. In either case, a single public information system should publish project pipeline, siting, budgets, eligibility rules, selection criteria, and anonymised beneficiary profiles. A geocoded dashboard should display expected versus actual delivery and in-year reallocations. Monitoring for implementation, which covers inputs, outputs, and timelines, should be distinguished from evaluation for policy, which covers coverage, targeting accuracy, cost per beneficiary, and beneficiary satisfaction. These measures follow from the observed departures from benchmarks and the interview-reported mediation practices.

Second, housing finance and affordability policy should adopt objective targeting and predictable subsidy ladders. Vulnerable households should be defined using explicit income bands relative to the median, with very low income below 30%, low income 30–50%, and moderate income 50–80%. A transparent points-based allocation should assign weights for income band, household size, disability, displacement history, and female-headed households, with published scores and cut-offs. Subsidies should be progressive and tied to capacity to pay, with very low-income households eligible for a grant element up to 80% of unit or financing cost, low-income households eligible for about 50%, and moderate-income households eligible for smaller grants or concessional finance. Funding streams can be diversified through land value capture where public infrastructure raises land values, housing trust funds to pool earmarked revenues, and programmatic concessional lending. Private participation can be encouraged through density bonuses and expedited permitting conditioned on a minimum 30% affordable share with long-term affordability covenants. These instruments respond to the documented cost premium and exclusion patterns by reducing discretion and aligning support with ability to pay.

Third, regional equity requires a published allocation formula that is auditable. An illustrative formula could weight population at 30%, housing deficit at 25%, poverty at 20%, displacement at 15%, and infrastructure gaps at 10%, with weights set through an open process and reviewed periodically. Inputs, resulting shares, and ex post deviations with explanations should be published annually. Coordinated investments in water, sanitation, electricity, transport, and social services should accompany housing in locations with persistent deficits and high displacement pressure. This approach addresses the observed departures from population and need-based benchmarks by creating a transparent audit trail for siting and shares.

Fourth, anti-corruption and accountability measures should target stages in which informal pressure is most likely. Pre-publication of eligibility criteria, weights, and cut-offs, randomised post-award audits, and whistleblower protections for staff and applicants can reduce manipulation risk. Asset declarations and periodic rotation for officials involved in selection and procurement can lower capture opportunities. Scheduled public hearings by governorate on allocation results, with written government responses and corrective plans, can increase citizen oversight. Training for allocation staff on rule-based procedures can support consistent application. These measures respond directly to interview-reported liaison and endorsement practices.

Fifth, counter-cyclical institutional design should address vulnerability to commodity cycles. A ring-fenced housing stabilisation window within the fiscal framework can save a share of windfall revenues and maintain a minimum programme floor in downturns. Multi-year commitment ceilings for affordable housing can protect project pipelines and core implementation capacity when revenues fall. Political claims on windfalls, earmarking rigidities, and weak automatic stabilisers present practical challenges, which is why credible rules, transparency, and independent reporting are important for implementation.

5.4. Limitations

Several limitations qualify the findings. Individual-level administrative linkages between political affiliation and allocation were unavailable, therefore inference relied on aggregate administrative patterns and interview evidence. The qualitative strand used interviews only, which raises the possibility of recall and social desirability biases despite structured protocols, intercoder reliability checks on 20% of transcripts, and convergence across respondent categories. The time window ended in 2022, which may not capture subsequent political or fiscal changes. Governorate-level focus limited visibility into intra-governorate and rural variation. Sample sizes for some survey subgroups constrained precision for heterogeneous effect estimates.

5.5. Recommendations for Future Research

Future work should build privacy-preserving longitudinal household panels that track income, housing trajectories, and programme access to study coverage and retention over time. A geocoded project-level database should catalogue siting, costs, financing, selection rules, and outcomes to support routine evaluation. Comparative analyses of post-conflict, resource-dependent systems with power-sharing arrangements would help identify institutional features that constrain drift and clientelistic targeting. Network-focused qualitative research, combined with formal network analysis, could map brokerage channels in service access. Studies of internally displaced and refugee households, women-headed households, and rural communities are needed to calibrate subsidy ladders and siting decisions. Impact evaluations of formula-based allocation, points systems, and transparency reforms should use quasi-experimental designs where randomisation is infeasible. Finally, research on how oil-price cycles transmit to sectoral composition and territorial allocation across public services would place housing within broader fiscal dynamics.

5.6. Conclusion

In the KRI, affordable housing outcomes reflected the interaction of implementation complexity, institutional substitution, and resource volatility. Allocation departed from population and indicator-based benchmarks in patterns consistent with territorial coalition dominance and network-mediated access, and there was no legal quota for governorates. Improving affordability and distributional fairness requires more than programme-level adjustments. Transparent points-based allocation, progressive subsidies, and geocoded public reporting should be coupled with legal and governance reforms that increase transparency, regularise oversight, and reduce the returns to brokerage. Counter-cyclical funding rules can preserve capacity and prevent stop-start cycles that undermine delivery. The broader implication is practical. When incentives favour visibility and discretion in low-transparency settings, social programmes can drift from need-based aims even where formal rules exist. Clear ex ante formulas, routine public reporting, and credible audit can realign delivery with programme goals. Although the KRI is specific, these lessons are relevant to post-conflict, resource-dependent systems seeking sustainable and equitable housing provision.

Findings were synthesised in Chapter 5, which translated these empirical patterns into policy design considerations for transparent allocation rules, pipeline support to underserved areas, and routine reporting that distinguished planned, executed, and reallocated funds by governorate.

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Appendices

Appendix 1

Housing Market in the Kurdistan Region of Iraq for the Year 2023-2024
Your participation will significantly contribute through numbers, data, and facts to exploring the reality of the real estate market in your area. This survey is part of an academic research project and aims to obtain a clear picture of trends, challenges, and opportunities in this vital sector.

Please spare a few minutes to answer the following questions:
Researcher: Ali Ibrahim Mohammed Ameen
Location: Duhok

Indicates a required question

1. Governorate (check one that applies):
   - Duhok
   - Erbil
   - Sulaymaniyah

2. What is your occupation? * (Mark only one oval):
   - o Owner of a real estate agency or office
   - o Investor
   - o Real estate broker

3. How many times have you bought or sold (only houses or apartments) in the past year? (Mark only one oval.)
   - o Not at all.
   - o From 1 to 3 times
   - o from 4 to 10 times
   - o More than 10 times

4. What is the average price of a house with an area of 200 square meters in popular areas? (Mark only one oval.):
   - o less than USD25,000
   - o USD25,000-USD35,000
   - o USD35,001 to USD45,000
   - o USD45,001 to USD55,000
   - o USD55,001-USD65,000
   - o USD65,001 to USD75,000
   - o USD75,001-USD100,000.
   - o USD100,001-USD125,000
   - o More than USD125,001

5. What is the average price of a house with an area of 200 square meters in middle-class areas? (Mark only one oval.)
    - less than USD25,000
    - USD25,000-USD35,000
    - USD35,001 to USD45,000
    - USD45,001 to USD55,000
    - USD55,001-USD65,000
    - USD65,001 to USD75,000
    - USD75,001-USD100,000.
    - USD100,001-USD125,000
    - More than USD125,001

6. What is the average price of a house with an area of 200 square meters in affluent areas? (Mark only one oval.)
    - less than USD25,000
    - USD25,000-USD35,000
    - USD35,001 to USD45,000
    - USD45,001 to USD55,000
    - USD55,001-USD65,000
    - USD65,001 to USD75,000
    - USD75,001-USD100,000.
    - USD100,001-USD125,000
    - More than USD125,001

7. What is the average price of an apartment ranging from 100 to 120 square meters in popular areas? (Mark only one oval.)
    - less than USD25,000
    - USD25,000-USD35,000
    - USD35,001 to USD45,000
    - USD45,001 to USD55,000
    - USD55,001-USD65,000
    - USD65,001 to USD75,000
    - USD75,001-USD100,000.
    - USD100,001-USD125,000
    - More than USD125,001

8. What is the average price of an apartment ranging from 100 to 120 square meters in middle-class areas? (Mark only one oval.)
    - o less than USD25,000
    - o USD25,000-USD35,000
    - o USD35,001 to USD45,000
    - o USD45,001 to USD55,000
    - o USD55,001-USD65,000
    - o USD65,001 to USD75,000
    - o USD75,001-USD100,000.
    - o USD100,001-USD125,000
    - o More than USD125,001

9. What is the average price of an apartment ranging from 100 to 120 square meters in affluent areas? (Mark only one oval.)
    - o less than USD25,000
    - o USD25,000-USD35,000
    - o USD35,001 to USD45,000
    - o USD45,001 to USD55,000
    - o USD55,001-USD65,000
    - o USD65,001 to USD75,000
    - o USD75,001-USD100,000.
    - o USD100,001-USD125,000
    - o More than USD125,001

10. What is the average price of a residential unit in village centers with an approximate area of 200 square meters? (Mark only one oval.)
    - o less than USD10,000
    - o USD10,001 to USD15,000
    - o USD15,001 to USD20,000
    - o USD20,001-USD25,000
    - o USD25,001-USD30,000
    - o USD30,001 to USD40,000
    - o More than USD40,000
    - o Other:

11. How have real estate prices changed in the past year? (Mark only one oval.)
    - o Significantly decreased
    - o Slightly decreased
    - o Remained almost the same
    - o slightly increased
    - o Significantly increased

12. What is the average time properties stay on the market before selling? (Mark only one oval.)
    - less than a month
    - 1-2 months
    - 3–6 months
    - More than 6 months

13. Which is more accepted in the market? (Mark only one oval.)
    - Apartments
    - Houses

14. How do governmental policies affect the real estate market in your area?* (Mark only one oval):
    - Do not affect it at all.
    - Affect slightly
    - moderately affect
    - significantly affect
    - very significantly affect

15. How have recent financial and economic developments in the Kurdistan Region of Iraq impacted the real estate market? (Mark only one oval.)
    - A significant positive impact: The market witnessed a notable increase in investment, demand, and prices.
    - A moderate positive impact: The market witnessed a moderate increase in investment, demand, and prices.
    - No noticeable impact: No significant change occurred in investment, demand, or prices.
    - A moderate negative impact: The market saw a moderate decrease in investment, demand, and prices.
    - A significant negative impact: The market saw a significant decrease in investment, demand, and prices.

Appendix 2

Distributive Justice in the Provision and Distribution of Affordable and Social Housing in KRI

Ali Ibrahim M. Ameen
Ph.D. student
Department of Spatial Planning - TU Dortmund
Survey of Housing Experts
Name:
Occupation:

1. How are social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?

2. Was the definition reflective of the essence of the housing problem for those in need?
(1. Defined 2. Partially defined 3. Not defined. 4. Do not know)

3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?

4. What were the primary goals of building social housing? Please provide up to four goals.

5. Are these goals and objectives met?
1. Achieved 2. Partially Achieved 3. Not Achieved
Please explain more:

6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
1.Yes 2. No 3. Don't know.
If yes, please explain:

7. Do you believe the KRG has adequately addressed the issue of low-income housing?
1. Yes 2. No 3. Don't know
Please explain more:

8. At which level, in your opinion, should the problem of affordable housing be addressed?
1. Local (Provisional) 2. Regional (KRI) 3. Federal (Iraq) 4. Other Please explain more:

9. Is there a political party whose philosophy includes housing for low-income people?

Please select the associated number.

	Less			more	
PDK	1	2	3	4	5
PUK	1	2	3	4	5
Gorran	1	2	3	4	5
Yakgtro	1	2	3	4	5
Others	1	2	3	4	5

Please explain more:

10. What criteria were used to select the location (city) for these projects? Multiple options are applicable.

1. Population density
2. Demand
3. Increase the supply
4. Other (please specify)

11. The KRG's decision to construct social housing was based on which of the following?

Housing Policies	Yes	No
Strategies	Yes	No
Related instructions	Yes	No
others (Specify)	Yes	No

Please explain more:

12. Did the political intervention affect the decisions to build these projects?
1. Effected 2. Neutral 3. Not Affected

13. Did one governorate give more attention to addressing social/affordable housing?
1. Yes 2. No 3. No response
Where: 1. Erbil 2. Sulaymaniyah 3. Duhok
Please explain

14. Do you believe each city has received what it deserves?
Yes No

15. Were the decisions made at that time to build these projects?

1. Centralized 2. Decentralized 3. Both

16. What role did the local administrations [governorates] play? Multiple options are applicable.

1. Assessments and selecting locations.
2. Planning and designing
3. Constructing
4. Others (please specify)

17. In terms of selecting the governorate, did the local governments (like the governorates and the directorate of housing) influence the allocation of social and affordable housing projects?

1. Yes 2. No

If yes, how:

18. Did the local governments (like the Governorates and the Directorate of Housing) not do what they were supposed to, which affected the number of social housing units in their districts?

1.Yes 2. No

If yes, please explain:

19. Have the governorate representatives' advocacy efforts played a role?

1.Yes 2. No

If yes, please explain:

20. Have barriers played a role in determining the proportion of a particular governorate? Multiple options are applicable?

1.Yes 2. No

If yes, where:

A. Political preferences
B. Difficulties in communication [accents: Sornai and Bahdini]
C. Bureaucracy inside KRG
D. The local governments' inefficiency and sluggishness
E. Others (please specify)

21. How would you evaluate the Ministry of Finance and Economy's approach to financing social housing?

1. Very Good 2. Good 3. Neutral 4. Not good 5. Poor

Please Explain more:

22. What is your evaluation of the whole process?

	V. Good		Good		Neutral		Not good		poor

Please Explain more:

23. Do you favor more government involvement in social housing construction?

	Strongly Agree		Agree		Neutral		Disagree		S. Disagree

Please explain more:

Good

24. Do you have any final thoughts on the whole process?

25. Educational Level

1. High School 2. Bachelor's Degree 3. Master's Degree 4. Ph.D. 5. Other

Appendix 3

Survey on Non-Beneficiaries of Housing Fund Loans

An exploratory study on justice in the distribution of Housing Fund loans or low-cost housing units (apartments or houses) investigated nepotism and favoritism by collecting opinions from individuals who did not benefit from Housing Fund loans or housing units in the Duhok and Summel Districts.

This contribution is crucial for my study as it will serve as the scientific basis for variable measurement.

With many thanks to Ibrahim Muhammad Amin / Duhok.

The purpose of this study is purely academic, and all responses will be treated with impartiality, objectivity, and, most importantly, strict confidentiality.

If you agree to participate, please allocate 10 to 15 minutes to complete and electronically submit this form.

Ladies and gentlemen,

I kindly request you answer a series of questions related to my doctoral studies in spatial planning at the German University of Dortmund. These questions aim to evaluate the extent of distributive justice in the allocation of housing loans and low-cost housing units (apartments or low-cost houses). Furthermore, they seek to ascertain whether political favoritism and nepotism have influenced the beneficiary selection process for these loans.

1. District *

Mark only one oval.

- Duhok
- Summel

2. City or neighborhood *

Mark only one oval.

- Duhok, Masik
- Duhok, Broshki
- Duhok, Malta
- Duhok Nizarki, Sigirka, Shandukha
- Domiz
- Sharia
- Simil
- Khan
- Tanah - New City
- Other

3. Sex *

Mark only one oval.

- male
- female

4. If you are originally from another locality or region, please tell me where you come from?*
   Mark only one oval.
   - o I am originally from this locality
   - o From another locality in Duhok District or Summel District
   - o From another district within Duhok Governorate
   - o From other governorates within the Kurdistan Region (Erbil, Sulaymaniyah, Halabja)
   - o From other governorates in Iraq
   - o From neighboring countries (Türkiye, Iran, etc.)
   - o Other

5. How old are you? *
   Mark only one oval.
   - o 18-24
   - o 25-34
   - o 35-44
   - o 45-54
   - o 55-64
   - o 65 or more

6. Marital status *
   Mark only one oval.
   - o single
   - o married
   - o absolute
   - o Widow/widower
   - o I prefer not to say

7. What is your level of education? *
   Mark only one oval.
   - o Read and write
   - o Primary
   - o Intermediate school
   - o Preparatory school
   - o Diploma
   - o Bachelor's
   - o Master's
   - o Ph.D.

8. Employment status *
   Check all that apply.
   - o Government employee
   - o Private sector employee
   - o I have my own business
   - o Unemployed
   - o Retired
   - o Student
   - o Other

9. What is your company's total monthly income, approximately? *
Mark only one oval.
- o Less than 500,000 Iraqi dinars
- o 500,000 - 1,000,000 Iraqi dinars
- o 1,000,000 - 2,000,000 Iraqi dinars
- o 2,000,000 - 3,000,000 Iraqi dinars
- o More than 3,000,000 Iraqi dinars
- o I'd rather not say

10. What percentage of your monthly income is spent on housing expenses (including loans or rent, utilities and other fees associated with them)? *
Mark only one oval.
- o Less than 20%
- o 20-30%
- o 30-40%
- o 40-50%
- o More than 50%

11. How many people currently live in your home, including you? *

12. What type of housing unit do you live in? *
Mark only one oval.
- o house
- o apartment
- o Other

13. What is your housing ownership? *
Mark only one oval.
- o Owned
- o Rented
- o Big family with...
- o Government housing (housing at school, university, etc.).
- o Other

14. How long have you lived in your current housing unit? *
Mark only one oval.
- o Less than one year
- o From one to two years
- o Up to 4 years
- o From 5 to 9 years
- o More than 10 years

15. Do you have any knowledge about low-cost housing programmes or housing loans? *
Mark only one oval.
- o Yes
- o No

16. Have you ever applied for a low-cost housing unit (apartment or house) subsidized by the government or the competent authorities? *
Mark only one oval.
- o Yes
- o No
- o I don't remember

17. How easy is it to obtain information about Housing Fund loans and affordable housing in your area? *
Mark only one oval from 1 to 5.
- o 1 - Very easy
- o 5 - Not very easy

18. In your opinion, what are the factors that should be taken into consideration when distributing housing loans or low-cost housing programmes (apartments and houses)? *
Check all that apply.
- ☐ Individual or family income
- ☐ Family size and employment status
- ☐ Level of education
- ☐ Party affiliation or struggle
- ☐ Relatives of martyrs and Anfal
- ☐ Others

19. Have you ever been exposed to or witnessed cases of favoritism (nepotism) or clientelism in distributing Housing Fund loans or receiving low-cost housing units? *
Mark only one oval.
- o Yes
- o No
- o Better not talk about it

20. Do you think that political or party ties and affiliations contribute to or facilitate obtaining a housing loan or low-cost units? *
Mark only one oval.
- o Yes
- o No
- o Maybe
- o I'd rather not talk about it

21. What are the obstacles that prevented you from accessing information about low-cost housing programmes and housing loans? *
Mark only one oval.
- o Unavailability or weakness of the Internet
- o Linguistic barriers (Kurdish dialect differences, for example)
- o Lack of awareness or education
- o Limited information
- o Discrimination or favoritism in the selection process
- o Political connections or bribery required for approval
- o There were no obstacles
- o Other

22. Have you had to pay additional fees or engage in other forms of informal exchange (bribery, for example) to increase your chances of obtaining a Housing Fund loan or low-cost units in your area? *
Mark only one oval.
- o Yes
- o No
- o Maybe
- o I'd rather not talk about it

23. Have you ever had your application for a housing loan or low-cost housing units rejected despite your eligibility and fulfillment of the conditions? *
Mark only one oval.
- o Yes
- o No
- o Maybe

24. In your opinion, how effective are the measures taken by the competent authorities in preventing corruption and bribery in distributing Housing Fund loans and low-cost units?*
Mark only one oval.
- o Very effective
- o Fairly effective
- o Not effective
- o Not effective at all

25. How satisfied are you with the process of distributing Housing Fund loans or low-cost housing units in your area? *
Mark only one oval from 1 to 5.
1 - Totally unsatisfied
5 - Very satisfied

26. What is your opinion about the extent of fairness in the distribution of housing loans or low-cost housing units in your area? *
Mark only one oval.
- o Very unfair
- o Somewhat unfair
- o Neutral
- o Rather fair
- o Very fair

27. All people have equal opportunity to obtain a home loan or low-cost housing units in your area? *
Mark only one oval from 1 to 5.
1 - Totally disagree
5 - Totally agree

28. In your opinion, what are the factors that prevented (prevented) the provision of equal opportunities for individuals and families to apply for and obtain Housing Fund loans or low-cost housing units in your area? *

Mark only one oval.

- o Nepotism and clientelism
- o Confidentiality or limited information
- o Preference is in favor of the categories of martyrs and rebels
- o There were no obstacles
- o Other

29. Do you think that priority should be given to a certain category in the issue of providing a Housing Fund loan or low-cost apartments or houses? You can choose more than one answer. *

Check all that apply.

- ☐ Party members and freedom fighters
- ☐ Families or relatives of martyrs and exiles
- ☐ Poor individuals and families
- ☐ Those with special needs (the disabled, for example)
- ☐ Large families or families (the number of family members is large)
- ☐ Priority should not be given to specific group(s).
- ☐ Other

Appendix 4

Exploring Distributive Justice and Clientelism in Housing Fund Beneficiaries: A Study of Duhok and Summel Districts

An exploratory study on the fairness in distribution of housing loans and favoritism or nepotism, by collecting opinions of beneficiaries of the Housing Fund loans in Duhok and Summel areas.

Dear Ladies and Gentlemen!

I kindly request you to answer a set of questions for my PhD study in Spatial Planning at Dortmund University in Germany. These questions focus on the extent of distributive justice elements in housing loan distribution. Conversely, have favoritism and political clientelism affected the selection process of beneficiaries of these loans?

The purpose of this study is purely academic, and all answers will be treated impartially, objectively, and most importantly, with complete confidentiality.

If you agree to fill out the form, please take 10 to 15 minutes of your time to complete and submit it electronically. This contribution is very important for my study as it will be the scientific basis for measuring variables.

With many thanks, Ali Ibrahim Mohammed Amin / Duhok

District
- Duhok
- Summel

Housing Project, Neighborhood?
- Zari Land
- Avro City
- Warvin City/Domiz
- Nzarke
- Other...

If you originally came from another neighborhood or area, please tell me where you came from?
- From another neighborhood in Duhok or Summel district
- From another district within Duhok governorate
- From other governorates within Kurdistan Region (Erbil, Sulaymaniyah, Halabja)
- From other governorates in Iraq
- From neighboring countries (Turkey, Iran, etc.)
- I prefer not to answer
- I am originally from this neighborhood

Gender

- Male
- Female

How old are you?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65 or more

Marital Status

- Single
- Married
- Divorced
- Widower/Widow
- Prefer not to say

What is your education level?

- Illiterate
- Can read or write
- Primary school
- Intermediate school
- Secondary school
- Diploma
- Bachelor's degree
- Master's degree
- PhD

Employment Status

- Government employee
- Private sector employee
- Self-employed
- Unemployed
- Student
- Retired
- Prefer not to say
- Other

What is your family's total monthly income, approximately?

- Less than 500,000 Iraqi Dinars
- 500,000 - 1,000,000 Iraqi Dinars
- 1,000,000 - 2,000,000 Iraqi Dinars
- 2,000,000 - 3,000,000 Iraqi Dinars
- More than 3,000,000 Iraqi Dinars

What percentage of your monthly income is spent on housing expenses (including loans or rent, utilities, and other related fees)?

- Less than 20%
- 20-30%
- 30-40%
- 40-50%
- More than 50%

How long have you been living in your current housing unit?

- Less than one year
- 1 to 2 years
- 3 to 4 years
- 5 to 9 years
- 10 years or more

How many people currently live in your home, including yourself?

- [Open field]

What type of housing unit do you live in?

- Apartment
- House
- Other

How did you learn about the availability of Housing Fund loans or housing units in your area?

- Through a bank or financial institution
- Through a government department or governmental entities
- Through family or friends
- Through internet networks
- Other

How long did it take to get approval for a Housing Fund loan?

- Less than a month
- 1 to 3 months
- 3 to 6 months
- 6 to 12 months
- More than a year

How satisfied are you with the application procedures for the Housing Fund loan?

- Very dissatisfied [1-5 scale] Very satisfied

How easy was it to obtain information about Housing Fund loans or housing units in your area?

- Very difficult [1-5 scale] Very easy

What barriers prevented you from accessing information about housing loans?

- Limited information
- Language barriers (differences in Kurdish dialects, for example)
- Unavailability or weakness of the internet
- Lack of awareness or education
- Political relationships or bribery required for approval
- Discrimination or favoritism in the selection process
- Other
- There were no barriers

Have you ever experienced or witnessed cases of favoritism (wasta) or clientelism in the distribution of Housing Fund loans or receipt of housing units?

- Yes
- No
- Maybe
- I prefer not to talk about it

Do you think that political or party affiliations contribute to obtaining a housing loan?

- Yes
- No
- Maybe
- I prefer not to talk about it

Did you have any influential individuals or groups (those with influence) who supported you or contributed to your obtaining a Housing Fund loan?

- Yes
- No
- Maybe
- I prefer not to talk about it

Did you have to pay additional fees or engage in other forms of informal exchange (such as bribery) to secure a Housing Fund loan in your area?

- Yes
- No
- Maybe
- I prefer not to talk about it

In your opinion, how effective are the measures taken by the competent authorities in preventing corruption and bribery in the distribution of Housing Fund loans?

- Very effective
- Somewhat effective
- Neither
- Not effective
- Not effective at all

Has your application for a housing loan ever been rejected despite your eligibility and meeting the conditions?

- Yes
- No
- Maybe

How satisfied are you with the distribution of Housing Fund loans in your area?

- Very dissatisfied [1-5 scale] Very satisfied

What is your opinion on the fairness of housing loan distribution in your area?

- Very fair
- Somewhat fair
- Neutral
- Somewhat unfair
- Very unfair

Why were you chosen to receive a Housing Fund loan?

- Because I met the conditions
- Because I am a family member of martyrs
- Because I have special needs
- Because I am a struggler and affiliated with political parties
- Because my family has many members
- Because I paid someone money
- Other

All people have equal opportunity to obtain a housing loan?

- Strongly disagree [1-5 scale] Strongly agree

In your opinion, what factors prevented equal opportunities for individuals and families to apply for and obtain Housing Fund loans in your area?

- Confidentiality or limited information
- Favoritism and clientelism
- Preference for martyrs' families and the entitled
- There were no barriers
- Other

Should priority be given to certain group(s) of people in obtaining Housing Fund loans, such as families of martyrs, people with disabilities, or large families?

- Yes
- No
- Maybe

Do you think priority should be given to a certain category in the matter of providing a Housing Fund loan? You can choose more than one answer.

- Families or relatives of martyrs
- People with special needs (disabled, for example)
- Large families (large number of family members)
- Party members and strugglers
- Poor individuals and families
- Other
- Priority should not be given to specific group(s)

Appendix 5

Law No. (7) of 2008: Law on Providing Housing for Citizens in the Kurdistan Region - Iraq

In the name of God, the most gracious, the most merciful
Kurdistan Region - Iraq Presidency of the region President
In the name of the people Resolution No. (16) of 2008
In accordance with the first paragraph of Article Ten of the Kurdistan Region - Iraq Presidency Law No. (1) of 2005, as amended, and based on what was legislated by the National Council of Kurdistan - Iraq in its session numbered (23), held on 6/3/2008, we decided to issue:

Article 1

The Ministry of Construction and Housing builds apartments and residential homes for citizens in the Kurdistan Region for the purpose of securing housing for citizens of the region with limited income and owning them for them.

Article 2

First: The Ministry of Municipalities allocates residential plots of land free of charge to the Ministry of Construction and Housing to construct apartments and residential houses on them in implementation of the provisions of this law.

Second: The construction cost is determined on the basis of the actual construction expenses plus (1%) as administrative expenses, provided that the value of the land is not taken into account.

Article 3

The applicant for ownership is required to not own an independent apartment or residential house and not to have benefited from:

First: Any other residential project in the region.

Second: The real estate advance provided by the regional government.

Article 4

First: The property applicant shall pay, after announcing the acceptance of his application, within a period of thirty days from the date of announcing the claim, an amount not less than about (10%) of the initial estimated value of the apartment or residential house that is requested to be owned.

Second: The property applicant must pay the remaining amount he owes in monthly or annual installments within a period not exceeding twenty-five years.

Third: The owner has the right to sell the residential unit owned by him after ten years from the date of ownership, provided that the remaining installments are paid in one transaction.

Fourth: In the event of the death of the owner of the housing unit before paying the installments owed by him, the heirs will be exempted from the remaining installments.

Article 5
The Ministry of Finance funds the Ministry of Construction and Housing with the financial allocations necessary to build apartments and residential homes.

Article 6
The Ministry of Construction and Housing is committed to delivering the apartment or residential house to the property applicant ready for habitation within a period not exceeding two years from the date of payment of the advance.

Article 7
The apartment or residential house shall be registered in the name of the applicant in the competent real estate registration department as pure property and mortgaged as a security mortgage in favor of the government equivalent to the remaining loan amount, taking into account Paragraph (Third) of Article Four of this law.

Article 8
Registering an apartment or residential unit with the Real Estate Registration Department is exempt from one-time registration fees.

Article 9
The Council of Ministers and relevant authorities, each according to its jurisdiction, must issue the necessary regulations and instructions to facilitate the implementation of the provisions of this law.

Article 10
The Council of Ministers and relevant authorities must implement the provisions of this law.

Article 11
This law shall be implemented as of the date of its issuance and shall be published in the Official Gazette (Kurdistan Gazette).

Masoud Barzani
President of the Kurdistan Region-Iraq

This law was issued in Hawler on Thushthar 15, 2708 Kurdish, corresponding to Rajab 3, 1429 AH, corresponding to July 6, 2008, AD.

Reasons for Legislation
The housing crisis in the Kurdistan Region constitutes a major problem that includes a wide segment of employees and low-income citizens. Since every citizen has the right to own a housing unit, and to alleviate the burden of this problem, this law has been enacted.

Appendix 6

Law No. (16) of 2011
The First Amendment Law to the Law on Housing Security for Citizens in the Kurdistan Region - Iraq No. (7) of 2008

In the name of God, the most gracious, the most merciful

Kurdistan Region - Iraq Presidency of the region President

In the name of the people Resolution No. (29) of 2011

In accordance with the powers granted to us in the first paragraph of Article Ten of the Law of the Presidency of the Kurdistan Region - Iraq No. (1) of 2005 as amended, and based on what was legislated by the Parliament of Kurdistan - Iraq in its session numbered (5), held on 4/10/2011, we decided to issue:

Article One:
A paragraph shall be added in the sequence (Third) to Article Two of the law as follows:
Third: The relevant authorities are committed to providing basic services for residential units.

Article Two:
Article 3 of the law is amended and reads as follows:
The applicant for ownership is required to:
First: Be a citizen of the Kurdistan Region - Iraq and reside there.
Second: Not own an independent apartment or residential house.
Third: Not be a beneficiary of any other housing project in the region.
Fourth: Not be a beneficiary of the real estate advance provided by the regional government.

Article Three:
First: Paragraph (First) of Article Four of the law is replaced with the following:
First: The Ministry of Construction and Housing announces the sale of residential units (apartments and residential houses) to citizens with limited income and without down payment. The purchase request is submitted to the heads of administrative units, and the requests are reviewed according to controls determined by the Ministry in coordination with the governorates.
Second: Paragraph (Second) of the article is amended and reads as follows:
The property applicant shall pay the apartment or residential house purchase price he owes in monthly or annual installments within a period not exceeding twenty-five years.

Article Four:
The original Article Five of the law becomes its paragraph (Second), and three paragraphs are added to it in the sequences (First), (Third), and (Fourth), as follows:
First: The Kurdistan Regional Government - Iraq allocates an annual amount within the general budget of the region to secure the construction of residential units in implementation of the provisions of this law.

Third: A fund named the Housing Fund may be established at the Ministry of Construction and Housing, and the sums allocated within the general budget for the region for building housing units are deposited annually in it. It has a legal personality and is managed according to the system of its board of directors and presidency and how to make decisions.
Fourth: Any amounts recovered from the Fund shall be deposited in accordance with what is stipulated in Article (Fourth/Second) of this law.

Article Five:
Article 6 of the law is amended and reads as follows:
The Ministry of Construction and Housing is committed to building residential units (apartments in governorate centers) and (apartments and residential houses in districts and sub-districts) and delivering them within a period not exceeding two years from the date of starting to build the housing units.

Article Six:
Article Seven of the law is amended and reads as follows:
The apartment or residential house shall be registered in the name of the applicant in the competent real estate registration department as pure property and mortgaged as a security mortgage in favor of the Ministry until the last installment of the allowance is paid, taking into account Paragraph (Third) of Article (Fourth) of this law.

Article Seven:
The Council of Ministers and relevant authorities, each according to its jurisdiction, must issue the necessary regulations and instructions to facilitate the implementation of the provisions of this law.

Article Eight:
The Council of Ministers and relevant authorities must implement the provisions of this law.

Article Nine:
This law shall be implemented as of the date of its publication in the Official Gazette (Kurdistan Gazette).

Masoud Barzani
President of the Kurdistan Region - Iraq

Erbil: 19/October/2011 AD 27/Rezber/2711 Kurdish 21/Dhu al-Qi'dah/1432 AH

Reasons for Legislation
Every person has the right to an adequate standard of living, including housing. To provide suitable housing for the citizens of the region with limited income without any down payment, and to address the housing crisis by the regional government building residential units, this law has been enacted.

Appendix 7

Law No. (4) of 2006
Law of Investment in Kurdistan Region - Iraq

In the Name of God, Most Gracious, Most Merciful in the Name of the People President's Office - Kurdistan Region - Iraq

Pursuant to legislation by the Kurdistan National Assembly - Iraq, and by virtue of Article 10 of Law no. (1) of 2005, the President of Kurdistan Region - Iraq hereby issues the following Law:

Chapter I: General Provisions

Section I: Definitions

Article (1): The following words and phrases shall have the meanings explained hereunder:

1. Region: Kurdistan Region - Iraq
2. Government: Government of the Region
3. Council: Supreme Council for Investment
4. President: President of the Supreme Council for Investment
5. Board: Investment Board in the Region
6. Chairman of the Board: Chairman of the Investment Board
7. Project: Any economic activity or investment project set up by a natural or artificial person on an allocated plot of land, and with a national or foreign capital to which the provisions of this Law and relevant regulations and directives apply.
8. Taxes and Duties: These include all types of taxes and duties set under the applicable legislation.
9. Investor: Natural or artificial person, whether a local or a foreigner, who invests his funds in the Region in accordance with the provisions of this Law.
10. Competent Authorities: These include all government authorities responsible for the industry which the Project is related to.
11. Invested Funds: Value of the funds invested in the Project and estimated in national or foreign currency.
12. Foreign Capital: Amount of investments, whether in cash, in kind or in rights and interests, which have a cash value in the Region.

Section II: Areas of Investment

Article (2): The provisions of this Law shall apply to the Projects approved by the Board in one of the following sectors:

1. Manufacturing industries, electric power and related services
2. Agriculture, whether crop growing farms or animal farms, forestry and related services
3. Hotels, tourist and recreational projects, funfairs, and amusement parks
4. Health and environment
5. Science and technology research, and information technology
6. Modern communication and transport
7. Banks, insurance companies, and other financial institutions
8. Infrastructure projects, including construction, reconstruction and housing projects, roads and bridges, railways, airports, irrigation and dams

9. Free zones, modern commercial markets, and relevant advisory services
10. Education at all levels, within the framework of the educational policy of the Region
11. Any project in any other industry which the Council agrees that it is covered by the provisions of this Law.

Section III: Treatment of Foreign Investors

Article (3): Foreign Investors and Foreign Capitals shall be treated the same way as national Investors and national Capitals. A foreign Investor shall be entitled to own all the capital of any project that he sets up in the Region under this Law.

Section IV: Allocation of Plots of Land

Article (4):

1. The Board shall liaise with the ministries and departments involved in determining the locations of investment Projects which will be set up in every governorate under this Law and shall put a note of caution on the titles that such locations are used for the purposes of the Board.
2. The departments concerned shall coordinate with the Board to specify and allocate the plots of land needed by the Project within the initial layout inside and outside the cities, either by lease or by land usufruct, at a promotional price, and in accordance with regulations to be set by the Board as an exemption from the "Law of Sale and Lease of Properties of the State", which is applicable in the Region.
3. Upon receiving a proposal by the Board, the Council may transfer the ownership of plots of land that are allocated to strategic Projects, at a promotional price or free of charge, provided that the nature and importance of the Project and the public interest will be taken into consideration when transferring the ownership as an exemption from the Law of Sale and Lease of Properties of the State, which is applicable in the Region.
4. A note of caution shall be entered at the relevant Departments of Land Registry regarding the plots of land allocated to investment Projects. Such notes of caution shall be lifted only under the Board's written consent, after complete fulfillment of the Investor's obligations.
5. To ensure achievement of its purposes, the Board may possess, free of charge, freehold titles over plots of land that are already property of the State and have a burden of disposal rights, after charging off such rights by paying fair and appropriate compensation in accordance with the applicable laws, regulations and directives.
6. An Investor may buy, or lease plots of land and real properties needed to set up, expand, develop and diversify the Project in accordance with the provisions of this Law, within the surface area and time scale estimated according to the Project's objects and actual needs, without prejudice to the provisions of Paragraph (3) of this Article.
7. Plots of land needed for investment Projects under this Law shall be partitioned into surface areas estimated as per the Project's objects and actual needs, in accordance with special controls and regulations set by the Board in exemption from applicable laws and regulations.
8. Alteration of the Project's location shall be governed by the same standards and regulations as those of specifying the Project's location for the first time.

9. Competent Authorities shall liaise with the Board to provide public services such as water supply, electric power, sewage pipes, public roads and communications etc. within the Project's precinct. For this purpose, the necessary funds shall be allocated in the Budget.
10. In addition to the entitlement of a foreign Investor for the possession and lease of real properties and productive vehicles under this Law, he shall be entitled to buy or lease residential properties and non-productive vehicles needed for his Project, after obtaining the Board's approval, and in compliance with controls and regulations set by the Board for this purpose.

Chapter II: Exemptions and Obligations

Section I: Tax and Customs Exemptions

Article (5):

1. A Project shall be exempt from all non-custom taxes and duties for 10 years starting from the date of providing services by the Project, or the date of actual production.
2. Equipment and machinery that are imported for the Project shall be exempt from taxes, duties and the condition to obtain an Import Licence, provided that they cross the Region's borders within two years from the approval of their lists by the Chairman of the Board, and that they are used exclusively for the purposes of the Project, failing which the exemptions will not apply to them and the Investor will be compelled to pay tax and will be penalised with a fine which is twice as much as the amount of tax due.
3. Spare parts that are imported for the Project shall be exempt from taxes and duties, provided that their value does not exceed 15% of the price of equipment and machinery, and with the prior approval of their lists and quantities by the Chairman of the Board.
4. Equipment, machines and tools needed to expand, develop or upgrade/modernise the Project shall be exempt from taxes and duties.
5. Raw materials imported for production shall be exempt from customs duties for 5 years, provided that the types and quantities of such materials are specified by the Board, with the priority given to using the locally available raw materials which are suitable in quality and quantity for the investment Project.
6. An Investor may, under the provisions of this Law, import all his Project's needs, including the equipment and machinery. Such imports shall be exempt from all customs duties as they cross the Region's borders, provided that they are used exclusively for the Project's purposes.

Section II: Additional Exemptions

Article (6):

1. In accordance with the public interest of the Region, the Board may give additional facilities and incentives to investment Projects licensed under this Law to which either of the following features applies, and in compliance with controls and regulations set by the Board for this purpose: (i) Projects set up in under-developed areas in the Region. (ii) Joint Ventures set up by national and foreign Investors.
2. Depending on the nature of Service Projects which are set up under the provisions of this Law, and in particular Projects of hotels, hospitals, tourist resorts, universities and schools, the Board may offer additional exemptions from charges and duties on their purchases of furniture and supplies for upgrading and modernization once every 3 years, provided that these should enter into the Region and be used solely for the Project within one year from the date of approval of the purchase lists and quantities by the Chairman of the Board.

Section III: Legal Guarantees

Article (7):

1. An Investor may obtain insurance cover for his investment Project from any foreign or national insurance company that he sees fit, such that all aspects of operations that he carries out will be insured.
2. An Investor may employ local and foreign staff needed for the Project, with the priority given to recruiting local manpower in accordance with the laws and regulations applicable in the Region.
3. A foreign Investor shall be entitled to transfer the profits and interests of his capital abroad, in accordance with the provisions of this Law.
4. The Project's non-Iraqi members of staff, and their agents outside the Region, shall be entitled to transfer their dues and wages abroad in accordance with the applicable laws.
5. A foreign Investor shall be entitled to send his capital back abroad upon winding up or disposal of the Project, without prejudice to applicable laws and regulations regarding taxes and customs.
6. An Investor may transfer his investment totally or partly to another foreign Investor or to a national Investor or may assign the Project to his partner with the approval of the Board. The new Investor then replaces the previous Investor with regard to rights and obligations arising from the Project.
7. An Investor may, for his Project which is licensed under this Law, open bank accounts in national currency, in foreign currency, or in both, with banks located inside or outside the Region.

8. Without prejudice to applicable laws regarding the boards of directors of joint-stock companies, the Projects registered under this Law shall be deemed as private sector Projects, regardless of the legal form and nature of their shareholding funds.
9. An Investor may under this Law maintain confidentiality of technical and economic know-how of the Project and may uphold the investment initiatives in accordance with the provisions of laws, regulations and directives applicable in the Region. Any person will be punished by law if he discloses any information in his possession by virtue of his post, or information related with the investment initiative and with technical, economic or financial aspects of the Project.

Section IV: Investor's Obligations

Article (8): An Investor shall comply with the following:

1. To specify the area of his investment regarding the Projects implemented by him, and to reveal his financial statements/balance sheets and the contracts that he implemented.
2. To inform the Board about the completion of the Project, and when it starts in providing services or in actual production.
3. To provide the facilities needed by the Board's personnel enabling them to collect and acquire the necessary information about various aspects of the Project, for the purposes of the Board.
4. To keep special records of the Project's imported materials which are exempt from customs duties under the provisions of this Law.
5. To safeguard the environment, maintain public health and safety, and comply with standardisation and quality control systems, in accordance with international standards.
6. To offer training and qualifications to the Project's local members of staff.

Section V: Legal Procedures upon Investor's Contravention

Article (9):

1. Upon the Investor's contravention of the provisions of this Law, or contravention of any clause in the contract between the Investor and the Competent Authorities, the Board shall send a notice to the contravener requesting immediate halt of the activity causing the contravention and giving him an appropriate period of time, determined by the Board and commensurate with the nature of the contravention, to remove the contravention and its effects.
2. If the Investor carries on without removing the contravention and its effects as per the provisions of paragraph (1) above, the plot of land shall be recovered from him, and the Board shall take possession of the installations (if any) built on it by the Investor in due demolish value in accordance with the law. The new Investor, to whom the plot of land will be allocated to complete the Project under this Law, will be responsible for paying the demolish value, and the contravener shall be responsible for any damage arising from his failure in carrying out his obligations.

3. If the Investor grants, without the Board's approval, a full or partial sublease of the plot of land allocated for his Project, or if the Investor, without the Board's approval, exploits the plot of land for purposes other than those for which it was allocated, the Board shall recover from him the plot of land or the part thereof subleased or exploited for the improper purposes, and the Investor shall pay twice the amount for the period of the land sublease or its exploitation for improper purposes. This amount shall be collected in accordance with the Law of Government Debt Collection applicable in the Region. In the event of recovery of the whole plot of land, the contravening Investor will be treated in accordance with the provisions of paragraph (2) above about the installations built on it at the time of recovery.

Chapter III: Investment Hierarchy

Section I: Investment Board, its Structure and Tasks

Article (10):

1. A board shall be set up under the name of "Investment Board of Kurdistan Region". It shall have a corporate status and enjoy financial and administrative independence. It can take all the legal procedures necessary for the purposes of carrying out the provisions of this Law.
2. The Board shall have a Chairman who has the rank of a Minister. He shall enjoy the rights and powers of a Minister. He shall be responsible for running the Board's operations and supervising and controlling its activities and everything related to the Board's tasks and affairs. The following departments shall be associated with him: (i) Department of Research and Information (ii) Department of Promotion, Assessment and Licensing of Projects (iii) Department of Legal Administrative and Financial Affairs (iv) Department of Industrial Cities and Zones
3. The Board shall be located in Erbil, the Capital of the Region. It may open branches in the governorates of Kurdistan Region such that each branch will be run by an employee who has the rank of a Director General.
4. The Board may set up, merge or cancel Divisions and Sub-divisions whenever necessary.
5. The structure of the Board's Departments and Branches, and their tasks and powers, shall be specified in a bylaw set by the Board and endorsed by the Council.
6. The Board shall set up the suitable environment for investments so as to achieve economic development of the Region. The Board shall lay down the investment strategies, plans and policies and shall present them to the Council for approval. Moreover, the Board shall coordinate activities of its Branches in the Region's governorates.

Article (11): The Board's Chairman and any of its Directors General should satisfy the following:

1. He should have at least a university degree related to his post.
2. He should have at least a 7-year experience of work in his field of specialism.

Article (12): For the purposes of this Law, the resolutions passed by the Council regarding the investment Projects shall be binding to all relevant Ministries, Agencies and Departments in the Region.

Article (13): The Chairman of the Board may make contracts with natural or artificial persons, inside or outside the Region, to perform the tasks and duties assigned to them in order to fulfill the purposes of the Board. Their rights and obligations shall be specified by the Chairman of the Board.

Section II: Supreme Council for Investment

Article (14):

1. The Supreme Council for Investment in the Region shall consist of a President who is the Region's Prime Minister, a Vice President who is the Region's Deputy Prime Minister, and the other Council's members who are the Minister for Finance and the Economy, Minister for Trade, Minister for Municipalities, Minister for Planning, Minister for Agriculture, Minister for Industry and the Chairman of the Investment Board.
2. (i) The President of the Council may call any other Minister to join in the meetings of the Council regarding any Project which is related to his Ministry. (ii) The President of the Council may call representatives of the private sector involved in the Project. (iii) The Council shall set its own bylaw specifying how it holds its meetings and how it passes its resolutions.
3. The Council shall exercise the following powers: (i) Setting up the investment policies and strategies proposed by the Board within the framework of the general policy of the Region. (ii) Approval of the Board's plans and programmes of activity within the framework of the general plan for the Region. (iii) Discussion of the regular reports submitted by the Chairman of the Board regarding the Board's progress and matters related to the investment circumstances in the Region, and taking the necessary measures on that regard. (iv) Discussion of the Board's financial position (Balance Sheet), and approval of its annual draft budget. (v) Approval of the contract of loans and credit facilities given to the Board with the guarantee of the Government, or from banks or special finance institutions in accordance with the set rules and regulations, provided that their purposes are solely to finance the Board's activities within its scope of work. (vi) Setting up a system of monitoring, following up and assessing the performance of foreign investments, in order to identify and overcome any obstacles or hurdles. (vii) Approval of the bylaw of the Board.

Section III: Budget of the Board

Article (15): The Board shall have a budget included in the general budget of the Government of the Region.

Chapter IV: Licensing and Arbitration

Section I: Procedures of Project Licensing

Article (16):

1. In order to benefit from the exemptions and privileges mentioned in this Law, an Investor should obtain a Licence issued by the Board for setting up the Project.
2. The Board shall give the Licence for setting up the Project pursuant to an application submitted by the Investor in accordance with the conditions set by the Board. The Board will have to decide on the application within 30 days from the date of fulfillment of the technical, legal and economic conditions and requirements, in accordance with the provisions of this Law, and without prejudice to the standards and controls set by the Board.
3. The Board shall consult Competent Authorities on the advantages of issuing the Licence, and such authorities will have to give their viewpoint for the acceptance, rejection or amendment request, within thirty days from the date of the Board's referral of the application to them. Failure to reply shall be considered as an acceptance, and in the event of rejection, the decision will have to be justified.
4. When an application is rejected, the applicant may raise an objection to the President of the Council within 15 days from the date of notification of the rejection decision. The President of the Council will have to decide on the objection within 30 days, and his decision on this matter shall be conclusive.

Section II: Arbitration

Article (17): Investment disputes shall be settled in accordance with the contract concluded between both parties, and if there is no clause in the contract on this regard, the disputes shall be settled amicably between both parties. If they fail to reach an amicable settlement, they may refer the matter to arbitration whose regulations are stated in the laws applicable in the Region, or in accordance with the rules of dispute settlement mentioned in any of the mutual or international conventions of which Iraq is a member.

Section III: Final Provisions

Article (18):

1. The Prime Minister's Decree (Sulaymaniyah Administration) no. 89 of 2004 regarding the promotion of investment in Kurdistan Region is hereby nullified. The Investment Promotion Board and its structure under Article 16 of the aforementioned Decree shall be dissolved, and its rights, obligations, and all its movable and immovable properties shall revert to the Investment Board formed under the provisions of this Law.

2. All investment Projects licensed by the Investment Promotion Board formed under the nullified Decree mentioned in paragraph (1) above, and the investment projects licensed by the Erbil Administration in accordance with applicable laws, shall be considered as legal investment Projects, and shall continue to enjoy the advantages and incentives granted to them.
3. All other Projects that are being studied and assessed, and on which no final decision has been made by the dissolved Board, shall be referred as investment Projects to the Investment Board formed under the provisions of this Law, and the Competent Authorities within the Board shall carry on with the procedures taken by the dissolved Board.

Article (19): An Investor shall not be allowed to own plots of land that contain oil, gas, or any expensive or heavy mineral resources.

Article (20): An Investor who implements joint-stock investment Projects shall offer the necessary security to protect the funds of the shareholders. The Board shall take the insurance and banking measures necessary to guarantee their rights.

Article (21): The Board's accounts shall be subject to auditing by the Board of Supreme Audit.

Article (22): The cases for which there are no provisions in this Law shall be governed by the general rules mentioned in other relevant laws, provided that their provisions do not contradict the provisions of this law. If there is any contradiction, the provisions of this Law shall apply.

Article (23): The President of the Council shall issue the necessary instructions to facilitate the implementation of this Law.

Article (24): The Council of Ministers and the Competent Authorities shall implement the provisions of this Law.

Article (25): This Law shall take effect as of the date of its issuance, and it will be published in the official gazette "Kurdistan Gazette."

(Signed)
Masoud Barzani
President of Kurdistan Region - Iraq
Issued in Erbil, July 2006

Reasons for Legislation

This Law has been issued in order to create a climate for promoting investment in the Iraqi Kurdistan Region, to remove any legal obstacles, to allow the investment of national and foreign capitals jointly or separately in investment projects in a manner that contributes effectively to the economic development process, to offer promotional incentives, facilities and tax exemptions to invested capitals, and to establish an investment Board involved in organizing various aspects of investment activities in the Region.

Appendix 8

Combined Coding Table for Document and Interview Data Analysis

Category	Code	Definition	Inclusion Criteria	Exclusion Criteria	Keywords/ Indicators	Example from Document	Example from Interview Response (Illustrative)
Beneficiaries	Beneficiaries- Citizens-Kurdistan	Inhabitants and citizens of the Kurdistan Region of Iraq as intended recipients.	Text explicitly mentioning "inhabitants" or "citizens" of the Kurdistan Region of Iraq as direct beneficiaries of housing policies or projects.	Mentions of beneficiaries who are not inhabitants or citizens of the Kurdistan Region of Iraq.	"Inhabitants," "citizens," "Kurdistan region of Iraq," "residents," "nationals"	"The beneficiaries from this law are the inhabitants and citizens of the Kurdistan region of Iraq..."	Interviewee stating, "Our primary focus is on housing for the people of Kurdistan."
Beneficiaries	Beneficiaries-Low-Income	Individuals or families categorized as having an annual income below a defined threshold, as specified in policy documents or by interviewees.	Text explicitly using terms like "low income," "poor," or specifying income levels that qualify as low income according to KRG standards.	References to beneficiaries without mentioning their income status or specifying income levels above the recognized low-income threshold.	"low income," "yearly bases," "affordable housing," "social housing," "limited income"	"The beneficiaries must also have a low income on a yearly bases..."	Interviewee mentioning, "These housing units are specifically for families who cannot afford market prices."
Eligibility	Eligibility-Housing-Ownership	Condition requiring applicants or beneficiaries not to possess ownership of a house or apartment at the time of application or benefit.	Statements indicating that applicants "must not own," "do not possess," or similar phrasing regarding real estate property (houses, flats, apartments).	Applicants who are explicitly stated to be homeowners or already possess a residential property.	"not own," "real estate property," "houses," "flats," "apartments," "no property"	"The applicant must not own any real estate property such as houses and/or flats."	Interviewee explaining, "One of the main criteria is that the family doesn't currently own a home."
Eligibility	Eligibility-Previous-Benefit	Requirement stating that applicants or beneficiaries should not have previously received benefits from social housing projects or similar government housing schemes.	Text stating applicants "must not have benefited," "have not previously received," or similar phrasing regarding prior involvement in social housing initiatives.	Individuals or families who are identified as having already benefited from previous social housing projects or government housing aid.	"not benefited," "social housing projects," "previous assistance," "prior allocation"	"The applicant must not have benefited from any previous social housing projects..."	Interviewee mentioning, "We prioritise those who have never received housing support from the government before."

Eligibility	Eligibility-Financial-Aid	Condition that applicants or beneficiaries should not be recipients of other forms of direct financial aid from the KRG for real estate purposes.	Statements indicating applicants should "not be a beneficiary," "not receiving financial assistance," or similar terms related to financial aid for housing outside this specific programme.	Individuals or families explicitly identified as recipients of other KRG financial aid designated for real estate or housing.	"not a beneficiary," "financial aid," "real estate purposes," "housing grants," "other assistance"	"The applicant must not be a beneficiary regarding any financial aid for real estate purposes from the Kurdistan Regional Government."	Interviewee stating, "They shouldn't be getting financial support for housing from any other KRG programme."
Project Characteristics	Project-Characteristics-Land-Allocation	Processes and responsibilities involved in the designation and allocation of land for affordable housing or investment projects.	Text discussing the "allocation of land," "leasing of plots," mentioning the "Board," "ministries," or specific procedures for land designation for housing development.	General discussions about land ownership, land use regulations without direct mention of specific allocation processes for affordable housing projects.	"allocated plot of land," "lease," "land usufruct," "promotional price," "Board," "ministries," "investment projects," "zoning"	"The Board shall liaise with the ministries and departments involved in determining the locations of investment Projects..."	Interviewee explaining, "The municipality works with the Investment Board to allocate suitable land."
Financial Aspects	Financial-Aspects-Tax-Exemptions	Policies outlining exemptions from various taxes and duties offered to investors or developers involved in affordable housing projects.	Text explicitly using terms like "exempt from taxes," "exempt from duties," and specifying the duration or conditions of these exemptions for investment projects in housing.	General statements about taxes and duties without reference to specific exemptions for housing or investment.	"exempt from taxes," "exempt from duties," "non-custom taxes," "customs duties," "tax breaks," "incentives"		

Appendix 9

Interviewee List (Anonymised)

#	Code	Professional Title	Category
1	INT-01	Housing Official	Government Official
2	INT-02	Public Services Official	Government Official
3	INT-03	Academic	Independent Expert
4	INT-04	Policy Advisor	Independent Expert
5	INT-05	Public Services Official	Government Official
6	INT-06	Housing Official	Government Official
7	INT-07	Housing Official	Government Official
8	INT-08	Housing Official	Government Official
9	INT-09	Political Representative	Political Figure
10	INT-10	Housing Official	Government Official
11	INT-11	Housing Officials (joint interview)	Government Official
12	INT-12	Municipal Official	Government Official
13	INT-13	Planning Official	Government Official
14	INT-14	Municipal Official	Government Official
15	INT-15	Construction Official	Government Official
16	INT-16	Planning Official	Government Official
17	INT-17	Economist	Independent Expert
18	INT-18	Investment Official	Government Official
19	INT-19	Investment Official	Government Official
20	INT-20	Policy Advisor	Political Figure
21	INT-21	Academic	Independent Expert
22	INT-22	Public Administration Official	Government Official
23	INT-23	Political Representative	Political Figure
24	INT-24	Public Administration Official	Government Official
25	INT-25	Investment Official	Government Official
26	INT-26	Investment Official	Government Official

#	Code	Professional Title	Category
27	INT-27	Investment Official	Government Official
28	INT-28	Public Administration Official	Government Official
29	INT-29	Economic Official	Government Official
30	INT-30	Public Administration Official	Government Official

Appendix 10

Semi-Structured Interview Transcripts with Key Housing Stakeholders in the Kurdistan Region of Iraq

Introduction

This appendix presents transcripts from interviews conducted with 30 key informants involved in social and affordable housing policy and implementation in the KRI. The interviews were carried out between August and October 2022 as part of the research on distributive justice in social/affordable housing provision in the KRI.

The interviewees represent diverse perspectives, including government officials from different ministries, former and current housing directors, politicians, academic experts, and investment authorities. Their various positions and experiences provide valuable insights into the development, implementation, and challenges of housing policies in the region.

It should be noted that these transcripts represent the opinions and perspectives of the individuals interviewed and may not capture all nuances of the complex housing situation in Kurdistan. Some interviewees provided more comprehensive answers than others, and certain questions received more detailed responses based on the interviewee's expertise and willingness to elaborate. Additionally, not all viewpoints on housing policies in the KRI may be represented in this sample.

In some cases, respondents chose not to answer certain questions or indicated they lacked sufficient knowledge to provide an informed response. The transcripts are presented as faithfully as possible to the original interviews, with minimal editing for clarity.

The questions were designed to explore various dimensions of housing policy, including definitions, origins, goals, implementation challenges, political influences, regional disparities, and recommendations for future approaches. Together, these interviews provide a rich source of data for understanding the historical development and current state of social and affordable housing initiatives in the Kurdistan Region of Iraq.

Interview 1 (INT-01)

Housing Official

Government Official

Date: 28 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?

The definition was set by Law No. 7 in 2008 and Law No. 16 as amended in 2011. According to this law, each party's responsibilities have been specified.

Q2. Was the definition reflective of the essence of the housing problem for those in need?

This law was good. Knowing that a committee within the ministry has been constituted to amend this law.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?

The idea came from the Tenants Association.

Q4. What were the primary goals of building social housing? Please provide up to four goals.

1. Supporting low-income people
2. Controlling house prices
3. Controlling construction quality by setting design specifications
4. Controlling the spaces

Q5. Are these goals and objectives met?

Partially achieved.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?

The addressing is constant. The issue was addressed by each cabinet.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?

To 80% it has successfully responded.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?

No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?

Not existed.

Q10. What criteria were used to select the location (city) for these projects?

No response provided.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
Not able to explain this topic adequately.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Bachelor’s Degree

Interview 2 (INT-02)
Public Services Official
Government Official
Date: *18 September 2022*

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
Housing for a married person who lives in rented housing and does not own land or a house. Through the Housing Fund, the KRG subsidized this sort of housing.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
This term has been used because there were no other terms to be used in this context. Thus, it was reflective to some extent.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Mr. Kamaran, Minister of Construction and Housing from 2010-2012, developed the idea of housing for low-income people.

Q4. What were the primary goals of building social housing?
Rent reduction.

Q5. Are these goals and objectives met?
No response provided.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Each government had a different financial capacity. As a result, we couldn't say, and it will be difficult to claim one was better than the other.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No response provided.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - Because provincial authorities are more familiar with their province's internal issues and how to address the housing problem.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I don't have information about that.

Q10. What criteria were used to select the location (city) for these projects?
No response provided.

Q11. The KRG's decision to construct social housing was based on which of the following?
The KRG had two options for addressing this issue: Law 7 for MoCH in 2008 and Law 4 for investments in 2004. The KRG discussed forming a housing board, but no action was taken. If constituted, one of this board's responsibilities was to define a comprehensive housing policy. However, this board has not yet been established.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil. Because Erbil administrators could see the prime minister and key decision-makers in the KRG, and because of their hard work, they were more active than the other provinces.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
Decentralized for investment.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
Personal and informal relationships were contributing to the increase in the conservative share. The governors of Duhok [Farhad Atroshi and Tamar Ramadhan] did not travel to Erbil to meet with KRG officials to discuss matters about their province. This is why Duhok did not get its fair share.

Educational Level: Bachelor's Degree.

Interview 3 (INT-03)
Academic, Housing Specialist
Independent Expert
Date: September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition existed during Saddam Hussein's reign (1979-2003). It was through the construction of buildings that were rented to state employees. Because low-income in Iraq were classified as state employees in 1958.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
Their definition included non-recipients of government land and real estate advances.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Since the royal era [in Iraq], plots of land have been distributed to state employees and continued until 2011. The Kurdistan Council of Ministers decided to stop giving out plots of land. This led to plans to build apartments for people with low incomes.

Q4. What were the primary goals of building social housing?

1. Pleasing people
2. Trying to end the rent problem
3. Addressing the housing problem without an integrated plan

Q5. Are these goals and objectives met?
Not achieved - because the plan is not integrated and unsustainable, biased and ill-considered decisions, non-involvement of stakeholders.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - Previous governments were better due to the availability of funds.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - It did not adequately address the issue since the plans were inadequate and not based on field surveys.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
There must be coordination between provincial and regional governments.

Q9. Is there a political party whose philosophy includes housing for low-income people?
All in public are addressing the issue, but behind closed doors, no. Until 2015, there were electoral promises without implementation.

Q10. What criteria were used to select the location (city) for these projects?
Political considerations.

Q11. The KRG's decision to construct social housing was based on which of the following?
The laws are vague and unclear and have many shortcomings. They can't come up with a policy for housing because they can't follow it for political reasons and corruption.

Q12. Was the political intervention affect the decisions to build these projects?
Effected.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil Erbil is a commercial and business center. And it has a greater connection to the outside world.

Q14. Do you believe each city has received what it deserves?
No.

Q15. Were the decisions made at that time to build these projects?
There was no central plan, simply the routine management of day-to-day affairs.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
The projects failed because they were located in remote locations on the edges of cities.

Q23. Do you favor more government involvement in social housing construction?
I am with a larger international intervention for advice, guidance and management.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Ph.D. in Architecture – Housing

Interview 4 (INT-04)

Governance and Planning Advisor

Independent Expert

Date: October 2022

Q1. How is social and affordable housing defined in the Kurdistan Region of Iraq?
The emergence of vulnerable, poor and low-income families who could not afford to buy or sometimes even rent a housing unit which commensurate with their basic needs. Thus, government and non-governmental organisations started to think about the best approach to help these people to gain (own or rent) their own housing units which suit their basic needs.

The KRG looked at the affordable housing problem by adopting different ways to help people in need and their level of involvement. From the role of 'Provider' who provide these low-income families with land, basic services, parts or even full housing units. Or playing the role of 'Enabler' who enables the low-income to have an appropriate housing unit through the market such as providing construction loans.

In Iraq the philosophy of housing delivery for the low-income is based on act 3 of the Iraqi constitution (4), "the government is responsible for providing acceptable housing with basic services for all Iraqi people especially women and children".

Q2. Was the definition reflective of the essence of the housing problem for those in need?
Defined.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Population growth, overcrowding, the existence of slum housing and issues of IDPs all contributed to poor housing conditions and a growing housing demand in Iraqi Kurdistan. More than two-thirds (71%) live in urban areas. 13% of houses in urban KRI have more than ten occupants and 37% have three or more people per room. According to UNHABITAT's definition, 57% of the urban population currently lives in slum-like conditions. Services such as water supply, sanitation and waste management and power supply, are unable to match growing demand.

Q4. What were the primary goals of building social housing?
1. Huge numbers of rural-urban migrants to migrate to Iraqi Kurdistan major cities back then such as Erbil, Suliemanya and Duhok. The government was unable to stop this migration especially due to the political conflict across the Iranian, Turkish border and also the border with the Iraqi Government. The increasing numbers of migrants had a very dangerous impact on most KRG cities by increasing the demand on basic needs such as education, health, jobs... and housing especially the affordable housing.

2. The continuous neglect of housing problem by the Iraqi government during the period (1974-1991) which resulted in the lack of finance allocated for housing and other development programmes from the national level to the Kurdistan region, in combination with the bad impacts on KRI's people and infrastructures resulted from the Iraqi-Iranian war 1980-1988 and the Iraqi invasion of Kuwait in 1990-1991 and the crisis that followed. All of these reasons created the need to focus on providing affordable housing on the different levels (low, mid income).
3. After 1991 and due to the security issues with Iraq and the political conflict, the presence of international organisation concerned with the humanitarian condition of the people of the KRI, the KRG facilitated development programmes and allowed and provided incentives and support to national and international NGOs to work in the region on housing sector.

Q5. Are these goals and objectives met?
Partially achieved - Considering the massive rate of destruction of KRG's rural and urban communities due to past internal conflicts and war, the amount of help and finances needed was huge. Limited funding opportunities and the end of humanitarian programmes for KRG after 2003 resulted in ending the social and affordable housing program without covering all needs. The region continues to be faced with security and economic challenges till now, resulting in an increase of the vulnerable people who are in need to social/public and affordable housing.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - The political, economic and security conditions changed during different KRG cabinets, which resulted in different handling of the housing sector needs. Because of the differences regarding housing problems nature and governmental financial capacity, it is possible to say that the new view of the KRG government regarding housing provision is to mainly act as Enabler/Controller, while acting as a Provider/Investor to some extent especially when dealing with the affordable housing. These differences in governmental views have it impacts on the mechanisms used to solve housing problems.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - The differences in the governmental philosophies and views on one hand, and the different nature of housing problems in the KRG on the other hand, meant there are a number of differences in the mechanisms used by government to help addressing the housing problems for the low-income. The main mechanisms regarding housing support programmes for the low-income were:

A- Housing Programmes: Housing programmes was one of the common ways to provide support for the low-income. It generally means that the government will provide full housing units for the low income either at no cost or via subsidized payments, price discounts...etc. with the government as the main and the only investor or by allowing the private sector to invest in this field too by providing an appropriate legal system to attract investments to this field.

In KRG, due to the new set of laws which gave more flexibility to local authorities to sign investments or start projects in the housing sector, it is possible to see a variety of housing programmes for the low-income.

One of the important housing programmes in Iraq is through local authorities. These programmes provide subsidized housing, housing discounts or housing units at cost price for the low-income or even for free. This type of affordable housing provision is controlled by a special system called 'Provincial Development system'. In this system the ministry of planning will be responsible for deciding the amount of finance for each of the 18 governorates or local authority regarding housing provision and other services based on two factors; 40% for province deprivation level and 60% for the relative importance of the population in the province. After deciding the size and type of Housing sector improvements by the local authority, they might then either sign a contract directly with some investors or housing companies, or through the ministry of housing to provide affordable housing and put the eligibility rules/conditions.

There are also housing programmes for the low-income via the Kurdistan regional government which are quite similar to the one via local authorities, but it is under the control of the regional government directly or through one of the government's ministries. In the latter case it tends to be allocated for this ministry's employees only.

B- Land Provision: Another mechanism of housing support system for the low-income is land provision. Land provision generally means providing the low-income with land at nominal prices to build their own housing unit. This system is normally associated with service delivery and subsidized loan system. This system is widely used in Iraq and KRI especially for government employees. Most of ministries and other governmental organisation provided land at nominal prices for their employees especially the low-income. This system is also available through other non-governmental organisation such as Iraqi engineers' guild...etc. for their members but it normally has special requirements for applicants. Although this system is also available through local authorities in KRI for non-government employees, it is rare that it could not be considered as another way of land provision.

Although land provision does not allow the recipients to use the land provided for other purposes, it does not really require them to build their housing unit on this land. Therefore, it is possible to observe here that most recipients sell their land once the finish the registration procedure and thus the land end up in the market to be sold at market price. Therefor it crucial to put some legal restrictions and provide financial support to encourage the recipients to build their housing units on the new land rather than leave it untapped or sell it in the market.

C- Housing Loans: The third mechanism is loans which can be either loans specifically given for housing purposes or general but can be used for housing purposes. There are different channels which provide loans for the low-income. This method is extremely beneficial when combined with land and services provision system. And it is also very useful way for individuals who do not have their own housing unit but have the land and the will to build their own house.

In Iraq, housing loans are available for the public through the Iraqi Housing Bank which provided loans of up to about 25-40m Iraqi Dinar depending on if its rural or urban. The only collateral needed for this loan is the land which will be used for building the new house or apartment building. The payment could be divided up to 15 years with an interest rate of 8% per annum. Another type of housing loans is through governmental organisations which normally made for their employees and equal to about 100 times their monthly salary with lower interest of about 4% per annum. The third type of housing loans is through co-operatives and non-governmental organisations such as Iraqi Engineers Guild...etc. however these loans normally have special conditions such as being a member of the guild for a certain number of years...etc.

It is possible observe that housing loans in Iraq is still at high level of interest and sometime pretty small compared to the actual prices of housing units especially for non-government employees. This has major impact on housing loans system efficiency in reducing housing demand and helps the low-income to gain their own housing unit. In my opinion, governments should facilitate loan procedures and try to decrease interest rates on housing loans, and at the same time provide an efficient system to encourage construction companies to decrease their costs by providing tax reliefs...etc. in order to encourage low-income families to build their own houses and thus decrease the housing crisis impacts.

D- Other mechanisms: There are also a number of other mechanisms to provide housing support for the low-income such as rental housing which is generally available for government employees such as Universities rental housing.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Other - It needs to be addressed at all levels.

Q9. Is there a political party whose philosophy includes housing for low-income people?
PDK - 4 PUK - 4 Gorran - 3 Yakgtro - 3 Others - 3

Q10. What criteria were used to select the location (city) for these projects?
Population density Demand

Q11. The KRG's decision to construct social housing was based on which of the following?
Housing Policies - Yes Strategies - Yes

Q12. Was the political intervention affect the decisions to build these projects?
Effected.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No.

Q14. Do you believe each city has received what it deserves?
No.

Q15. Were the decisions made at that time to build these projects?
Both.

Q16. What role did the local administrations [governorate] play?
Assessments and selecting locations Planning and designing Constructing

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - Governorate representatives in the Kurdistan parliament played a role.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Political preferences The local governments' inefficiency and sluggishness

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
Neutral.

Q22. What is your evaluation of the whole process?
Neutral.

Q23. Do you favor more government involvement in social housing construction?
Agree.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Ph.D. in the Spatial Planning -TU-Dortmund

Interview 5 (INT-05)

Project Management Official
Date: 23 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
There was no clear definition. Incorrect was a hurried decision to define eligible people.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No response provided.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
In 2006, when the investment law went into effect, the government had no authority over contractors in this regard. There has been considerable housing speculation. For this reason, the government intervened to construct housing units for low-income people.

Q4. What were the primary goals of building social housing?
1. Addressing the housing issue
2. Rent reduction
3. For political reasons

Q5. Are these goals and objectives met?
The Housing Fund was useful. However, because the MOCH projects were not completed, I cannot say that they would achieve the goals.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
The issue received good attention until 2014, but the financial crisis was the key barrier.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
The government's intentions were good, but the big barrier was the financial crisis.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
It would be better if KRG could cooperate with Baghdad.

Q9. Is there a political party whose philosophy includes housing for low-income people?
KDP is more linked to housing is more than other parties.

Q10. What criteria were used to select the location (city) for these projects?
No response provided.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?

Effected - Each party was attempting to do something for their respective region.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Duhok Dohuk governorate was assisting poor families in constructing houses in villages and the countryside. As well as the poor and martyrs' families in the centres of the cities, and this was done with funds for regional development and petrodollars.

Q14. Do you believe each city has received what it deserves?
No - Dohuk has been ignored to some degree due to electoral politics. Before 2004, it became evident, however after to 2004, this matter less. Because the governor [Tamar Ramadhan] was active and was fighting for that.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - It was existed but I do not how.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
I don't know.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Difficulties in communication [accents: Sornai and Bahdini] - we cannot fight for our share Bureaucracy inside KRG - Municipality

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
We are not an institutionalized state. Thus, the allocations were based on personal judgments.

Q22. What is your evaluation of the whole process?
In the phase 1 and 2 it was good.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?

- It was a rash and incorrect decision with regard to MOCH projects.
- Dohuk's allocations were given to other regions indirectly. Because Duhok was a popular PDK base.
- Since we are not an institutionalized state. If you fight you will get your share if not you cannot.
- The personal disputes between the official here and in Erbil were the main barrier.
- The Investment law should be revised and amended based on study.

Educational Level: Bachelor’s degree

Interview 6 (INT-06)

Director of Housing Sulaymaniyah

Government Official
Date: 6 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition was set by Law No. 7 in 2008 and Law No. 16 as amended in 2011. According to this law, each party's responsibilities have been specified.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
It was great. However, there is one issue, and that is the location, which is remote. There are none of the amenities available there, like schools and hospitals.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
The KRG wanted to help people who are low-income.

Q4. What were the primary goals of building social housing?

1. Increasing national identity
2. Reduce rental rates
3. Providing people with housing

Q5. Are these goals and objectives met?
Partially achieved - The goals have not been fully achieved because basic services are still not available, such as streets, hospitals, schools, and other basic services. Although many projects have been completed.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - When Mr. Kamaran was minister, we felt that the cabinet paid greater attention to this issue, due to the availability of funds.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - Due to its remote location, it was not adequately addressed.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Regional (KRI) - It is better to be at the level of the KRI to be more controlled and to achieve greater justice. Because if it is at the governorate level, the share of a governorate will be greater than the others.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I don't see one of them having such a philosophy. In the election period, all parties are talking about housing in general. However, none of the parties, as far as I can tell, have explicitly stated that they will address the issue of rental housing.

Q10. What criteria were used to select the location (city) for these projects?
I think the number of tenants there was more. For this, a larger number was built in this province. That is why we have made a larger request to the Ministry than Erbil and Dohuk, and it is conceivable that this is the reason.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No - Duhok has not received less than other provinces.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
Our role was supervision. If we had been in charge, we would not have chosen such remote locations. The General-Directorate of municipalities was tremendously at fault.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - Yes, we were eager to expedite the sending of the letters to the ministry, so we obtained more.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - 100%

Q19. Have the governorate representatives' advocacy efforts played a role?
No - I don't think so.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
I don't know.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until the Financial crisis in 2014.

Q22. What is your evaluation of the whole process?
However, the remote location was not good. More study is necessary. The size of the apartments should be varied rather than uniform based on the size of the families.

Q23. Do you favor more government involvement in social housing construction?
Government should intervene more.

Q24. Do you have any final thoughts on the whole process?

- There were a large number of people living in the rental. The idea and calls came from the rental association. The KRG wanted to help those people. I think in Sulaymaniyah it was a bit earlier. But I don't know why it has started here for what reasons. To be honest those who have benefited from these housing units were eligible. Just 9 families were ineligible, but then were canceled.
- The ownership of rent is IQD 170,000. These apartments are located in remote areas far from the city centers in the district and sub-districts. In contrast, renting in the heart of the city centre costs IQD 100,000, so people do not go to live in these apartments.
- In Kanaka, we have built apartments for USD25,000 and they are 84 m.
- An attempt is needed to standardize building costs. Now, the rent in Sulaymaniyah is now 103,000, but it is 170,000 in Chwar Qurana due to the cost of building differences. The cost was higher in the Chwar Qurna area, and the payment period is the same [standardized by the ministry]. Rents were higher in the districts and sub-districts than in the city centers.

Educational Level: Bachelor Degree

Interview 7 (INT-07)

Construction and Housing Official
Date: 06 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The family who has not previously been able to afford housing and the family who is currently renting. This person should be married and has a family. This was stated in Law No. 7 in 2008 and Law No. 16 as amended in 2011.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
It was well-defined.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
There was Law No. 7, and the BOI started constructing housing units. In addition, the investor is not responsible for constructing housing units for low-income families. Per my projections, about 30% of the population is in need of low-income housing. Those who were not able to afford housing units.

Q4. What were the primary goals of building social housing?

1. It was duty of the government to manage all people issues
2. Solve the problem of housing for the low-income people
3. Reduce the burden of renting
4. Strengthening sense of national identity

Q5. Are these goals and objectives met?

I don't know the results because we have not done any survey to know that in reference to the strengthening sense of national identity.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
I cannot make judgments or comparisons because MoCH under my administration had a substantial amount of funds, whereas KRI's projects were halted due to the financial crisis.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
I cannot answer because the conditions are different.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
If the housing fund is reactivated, we will be able to effectively address the issue.

Q9. Is there a political party whose philosophy includes housing for low-income people?
During the time we performed this project, all parties supported us. But in regard I can not tell anything.

Q10. What criteria were used to select the location (city) for these projects?
However, there was agreement between PDK and PUK (57 and 43 percent), therefore the entire population breakdown should not exceed that percentage.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected - During that time there was no political intervention.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided. Where: Duhok's topography made it difficult to allocate land, which is why Duhok's procedures lagged behind those of other governorates.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - They were having a coordination role.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Others (specify) the limitation of the budget

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until 2014.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?

The government should be more involved because it is the duty of the government, not the investors.

Q24. Do you have any final thoughts on the whole process?
The experience cannot be purchased, but it does require time. Prior to now, experience was not the foundation of the work.

Educational Level: Bachelor’s degree

Interview 8 (INT-08)

Housing Official
Government Official
Date: 25 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
We do not yet know the definition of "low-income people." The Ministry of Planning has been contacted regarding this matter, but we have not yet received a response.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
There is no definition.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
The housing crisis had begun and was affecting low-income people.

Q4. What were the primary goals of building social housing?
Providing low-income with housing.

Q5. Are these goals and objectives met?
Not achieved - These projects failed due to the difficult financial circumstances of the district and subdistrict residents. They had to pay 175,000 IQDs in ownership rent, whereas the rent in the heart of these districts and subdistricts was approximately 100,000 IQDs.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - All KRG cabinets were concerned about the problem, but the financial crisis has had a significant impact on the issue.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - However, the financial crisis posed as a barrier.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I cannot say anything about it. The KRG was more concerned with roads than with housing. Thus, allocations were allocated to roads.

Q10. What criteria were used to select the location (city) for these projects?
No criteria - it has been done indiscriminate.

Q11. The KRG's decision to construct social housing was based on which of the following?
Due to the election and the lack of funds for feasibility studies, the distribution was indiscriminate.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Sulaymaniyah This issue appears to receive more attention in Sulaymaniyah. The Housing Corporation was highly influential.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - The governorate plays a significant role. Since Sulaymaniyah has a longer history with this issue due to the establishment of the Corporation of the Housing, it received more focus.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - Of course, each person pay attention to his province.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until 2014, when the financial crisis has begun.

Q22. What is your evaluation of the whole process?
These projects were constructed without planning. The designs were poor. The absence of elevators in four-story structures. Poor contractors were hired.

Q23. Do you favor more government involvement in social housing construction?
We require the reactivation of the Housing Fund, and consequently increased government intervention.

Q24. Do you have any final thoughts on the whole process?
- The contractors played a big influence in the failure of these projects.
- The powerful people get contracts from the ministry and then sell these contracts to other contractors, no matter what their resumes look like.

Educational Level: Bachelor’s Degree

Interview 9 (INT-09)

Political Representative
Political Figure
Date: 08 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
Housing is a necessity of life on Earth. There is no country in the world that has not attempted to address or confronted its citizens with the housing issue. So, if we look at Europe or the Western world, we can see that they are highly interested in either providing or renting housing to citizens.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No answer.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
No answer.

Q4. What were the primary goals of building social housing?
1. Solve the problem of housing for the low-income people
2. Providing a safe life for citizens because of its impact on education, health and culture

Q5. Are these goals and objectives met?
Not achieved - Most of the goals were not met, though, because Kurdistan has always had problems, like a civil war, a war with ISIS, a financial crisis, and the spread of the Corona virus.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - During the crisis period [2014 and afterwards], no cabinet was able to adequately address the issue.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - Before the financial crisis, the solution was good. However, the crisis posed the greatest obstacle to the completion of these projects.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
If we can address on first by provinces then Regional and then Iraqi Federal.

Q9. Is there a political party whose philosophy includes housing for low-income people?
PUK has housing.

Q10. What criteria were used to select the location (city) for these projects?
All are played role.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - Politics affected the process, but I can see that it plays a smaller influence over time.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Sulaymaniyah used to be better. But no longer. Investors were compelled to go to Erbil due to bureaucratic and difficult issues as well as a lack of facilities. Look at Erbil; it became a second Dubai.
The reason is the political officials' interference in Sulaymaniyah's investment affairs, which resulted in the closure of 900 companies this year.

Q14. Do you believe each city has received what it deserves?
No - I have no information that PDK has made a decision to impose a blockade on Sulaymaniyah. We were exposed to a crisis. The officials here had to go to the capital, Erbil, and discuss the mechanisms for getting out of this crisis. But, in my opinion, failure is the failure of the officials here because they are unable to find solutions.

Q15. Were the decisions made at that time to build these projects?
Decentralized - The private sector was made by 95% of residential projects, indicating that decisions were taken and prioritised in a decentralized manner.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
I don't know.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
I don't know.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - The local population is dissatisfied with them because they have done nothing for them.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - The system must be updated so that it is contemporary and e-governance is implemented. And the quantity and function of banks must be increased and activated.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
50-60% of the housing issue has been resolved.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?

- Considering that the Anfal victims and martyrs' families had low incomes, housing was provided for them.
- This is a key problem that cannot be ignored and must be addressed. Since its foundation in Damascus in 1975, the Patriotic Union Party has prioritised the reconstruction of Kurdistan and addressed the housing problem. The subject of housing and its solution, as well as the construction of new modern neighborhoods, were always on our agenda at PUK conferences.
- When Dr. Barham [from PUK] was a prime minister, all related housing aids were provided to people, like: real estate advances, housing fund loans. As a left social democrat party, the PUK principle had an impact on those decisions with no doubt.
- When we arrived [1991 an onwards], all the districts and sub-districts were destroyed, and there were between 4,000 and 5,000 demolished villages. The work that has been done up until this point is not trivial.

Educational Level: No response provided.

Interview 10 (INT-10)

Engineer and Housing Expert
Government Official
Date: 28 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition is based on resolving the housing issue for the disadvantaged.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No response provided.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
The housing market was in crisis because of growing populations, not enough housing units, and high housing costs.

Q4. What were the primary goals of building social housing?
1. Solving the housing problem
2. Decreasing the prices of housing units
3.

Q5. Are these goals and objectives met?
Partially achieved - Due to the existence of the Housing Fund, investment projects have contributed roughly 30 percent to resolving the housing issue for low-income people.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - All KRG cabinets were concerned with resolving the housing issue, but the different political and economic circumstances made a difference.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - Yes, the problem was adequately addressed. However, academic expertise and a greater reliance on expertise and counseling are required in the property sector.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
Not existed.

Q10. What criteria were used to select the location (city) for these projects?
No response provided.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided. Where: The problem was in Duhok.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - The implementation of these projects was supposed to consist of two components:

1. Location of the project
2. The implementation timeframe. It had to be ended before the rise of ISIS (2014).

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until the emergence of ISIS and the beginning of the KRI's financial crisis.

Q22. What is your evaluation of the whole process?
It was successful up to 20%.

Q23. Do you favor more government involvement in social housing construction?
The private sector should be involved.
Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Bachelor’s Degree

Interview 11 (INT-11)

Housing Officials, Joint Interview
Government Official
Date: 30 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition was set by Law No. 7 in 2008 and Law No. 16 as amended in 2011.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
The clarity of the definition was 90%.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Because of the population increase and the difficult financial conditions of the people and the demand for affordable housing. In addition to what the tenants' association was asking for.

Q4. What were the primary goals of building social housing?
1. Addressing the housing issue
2. Rent reduction
3. Show the city [Erbil] in a decent appearance
4. For political reasons

Q5. Are these goals and objectives met?
Not achieved - The goals were not met because complementary services were not set up.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - The idea originated with Mr. Kamaran, the minister of construction and housing. Thus, we may refer to the 2010-2012 cabinet.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No response provided.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I don't know.

Q10. What criteria were used to select the location (city) for these projects?
The political subjects were related also.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - The idea was applied in Sulaymaniyah before Erbil and Duhok.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - The delay was caused by the municipal Directorate, which did not give the land to the Ministry of Housing and Construction. However, it did not have any trouble giving the land to investors.

Q19. Have the governorate representatives' advocacy efforts played a role?
I don't know.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Political preferences Bureaucracy inside KRG - Municipality The lag of the contactors

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
Up until 2014 [the financial crisis and the emergence of ISIS], the role of the ministry of finance was good.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Bachelor's Degree

Interview 12 (INT-12)

Municipal Official
Government Official
Date: 30 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition was set by Law No. 7 in 2008 and Law No. 16 as amended in 2011.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
Overall, the process was well-defined by the two laws mentioned.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Before that, the investment had begun, but it wasn't enough to solve the problem. The other reason is that the government has a lot of money.

Q4. What were the primary goals of building social housing?
Solve the problem of housing for low-income people.

Q5. Are these goals and objectives met?
Partially achieved - The 2014 financial crisis was the primary reason for the construction halt.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - During the crisis period [2014 and afterwards], no cabinet was able to adequately address the issue.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - Before the financial crisis, the solution was good. However, the crisis posed the greatest obstacle to the completion of these projects.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Regional (KRI) - The solution can come from Kurdistan [the regional level] but not at the provincial level.

Q9. Is there a political party whose philosophy includes housing for low-income people?
These parties [mostly PDK and PUK] have formed the government. The PDK will be accountable for the government's failures and successes. The issue of affordable housing is one of them.

Q10. What criteria were used to select the location (city) for these projects?
The political subjects were related also.

Q11. The KRG's decision to construct social housing was based on which of the following?
Between the of BOI and MOCH, the housing policy lost. The MOCH, not the BOI, must be in charge of housing policy because this is one of its key competencies.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected - In 2011 and afterward, there was no political intervention.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
Yes and No: Yes after 2011 each city has received its share fairly. No before 2011 there were unfair distributions.

Q15. Were the decisions made at that time to build these projects?
Both - The KRG determined the funding allocations, while the governorates determined the costs depending on the location of these projects in each district.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No - In Duhok, the Housing Directorate was doing what they were supposed to do.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - In Sulaymaniyah, more money was spent. Thus, a higher percentage of their projects were finished than in Duhok and Erbil.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The issue was not addressed in an institutional or objective manner.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
PPP. The private sector must tackle the process with a well-defined role of the public sector.

Q24. Do you have any final thoughts on the whole process?

- The internal disputes in Duhok have cost Duhok in its share.
- Erbil and Sulaymaniyah were receiving larger portion of money.
- I have made more than 20 meetings with the governor [Farhad Atroshi] to restart the halted projects. But we were unable to do that.
- Socialist concepts were good because they connected the state to the citizen.
- In 2006-2007, initiatives to construct housing units for low-income people emerged in Erbil and Sulaymaniyah, but not in Duhok.
- It appears that the contracting companies in Erbil and Sulaymaniyah were superior than those in Duhok.

Educational Level: Bachelor's Degree

Interview 13 (INT-13)
Public Administration Official
Government Official
Date: 12 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The Law number 7 in 2008.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
The definition was incorrect. I suggested personally that the law be repealed. Because the government and its budget cannot meet the law's burdensome housing requirements. My proposal was for the KRG to provide low-income people with subsidized housing units in the form of loans that would be repaid in 20 to 25 years through rent-to-own form.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Some surveys were done on the subject of rents, and they showed that both the number of tenants and the rents were going up, which was a big problem. People were paying a lot for rent at the expense of other essential things.
Do not forget it is a duty of government to address the problems of its citizens.

Q4. What were the primary goals of building social housing?
1. Addressing the issue
2. Instead of giving a plot of land, a housing unit will be built for him
3. Decreasing the using the agriculture lands

Q5. Are these goals and objectives met?
Not achieved - We could not solve problem.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
No response provided.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - The government has made significant efforts to address the issue, but has not yet arrived at a workable solution.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Other - We should have an independent institute for housing. All housing-related issues should be united in this institute.
It is wrong for three different parties within the state to build units; the governorate, MOCH, and BOI. They must all be united in the Housing Board.
These mistakes are mostly due to our lack of housing expertise.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I have no information in this regard.

Q10. What criteria were used to select the location (city) for these projects?
Investment was the decision of the investors.

Q11. The KRG's decision to construct social housing was based on which of the following?
Regarding housing policy, the government lacked a unified approach towards that. There are diverse and divergent views. The governorate has an opinion, the MOCH has another view, and BOI has a separate opinion.
What we are doing is wrong. We do not have a housing policy. Even if it is available, the BOI cannot work with the investment law and other institutions on the housing policy. All matters relating to housing must be unified under the Housing Board that I proposed. With the activation of the role of finance and banks, which is very essential.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected - Never has been affected by the politics.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided. Where: Duhok's topography made it difficult to allocate land, which is why Duhok's procedures lagged behind those of other governorates.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
MOCH - Centralized; BOI - Decentralized.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - They were having a coordination role.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Bureaucracy inside KRG because the old and classic view.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The MOF has a big burden on its shoulders that is why its why unable to pay a good attention to this issue.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
PPP.

Q24. Do you have any final thoughts on the whole process?
A distinction must be made between the poor and the low-income groups. We are talking about the problem of housing for low-income people. As for the poor, the problem of these housing units can be solved through the municipalities and with full funding from the state.
I proposed establishing a housing institution directly affiliated with the Council of Ministers, similar to the Investment Corporation, that would be responsible for all housing projects.
BOI has never controlled the oversight process. Because it demands a big budget. In coordination with the MOCH they have adopted a new method in which advisory bureaus, rather than the government, carry out the oversight process.
The whole process needs a real revision to come out with new and functioning method of addressing the issue of low-income housing.
The Korean Village and Suli failed because the investors and the KRG had not studied reality; thus, they lost, and the projects failed.
Advisory Bureaus do not have the technical and administrative capacity to supervise.
Without money, you can not achieve anything.

Educational Level: MS.c.

Interview 14 (INT-14)

Municipal Official
Government Official
Date: 07 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
People who rent housing because they can't afford to buy one, don't own anything (house, land), and haven't gotten help from the government (land or real estate advance or housing fund loan). A married person who neither owns land nor a house in his or her own name, nor in the name of his or her wife.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
Those mentioned should undergo legal scrutiny. This scrutiny should be done by the related public directorates, whether those people are eligible or not. This is the key point, or the question, of whether the state directories have documented everything necessary to determine with a single click if this individual is eligible or not. The response is "no.".

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
According to Law 8 of 2008 and Amendment 16 of 2011, it was necessary to construct units for low-income renters. The rent law neither benefits the dwelling unit owner nor the tenant. This aggravated the rental housing issue.

Q4. What were the primary goals of building social housing?
Solve the problem of rent housing for those low-income people.

Q5. Are these goals and objectives met?
Partially achieved - We resolved 40 to 50% of the rent issue because our system is a contracting system, indicating high housing costs. We have contractors, not developers, which is a big difference.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - Due to the fact that we are not a systematic region. Consequently, we may claim this is a personal system. Therefore, the difference was due to the prime minister's personality and the extent of support he/she received from his party.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - The KRG's handle was poor since it was not supported by a comprehensive study. The social and economic realities must be studied and taken into account. For instance, KRG must be aware that apartments are acceptable in some regions but not others.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Other - We need the Housing Corporation to handle the housing issue on the regional level. This corporation must be public and have a strong connection to the private sector, and the banking system must be activated.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I am unaware that each of them possesses one. However, during election season, they all pledge to address the housing issue. I member that Mam Jalal have called to build 5000 housing units for the poor people in a very good location in Sulaymaniyah.

Q10. What criteria were used to select the location (city) for these projects?
The population was a major error. Many mayors and subdistricts advocated building as many housing units as possible, despite the lack of need in their areas.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - They were not good because they were more acting partisan.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The Ministry of Finance's unstudied instructions are the most significant impediment to the development of this region.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
PPP.

Q24. Do you have any final thoughts on the whole process?

- TOKI's experience in the Turkish region was one of the most successful in the region. The Turkish government was able to establish a highly functional banking system with excellent oversight. The Turkish government was able to force developers to comply with its requirements.
- I found something unusual about this matter, namely the financial limitation. This was incorrect because the conditions varied from region to region. In some places, transportation, building, and labour are less expensive, whereas in others, the opposite is true. And this needed extensive study in a field of study.
- Another mistake is that the ministry handed over the destiny of these units to the sub-district directors and district mayors. Some were working to build as many units as possible in their area without knowing the volume of demand, and this led to the failure of many projects in the districts and sub-districts.
- The rent of the MOCH housing unit is 160,000 while the rent market in the city centers is 100,000 or less.
- The ministry of Planning was not able to coordinate with MOCH.
- A second mistake was that this law was not developed collaboratively among ministries; as a result, the MOCH cannot develop a good law on its own.
- Incorrectly, the funds were allocated solely for the building of housing units and not the associated services.
- On my own initiative, I called Mr. Zagros, the deputy minter of Planning and general director in the Ministry of Planning at the time, to change the decree to correspond to the construction of housing units and related services. It was the duty of the MOP and MOCH, not my own.
- After Mam Jalal's great personal initiatives, there is nothing nice left. As previously stated, this state is governed by personal initiatives, not institutions.
- All focus of the MOCH is on roads not hosuing.
- I believe there is a difference between Sulaymaniyah, Erbil, and Dohuk. In Sulaymaniyah, there was a housing institution, although in Erbil and Dohuk, the Assistant Director General of Construction and Housing was responsible for this matter. I was the President of this body and I was having the authority like a minister.

Educational Level: Bachelor’s Degree

Interview 15 (INT-15)

Housing Official
Government Official
Date: 28 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The Law 7 in 2008 and the Amended Law 16 in 2016 were the basis of the definition.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No, the definition was not clear.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
According to Law 8 of 2008 and Amendment 16 of 2011, it was necessary to construct units for low-income renters. The rent law neither benefits the dwelling unit owner nor the tenant. This aggravated the rental housing issue.

Q4. What were the primary goals of building social housing?
Solve the problem of rent housing for those low-income people.

Q5. Are these goals and objectives met?
Partially achieved - 9% of these housing projects are completed. 90% of that 9% is successful. But we can say anything about the remaining.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - The political leadership in Kurdistan, to the best of its ability, is attempting to solve the housing problem for low-income people, but the problem and carelessness are the responsibility of the undersecretaries, general managers, and executive bodies.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - In the leadership it was good but the executives were the main barrier.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Federal (Iraq) - A solution involving Iraq would be better since it is a state with a large financial capacity. It should be addressed by investment in Kurdistan.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I have not read any of the party's programmes to know the answer.

Q10. What criteria were used to select the location (city) for these projects?
Population density for MOCH but for investment projects there were no criteria.

Q11. The KRG's decision to construct social housing was based on which of the following?
Nobody has thought about the housing policy. We in MOCH tried to have a housing policy because the people around the prime minister disliked the idea.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the llocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - The contractors.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until 2014.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
I am more with private sector to be involved but with an updated instructions and studies.

Q24. Do you have any final thoughts on the whole process?

- The major flaw lies in the failure to study the reality of each place. Even though 48 housing units have been completed in the Sangaw area, residents are not ready to move in since they do not want to live in an apartment. The apartments are socially unacceptable there.
- In Makhmor, the rent for a house on 2 dunums of land would be 100,000, whereas the rent for these housing units is 180,000. Therefore, people are unwilling to pay for something that lacks value in a remote location.
- The remote locations were chosen by mayors and sub-district directories which was a significant mistake and MOCH should not spend money on such remote and significant locations.
- We don't have survey on population. We don't know where the demand is it.
- Erbil received fewer housing units because they did not announce the tendering process, and the land was unavailable.
- The district mayor's personal contact with the municipality director played a part in allocating the land, and as a result, the district obtained MOCH units. There were also mayors who were unable to allocate the land and were therefore deprived.
- MOCH was the only ministry in which partisan matters were not taking place.
- There was a meeting in Erbil between four to five people from the governorate, statistics, and the ministries of building and housing, and they agreed that the creation of 5,000 housing units would guarantee the elimination of rent. This choice was not based on any engineering or scientific evidence. They settled on 5000 in this discussion based on the data in his department and subsequently the census predictions.
- The designs were unified in all areas. Two types of three-story and ten-story buildings.
- Average income must be taken into account when calculating premium collection. Therefore, the period should be extended from 25 to 35 years. Or that the government exempts beneficiaries by 20 to 30 percent.

Educational Level: Bachelor’s Degree

Interview 16 (INT-16)

Public Administration Official
Government Official
Date: 24 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
No information.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No information.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
No information.

Q4. What were the primary goals of building social housing?
No response provided.

Q5. Are these goals and objectives met?
No response provided.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
It was a programme of all cabinets.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - The MOCH programme and the two laws were unsustainable since they would have cost the government USD500 million, an amount a country like Saudi Arabia cannot afford.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
There is no solid philosophy for either party. All parties launch populist slogans, and they have no depth in the matter. Everyone presents the housing issue as a populist slogan, and none of the parties has an urban culture.

Q10. What criteria were used to select the location (city) for these projects?
Population density Demand

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - A preference by the minister.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided. Where: For how quickly they tender, made project announcements, and sent official requests to the MOCH.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - Whoever comes earlier takes more.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - They were not.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until 2014.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Master's Degree

Interview 17 (INT-17)

Economic Official
Government Official
Date: 24 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The unit of studies and development at the Ministry of Finance has identified people who reside in rented housing, are married, and earn less than 70,000 IQDS per individual per month. Ministry of Finance Instructions.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
The definition was right up to 70%.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
As a result of the problems posed by the KRI's tenants.

Q4. What were the primary goals of building social housing?
1. Reduce the number of renters
2. Copying the Arab Gulf states

Q5. Are these goals and objectives met?
Not achieved - Due to the financial crisis of 2014, they could not fully meet the stated goals.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - In Dr. Barham's cabinet, conditions for addressing the issue were more favorable than in previous or later cabinets.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - The follow-up process by the KRG was the primary problem in addressing the issue adequately.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
These concepts are absent from the philosophies of all Kurdish parties. The claim was made only for electoral purposes.

Q10. What criteria were used to select the location (city) for these projects?
Political preferences.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Effected.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - There are no available skills, nor have any studies or development training been conducted.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - Political preferences.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
Until 2014 was good.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Master’s Degree

Interview 18 (INT-18)

Investment Official
Government Official
Date: 30 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The people who are low-income, they don not own any property (land, house, or apartment) and the disabled.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
It was a good definition.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
A large number of people reside in rented housing units.

Q4. What were the primary goals of building social housing?
1. Reducing the housing shortage problem
2. Reducing the rent burden
3. Fulfilling government duties
4. Increasing the proportion of homeowners

Q5. Are these goals and objectives met?
In progress.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - There are no significant differences, yet the conditions differ. Today cannot be compared to the golden era (2010-2014) when large sums of money were readily available.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - The KRG is set to fulfill its housing-related responsibilities. The plan is dependent upon population growth.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
No response provided.

Q9. Is there a political party whose philosophy includes housing for low-income people?
PUK has a tendency to provide houses to citizens.

Q10. What criteria were used to select the location (city) for these projects?
Beside of 57% for PDK and 43% on the two zones.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - The government was weakened by political intervention, which changed the direction.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
Announcing the investment opportunities.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
PPP.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Bachelor’s Degree

Interview 19 (INT-19)

Investment Official
Government Official
Date: 21 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
Unfortunately, the housing as general was mentioned once in the Investment Law number 4. What was done on the investment side was backed by the Housing Fund (50 percent will be paid by the government to the investor and the beneficiary family pays the other 50 percent).

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No, it was not founded on professional expertise, and those who wrote the Housing Fund law lacked experience.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Our of having a large number of tenants.

Q4. What were the primary goals of building social housing?
1. Mostly to show
2. Alleviate the rent burden

Q5. Are these goals and objectives met?
Not achieved - The goal has not been met because the monitoring process was poor. The required controls are not yet accessible. The beneficiary was real estate agencies.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - No explanations.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - No, it was not founded on professional expertise, and those who wrote the Housing Fund law lacked experience.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - Governorates are the most appropriate level of government to address the housing problem, and should be given the authority for doing so.

Q9. Is there a political party whose philosophy includes housing for low-income people?
No information.

Q10. What criteria were used to select the location (city) for these projects?
The political preferences were given to Erbil and Sulaymaniyah and Duhok was neglected by PDK.

Q11. The KRG's decision to construct social housing was based on which of the following?
The issue is that there are multiple centres of decision-making.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - By constructing Erbil, the political authority in Kurdistan [PDK] hoped to demonstrate that they are capable of running their administration and the government. Politically the priory was given to Erbil.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil - Erbil was receiving much attention from the authorities.

Q14. Do you believe each city has received what it deserves?
No - The Duhok governorate was overlooked in favor of Erbil. The masterplan of Erbil was wider. The investors were preferring Erbil over Duhok.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - I think Erbil and Sulaimani have been successful in influencing allocation decisions. During the tenure of Dr. Barham Salih [KRG prime minister 2010-2012], he attempted to direct investment toward Sulaymaniyah.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - Duhok officials failed to defend their governorate. The personalities of the area's officials and residents were among the elements that negatively influenced their portion. The inexperience in Duhok and lack of planning have led Duhok to fall behind.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - The representatives of Duhok in the capital were reliant on the formal means of requesting rights. While this was not the case, their request was ineffective.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
No response provided.

Q22. What is your evaluation of the whole process?
Electorally, Dohuk was assured to KDP. As a result, the KDP gave Erbil priority over Duhok in its competition with the PUK over Erbil and did not give Duhok any significance.
Because Erbil is the capital, it was given significance.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: Master’s Degree

Interview 20 (INT-20)

Policy Advisor
Political Figure
Date: 16 September ss2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
A married person who has reached the legal age [18 years], owns nothing in his or her spouse's name, has no land, has not received any government loans, and lives in rented housing. This indicates that no economics class is specified. It should be based on a well-defined benchmark.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
It was up to 80% a reflective and good definition.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
These projects have always existed in the Kurdistan Region. For example, units were built for people with special needs and also for those affected by Saddam's regime and who live in the rented.

Q4. What were the primary goals of building social housing?
1. Social Justice
2. Addressing the affordable housing issue
3. Reduction of the rent
4. National affiliation
5. Taking care of youth

Q5. Are these goals and objectives met?
No response provided.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - There is no difference except when the financial crisis in 2014.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - The shortage is not big.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Regional (KRI) - There is no hope that we can cooperate with Baghdad.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I can tell that one of PDK's programme components is housing. The concentration was given to housing for the low-income people.

Q10. What criteria were used to select the location (city) for these projects?
No response provided.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
I don't know.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
We do not have a ministry in the name of the Ministry of Finance, but it is an accounting department. One of the big flaws is not having the public budget.
Laws conflict with investment law.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
PPP.

Q24. Do you have any final thoughts on the whole process?

- It was obvious that politicians have interfered in housing negatively, but now it is better and less.
- I stress that scientifically it is not a housing problem but a shortage.
- If Duhok's investors chose to work for their city, they can improve the situation; if not, they are to blame.
- Red tape is big in Duhok.
- The PDK 57% and PUK 43% is still the base of the distribution.
- We don't have an economic philosophy

Interview 21 (INT-21)

Economic Specialist
Government Official
Date: 16 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
Those with limited income and living in rental housing are those who do not benefit from the government, whether it be a plot of land, a real estate loan, or a loan from the real estate fund.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
The definition was good and reflective.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
No response provided.

Q4. What were the primary goals of building social housing?
Reduce the number of tenants.

Q5. Are these goals and objectives met?
Not achieved - Because of the bad distribution. And the monitoring was poor by the related KRG bodies.
Due to the favorable economic climate at the time, home projects were highly vulnerable to speculation. Speculated businessmen were buying 20 to 30 units at a time and doubling their value in a single day. Therefore, it was constructed in the name of low-income people, but the beneficiaries were not those people.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - Different economic conditions existed. Therefore, cabinets cannot be compared to one another. We have just started the construction process. This is why we want investors to invest in Kurdistan so desperately. Consequently, I cannot claim one to be better than the others.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - The general policy of the Kurdistan Regional Government was hopeful and sound, but implementation by government departments and monitoring were and remain inadequate.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Regional (KRI) - The policy should be formulated in Erbil and executed in all provinces. There is unfortunately no coordination between ministries. There is no collaboration between the BOI and MOCH, for instance.

Q9. Is there a political party whose philosophy includes housing for low-income people?
I think PDK has the housing issue in its philosophy.

Q10. What criteria were used to select the location (city) for these projects?
Population density for MOCH but for investment projects there were no criteria.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - No projects are awarded unless the investor donates 50 to 60 percent of the funds to influential government and party officials.
Teacher City in Erbil was one of the examples. Mr. Nechirvan, the prime minister, has granted each teacher a 250-square-meter parcel of land. However, due to political intervention in the project, teachers were forced to pay the contractor more than USD10,000. Simply said, an influential contractor had sold the project to another contractor and received one million dollars in advance. That amount was put on the shoulders of teachers.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil was far better despite political intervention. PDK has paid more attention to Erbil for clientelistic reasons. Because Erbil is not the pure PDK base as Duhok is. The PDK preferred to pay more in Erbil due to political competition with the PUK and to increase their vote total.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
Personal initiatives was the basis.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
I do not know.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
It was good until 2014.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
Increasing the government's role through policy clarity, planning, and institutional cooperation.

Q24. Do you have any final thoughts on the whole process?

- The Korean village was the first of its sort to be constructed in Erbil for low-income people. However, the project failed to achieve its goals because between 50 to 60% of the beneficiaries already owned their houses. It was the fault of the officials in Erbil province. It was poorly distributed.
- The initiative of building Korean Village of an Iraqi resident of Emirates.
- Before the outbreak of the Corona pandemic, the number of housing projects expanded significantly, but it did not solve the housing problem for people with limited incomes. The government had to stop these projects to be able to find solutions. However, investors have renamed the term into office or hotel apartments to be able to restart the housing projects.

Educational Level: Ph.D.

Interview 22 (INT-22)

Public Administration Official
Government Official
Date: 17 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
We conducted some studies through the ministry of planning and discovered that the housing crisis in the KRI began around 2005. We were constructing housing units for Anfal Victims' families and the families of the martyrs.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No response provided.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Initiatives from Lawan Union and a few syndicates, as well as our housing situation study.

Q4. What were the primary goals of building social housing?
- To provide decent housing
- To reduce the burden of rent
- To reduce social problems
- Political and electoral reasons

Q5. Are these goals and objectives met?
Achieved - 90% of the goals were met.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - The cabinet in 2006 was the finest since it made numerous housing crisis-related decisions. Because the basis and basic decisions have been taken at this time.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No response provided.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Other - If Baghdad is not causing problems for the KRG, it will not be included in the solution. Hence, forget Baghdad.

Q9. Is there a political party whose philosophy includes housing for low-income people?
No response provided.

Q10. What criteria were used to select the location (city) for these projects?
Assessments.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No - The local administration in Dohuk was falling short.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - The local governments' inefficiency and sluggishness (Duhok).

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
There is no Ministry of Finance, it is only an accounting department.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
PPP is the solution.

Q24. Do you have any final thoughts on the whole process?

- We were taking money from the international oil companies for the poor.
- In 2005, through the Lawan Union, before the BOI establishment for low-income people. We also gave the people money through the housing fund.
- We built for the victims of Anfal and the martyrs' families.
- From 2005 onwards, waves of IDPs from the rest of Iraq began to migrate to KRI, exacerbating the housing crisis.
- Since then, housing demand has skyrocketed as a result of the lifting of the trade blockade that had been in place from 1991 to 2003. Mistakes were made due to high demand and a lack of administrative expertise, and this could not be avoided.
- The Korean village was given this name since its construction was a carbon duplicate of the Korean experience.
- In the time of Dr. Barham and for media and electoral purposes. He made the decision to disburse the real estate advances and housing fund loans in an ill-considered manner. He spent USD3 billion on real estate advances and government budget yachts, and we are still paying the price for his poor judgment. Iraq, with its huge financial capabilities, set a ceiling of 300 million dollars as a ceiling for spending on the housing fund, but Dr. Barham insisted that it exceed double this amount, despite our demands for him to pay 17% of the 300 million so as not to fall into a financial crisis, but he was stubborn and did.
- We have spent 25 million dollars to Hana City.
- Without adequate housing, it is impossible to attain good health and an education.
- The USD50000 hosed.
- We tried over and over again to set up a housing institution in the Kurdistan Region, but we couldn't because of politics.
- The governor of Duhok was ineffective.

Educational Level: Bachelor’s Degree

Interview 23 (INT-23)

Political Representative
Political Figure
Date: 24 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
On the basis of international standards, definition and implementation have been established.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No clear answer.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
The housing crisis is a result of the halt of real estate advances and the migration from rural to urban areas.
The basis was to give piece of lands to public employees. The real estate loans (advances) and housing associations in the governorate of Dohuk and other governorates helped the poor and middle classes.

Q4. What were the primary goals of building social housing?
Reducing the burden of rent.

Q5. Are these goals and objectives met?
It is still not clear what effect these goals will have.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - Each cabinet implemented its commitments based on available resources and conditions. For example, in the aftermath of the 1998 civil war, another war broke out. Before the Civil War, in 1991, 1992, 1993, and part of 1994, all political parties tried to buy or bind the loyalty of the people to their parties. During this period, Erbil and Sulaymaniyah gained a lot. As a result, both parties recruited individuals in the public sector. Now you can see the percentage of public employees in Duhok. Duhok was not part of the competition. Because was secured to PDK already. The ratio of employees in the Duhok Electricity Directorate relative to the overall number of employees in the Kurdistan Region is 13%, which is where we should be 26% to 27%. Note that the main source of income in the Kurdistan Region is government salaries. As salaries constitute 70% of the region's budget. I always say this: one-third of the Duhok governorate population are foreign people [IDPs and refugees], and those are poor and non-productive people, which means they need our services and assistance. At the same time, those IDPs and refugees in Erbil are productive people who have money invested in Erbil.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - There are no governments that, in general, do not want the best for their citizens. However, we are poor in two areas: planning and system.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Federal (Iraq) - We are hopeless in Baghdad. Our primary source of problem is Baghdad. You can visit the ministry of planning to learn how poor Duhok is, which indicates that Duhok should receive more. Justice-based distribution of resources is the best course of action. Sulaymaniyah, for example, receives more than 350-400 billion for the salaries of public sector employees.

Q9. Is there a political party whose philosophy includes housing for low-income people?
All political parties assert that they are tackling the social issues of the people. However, housing is not mentioned in any political democratic manifesto. The majority of our [PDK] votes come from the poorer neighborhoods in Duhok and Erbil.

Q10. What criteria were used to select the location (city) for these projects?
The political preferences.

Q11. The KRG's decision to construct social housing was based on which of the following?
Duhok has the largest source of income in Kurdistan, but its residents are the poorest. We [PDK] have the upper hand in Duhok, and the majority of Duhok's inhabitants are on our side. Thus, we were not required to hire people, and some of those individuals were not ready to be employed in the public sector. As previously stated, the largest source of income is governmental wages.
Erbil has attracted a lot of attention because of the competition between PDK and PUK, and as a result, PDK spent more money in Erbil. As a result, it has gone unnoticed.
I have an official letter from the cabinet of Dr. Barham [2010-2012] stating that up to USD50 million was transferred from Duhok to Erbil and Sulaymaniyah. At least 100 schools will be constructed with fifty million dollars. How could we have infrastructure if our rights do not send from the capital?
In general, we are unafraid to express that our rights are given to other cities.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - The amount of money spent on a 100-meter road in Erbil when it might have been used to solve many problems in Duhok.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
Centralized - I say that a lot. Duhok was mistreated when large budgets were allocated to the Kurdistan Region, and subsequently a significant disparity emerged. During Nichervan Ahmed's tenure, investment projects were stalled due to disagreements over which company would do what.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
I do not know.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - Their role was very poor.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The issue was not addressed in an institutional or objective manner.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?

- The internal disputes in Duhok have cost Duhok in its share.
- Erbil and Sulaymaniyah were receiving larger portion of money.

Educational Level: No response provided.

Interview 24 (INT-24)

Public Administration Official
Government Official
Date: 24 June 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The governor lacked knowledge of the subject and its definition.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
He said that I had no knowledge of the topic. You [researcher] can ask the relevant entities.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
I think it was because of the large number of those living in rental housing. As it is an undesirable social phenomenon.

Q4. What were the primary goals of building social housing?
Housing for those living in rental housing.

Q5. Are these goals and objectives met?
No explanations by the governor.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
No explanations.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No response provided.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - Governorates are the most appropriate level of government to address the housing problem, and should be given the authority for doing so.

Q9. Is there a political party whose philosophy includes housing for low-income people?
No information.

Q10. What criteria were used to select the location (city) for these projects?
The political preferences were given to Erbil and Sulaymaniyah and Duhok was neglected by PDK.

Q11. The KRG's decision to construct social housing was based on which of the following?
Governor has no information.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - Yes, everything was political because the Kurdistan Democratic Party gave Erbil, the capital, great importance, and the Patriotic Union of Kurdistan in Salmiya, with Dohuk suffering as a result.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil and Sulaymaniyah as I think.

Q14. Do you believe each city has received what it deserves?
No - Erbil received the largest portion of the money. Consequently, I believe they had a stronger chance of addressing the housing issue. As I have heard, even the prime minister [Nechirvan Barzani] made an unofficial request to the Ministry of Finance to move a portion of Duhok's budget to Erbil.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - I think Erbil and Sulaimani have been successful in influencing allocation decisions.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - Socially, the Bahdini personality in Dohuk does not strive to persuade the other side to satisfy his demands more than once. If the first attempt is successful, that is enough. If not, he will say I have done what I was supposed to do. Repeating demands maybe will affect his social status.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - The President of the KRG diwan was the main reason behind Duhok to be lagging behind. He had a central inclination and refused to grant authority to the governorate of Duhok, which was the reason for Dohuk's deprivation.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - The centralism and the president of the KRG Diwan.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The priority was given to both Erbil and Sulaymaniyah.

Q22. What is your evaluation of the whole process?
Electorally, Dohuk was assured to KDP. As a result, the KDP gave Erbil priority over Duhok in its competition with the PUK over Erbil and did not give Duhok any significance.
Because Erbil is the capital, it was given significance.
Government pensions in Duhok do not exceed 10%, whereas Duhok is the source of more than 50% of KRG revenues.
Temperamental way of dealing with Duhok in the KRG.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: No response provided.

Interview 25 (INT-25)

Investment Official
Government Official
Date: 26 June 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
There are no specified definitions. The investment law has neither an investment plan nor a housing policy. What was constructed as a collection of apartments outside of the investment plan, which was not constructed on a scientific foundation, was solely for supply and issue alleviation.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
As I said the construction came as a result of housing crisis and the goal was only to increase the supply. But we can say part of that is to solve this problem.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
No answer.

Q4. What were the primary goals of building social housing?
1. To increase the supply
2. Speculation
3. To ease the problem of the housing

Q5. Are these goals and objectives met?
Partially achieved - The problem of affordable housing was not resolved, but the other two objectives were met.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
No explanations.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - No, I don't. Because the construction of housing units was not based on a comprehensive policy or plan rather it was a noncontrolled and speculation-based process.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - Governorates are the most appropriate level of government to address the housing problem, and should be given the authority for doing so.

Q9. Is there a political party whose philosophy includes housing for low-income people?
No information.

Q10. What criteria were used to select the location (city) for these projects?
The political preferences were given to Erbil and Sulaymaniyah and Duhok was neglected by PDK.

Q11. The KRG's decision to construct social housing was based on which of the following?
Governor has no information.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - Yes, everything was political because the Kurdistan Democratic Party gave Erbil, the capital, great importance, and the Patriotic Union of Kurdistan in Salmiya, with Dohuk suffering as a result.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil and Sulaymaniyah as I think.

Q14. Do you believe each city has received what it deserves?
No - Erbil received the largest portion of the money. Consequently, I believe they had a stronger chance of addressing the housing issue. As I have heard, even the prime minister [Nechirvan Barzani] made an unofficial request to the Ministry of Finance to move a portion of Duhok's budget to Erbil.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - I think Erbil and Sulaimani have been successful in influencing allocation decisions.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - Socially, the Bahdini personality in Dohuk does not strive to persuade the other side to satisfy his demands more than once. If the first attempt is successful, that is enough. If not, he will say I have done what I was supposed to do. Repeating demands maybe will affect his social status.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - The President of the KRG diwan was the main reason behind Duhok to be lagging behind. He had a central inclination and refused to grant authority to the governorate of Duhok, which was the reason for Dohuk's deprivation.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - The centralism and the president of the KRG Diwan.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The priority was given to both Erbil and Sulaymaniyah.

Q22. What is your evaluation of the whole process?
Electorally, Dohuk was assured to KDP. As a result, the KDP gave Erbil priority over Duhok in its competition with the PUK over Erbil and did not give Duhok any significance.
Because Erbil is the capital, it was given significance.
Government pensions in Duhok do not exceed 10%, whereas Duhok is the source of more than 50% of KRG revenues.
Temperamental way of dealing with Duhok in the KRG.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: No response provided.

Interview 26 (INT-26)

Investment Official
Government Official
Date: 20 September 2022

Q1. How is social and affordable housing defined in the Kurdistan Region of Iraq?
According to KRG, social & affordable housing refers to housing that is (at least in part) subsidized. Social housing is a form of rental housing provided & managed by Ministry of Construction & Housing under Law No. 16 (2011) An act for the first amendment of Law No. 7 (2008) the Home Insurance Law for citizens in the Kurdistan Region - Iraq;
Therefore, we recommend you to send a copy of this query to the Ministry of Construction & Housing & all question about social housing will be neglected in our answers.
Regarding, affordable housing is a dwelling available through a housing assistance programme that provides for a specified level of below market, with eligibility typically targeting households on low to moderate incomes.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
We would say yes, the definition was reflective of the essence of the housing problem for those in need. By subsidizing the affordable housing in two ways, first 50% of total amount of selling price which to be paid back in long term and low payment, second by allocate budget & undertaking construction of mandatory public facilities by government.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
After Investment Supreme Council (ISC) decree no. 26 dated May 6, 2008, government established a board for study about affordable housing.

Q4. What were the primary goals of building social housing?
A. Providing good housing to the low-income individuals. B. Promoting the return of individuals to less developed areas. C. Easing the housing crisis.

Q5. Are these goals and objectives met?
Some of the point (1) and point (3).

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
No, everything was done according to the plans of each cabinet.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
There are 20,000 units to be constructed, and they are currently in the phase defining the plots.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Both regional and local level, it is needed local level to be linked up to policies and strategies being pursued by government.

Q9. Is there a political party whose philosophy includes housing for low-income people?
This question should be directed to the pollical parties.

Q10. What criteria were used to select the location (city) for these projects?
Both population density & economic growth.

Q11. The KRG's decision to construct social housing was based on which of the following?
This subject is related to the MOCH.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No, there is no any special treat regarding governorates.

Q14. Do you believe each city has received what it deserves?
No, but the process not stopped and continues.

Q15. Were the decisions made at that time to build these projects?
Both centralized and decentralized.

Q16. What role did the local administrations [governorate] play?
Regarding affordable housing, local administrations played a role in a part of assessments and selecting location.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Regarding affordable housing, administrations played a role in a part of assessments and selecting location.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No answer.

Q19. Have the governorate representatives' advocacy efforts played a role?
No, they have not.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No, there were no barriers in determining the proportion of particular governorate.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The ministry lacked authority over the decisions. The ministry only sometimes established routines between the parties and the relevant ministries.

Q22. What is your evaluation of the whole process?
Good.

Q23. Do you favor more government involvement in social housing construction?
Yes, according investment plan, there will be several projects in all governorate to for (20,000) affordable house.

Q24. Do you have any final thoughts on the whole process?
Land allocation should be taken more seriously for this process and redefine minimum house needs like cooling and heating systems, sun orientation ... etc.
The purpose is to determine if the BOI can complete the MOCH projects. However, MOCH was denied because they wanted their spent# Appendix 10: Interview Transcripts
The purpose is to determine if the BOI can complete the MOCH projects. However, MOCH was denied because they wanted their spent funds returned.

Educational Level: Bachelor’s degree

Interview 27 (INT-27)

Investment Official
Government Official
Date: 18 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
The definition of low-income housing was the housing of a young person who had a low income, was married, lived in rented accommodation, had no property in their name, and had never received government assistance (a plot of land, a real estate advance, or a housing fund loan).

Q2. Was the definition reflective of the essence of the housing problem for those in need?
At the time, it was thorough and reflective of the problem.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
I was a youth secretary at the time [2005]. Therefore, we looked at the youth problems. We saw that the problems facing young people were: 1) not being able to marry; 2) migration to Europe; and 3) a lack of housing units. We thought that providing low-cost housing for the young could prevent them from migrating and getting married simultaneously. We had a conference with Salahaddin University-Erbil, and one of the findings was that the lack of availability and high cost of housing was the cause of migration.

Q4. What were the primary goals of building social housing?

- Serving young people
- Reducing the migration wave among young people
- Providing housing for them

Q5. Are these goals and objectives met?
Achieved - Approximately 80% of these objectives were met. We discovered at that time that young people were incapable of paying even small, long-term installments. We asked the prime minister [Nichivan Barzani] via television interviews to provide these young people with loans. Then, the decision was made to establish the Housing Fund. I can now claim that at least 13,000 individuals have benefited from these loans.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - The circumstances of each ministerial cabinet were different from one to another. In 2005, no one could buy a house for USD50,000. But now there are people who buy a house for two million dollars. And this rich class did not exist at that time. The majority were people with limited income, and the houses were mostly bought from the high-cost houses, and no one bought the low-cost ones.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - Yes, the government paid considerable attention to the housing issue during a time when funds were available.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - Although, at that time, it was done was on the provisional level.

Q9. Is there a political party whose philosophy includes housing for low-income people?
Generally speaking, all parties attempt to solve the problems of the people. Certainly, one of the issues is housing.

Q10. What criteria were used to select the location (city) for these projects?
Personal initiatives.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected - The investment law says that nothing has to do with politics. Since the feasibility studies were much better in Erbil, more investment opportunities came to Erbil.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
Centralized for MOCH, Decentralized for investment.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - Through announcing the investment opportunities it has an influence to attract more investment opportunities.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Don't know.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
Until 2014 it was a good role. Then the financial crises.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
Through PPP.

Q24. Do you have any final thoughts on the whole process?

- We were the first people in Erbil to come up with this idea. We have implemented the idea of long-term installments before the Investment Authority through our direct agreement with the investor.
- In Sulaimani before the establishment of the BOI there was Handan Board for housing.
- Regarding the investment, it appears that Duhok is lacking in knowledge. They must recognize that the investment is profitable and await its restoration. Clearly, this is not a contract.
- During my tenure, I wrote to all departments and enquired about their needs before announcing investment opportunities. Thus, this should be done by directors.
- I was part of the youth group. So, when I went to Erbil to be the G-Director of Investment, I took that with me and tried to help young people to have a housing unit.
- In 2012, we made Erbil the third city in the whole Middle East to get investments. Investors went to Erbil because there were more ways to make money there.
- Housing needs a comprehensive review of housing projects in order to determine the feasibility of housing projects.

Educational Level: Bachelor's Degree

Interview 28 (INT-28)

Public Administration Official
Government Official
Date: 30 July 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
In 1998, following the official launch of UN programme 986 in Iraq and the Kurdistan Region, we in Duhok founded a committee on the government, district, and subdistrict levels. All government directorates were included in the committee. It was the obligation of each committee to determine the needs of its area. At the time, we had established eligibility requirements for UN-Habitat-built housing units. The goal was to build a housing unit for those ready to go back to the villages.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
As I said before, we were successful. The goal was to get the families back to their villages.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
Due to the presence of low-income families, rural-to-urban migrants, and rental households.

Q4. What were the primary goals of building social housing?
1. Returning families to their rural communities
2. Rent burden reduction for families
3. Bringing the countryside to a productive state and promoting national production

Q5. Are these goals and objectives met?
Partially achieved - After the liberation of Iraq in 2003, the programme was terminated and was unable to achieve all of its objectives. In addition, the presence of the PKK encouraged several villagers to return to their cities. However, some of the housing complexes, such as Chmanke, were highly successful.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
Yes - After the Iraqi Federal Government's budget cut and the emergence of ISIS, the government in 2014 paid no attention to housing issues. However, prior to that date, the attention was better.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
No - The problem was only partially addressed, and there was no clear and comprehensive plan for its solution.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Local (Provisional) - In accordance with the provisions of the Iraqi constitution, which mandate decentralization in planning and implementation, and because the governorates have a greater understanding of their wants and needs.

Q9. Is there a political party whose philosophy includes housing for low-income people?
Because the party's fundamental principles include serving the citizens and promoting their well-being. As housing is a component of essential services, I can assert that the Democratic Party's beliefs include a housing philosophy.

Q10. What criteria were used to select the location (city) for these projects?
At the expense of Duhok, some political preferences were granted to Erbil and Sulaymaniyah.
No criteria - People who could see and speak with the prime minister [Nechirvan Barzani] were sometimes given preference. And this was more available to officials in Erbil and Sulaymaniyah.

Q11. The KRG's decision to construct social housing was based on which of the following?
Plans by the governorates.

Q12. Was the political intervention affect the decisions to build these projects?
Effected - Politics influence the nature of governing to this day.

Q13. Did one governorate give more attention to addressing social/affordable housing?
Yes - Erbil, Duhok then Suli.

Q14. Do you believe each city has received what it deserves?
No response provided.

Q15. Were the decisions made at that time to build these projects?
No response provided.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
Yes - Erbil Governorate had more to ensure and was seeking the Prime Minister's approval, thus it received a higher proportion.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
Yes - Dohuk Governorate was negligent in not visiting Erbil to follow up on its transactions and acquire approvals.

Q19. Have the governorate representatives' advocacy efforts played a role?
Yes - I gave a lot to the Dohuk governorate. However, the fault was with the Dohuk governorate and its careless authorities.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
No response provided.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
The ministry of Finance has no authority; the Council of Ministers holds all authority. The Ministry of Finance is an executive agency exclusively.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
The PPP strategy would address the issue of low-income people.

Q24. Do you have any final thoughts on the whole process?
No response provided.

Educational Level: No response provided.

Interview 29 (INT-29)

Economic Official
Government Official
Date: 30 August 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?
No information.

Q2. Was the definition reflective of the essence of the housing problem for those in need?
No information.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?
We provided individuals with real estate advances and Housing Fund loans and allocated funds to MOCH for the construction of housing units.

Q4. What were the primary goals of building social housing?
1. Returning people to their villages
2. Reduce the number of renters

Q5. Are these goals and objectives met?
No response provided.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?
No response provided.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - It was very good.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
Other - Funding from the regional government and implementation at the governorate level.

Q9. Is there a political party whose philosophy includes housing for low-income people?
No response provided.

Q10. What criteria were used to select the location (city) for these projects?
Follow up by governorate's representatives.

Q11. The KRG's decision to construct social housing was based on which of the following?
No response provided.

Q12. Was the political intervention affect the decisions to build these projects?
No response provided.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided. Where: The Dohuk Governorate in particular had a deficiency.

Q14. Do you believe each city has received what it deserves?
No - The investors were deciding where to invest. Because of this, Erbil has received a greater percentage of investments.

Q15. Were the decisions made at that time to build these projects?
Centralized for MOCH, Decentralized for investment.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - People were not speaking and not following up their transactions in Erbil.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing the social housing?
Until 2014 was good.

Q22. What is your evaluation of the whole process?
No response provided.

Q23. Do you favor more government involvement in social housing construction?
No response provided.

Q24. Do you have any final thoughts on the whole process?
KRG should allow the Iraqi banks to work and function in Kurdistan.

Educational Level: No response provided.

Interview 30 (INT-30)

Public Administration Official
Government Official
Date: 18 September 2022

Q1. How is social and affordable (low-income) housing defined in the Kurdistan Region of Iraq?

The housing is for those: 1) who have not received government benefits such as a parcel of land or a housing fund. 2) Their monthly salary is less than 1500, 000 IQDs (USD1200). 3) live in rented housing. 4) married 5) Do not own a home or apartment. In Erbil, we have established a committee to evaluate the applicants for the Hana City project. Each housing unit costs the government USD50000 and was provided to low-income families for USD9000, resulting in a loss to the government of USD41,000 per unit. In 2008, a total of 444 apartments were constructed as part of this project.

Q2. Was the definition reflective of the essence of the housing problem for those in need?

Over seventy percent of the definitions were accurate. I say this since the project's success rate exceeded 70%.
I'm saying that the apartment isn't a long-term solution to the housing crisis faced by Kurdish low-income people. Because the Kurdish family is big.

Q3. In the Kurdistan Region of Iraq, from where did the concept of social housing/affordable housing originate?

In 2006, a Turkish company attempted to imitate the Turkish experience for low-income people in Erbil. And Hana city was planned to be finished by Habitat on the 986 programme (oil for food programme) in 2003, but construction was halted due to the Iraq War in 2003 and later completed by the Kurdistan Regional Government (KRG) in 2006.

Q4. What were the primary goals of building social housing?

1. Control over the use of agricultural lands as a result of mass construction and population growth
2. To encourage vertical [high-rise] construction as opposed to horizontal [low-rise] construction. As we advised and encouraged people to live in apartments

Q5. Are these goals and objectives met?

Achieved - The process of distribution was largely equitable. since we received positive responses. Very few individuals expressed complaints about these projects.

Q6. Has the way the KRG has looked at the problem of housing for people with low incomes changed from one cabinet to another?

Yes - The seventh cabinet [2012-2014] focused more on housing issues. Due to the growth of Erbil and the KRG's access to huge sums of cash.
Before this cabinet, the cabinet of Dr. Barham Salih [the sixth in 2010-2012], Law 7 in 2008 of (MoCH) for low-income housing was amended to Law 16 in 2011, the

housing fund was activated, and many instructions and orders were issued to address the housing issue. This was owing to Dr. Barahm's access to large sums of money from Baghdad and his desire to address as many people's issues as possible during his short term [two years]. To date, however, KRG has suffered as a result of his decisions. He has given money to people without appropriate verification [real estate advances, housing fund loans, marriage advances, and scholarship expenses]. Thus, the money has not yet been returned to KRG.

Q7. Do you believe the KRG has adequately addressed the issue of low-income housing?
Yes - The KRG had two ways for addressing this issue via Law 7 for MoCH in 2008 and Law 4 for investments in 2004.

Q8. At which level, in your opinion, should the problem of affordable housing be addressed?
However, the construction process in Kurdistan should be founded on an assessment of reality. In subdistricts and suburban areas, for instance, individuals are unwilling to live in apartments. In addition, construction costs in the suburbs are higher than in major cities.

Q9. Is there a political party whose philosophy includes housing for low-income people?
In their election campaigns, all parties extensively mention housing for low-income people. However, this is all for electoral purposes.

Q10. What criteria were used to select the location (city) for these projects?
Beside of 57% for PDK and 43% on the two zones.

Q11. The KRG's decision to construct social housing was based on which of the following?
The KRG had two options for addressing this issue Law 7 for MoCH in 2008 and Law 4 for investments in 2004. The KRG discussed forming a housing board, but no action was taken. If constituted, one of this board's responsibilities was to define a comprehensive housing policy. However, this board has not yet been established.

Q12. Was the political intervention affect the decisions to build these projects?
Not effected - In 2011 and afterward, there was no political intervention.

Q13. Did one governorate give more attention to addressing social/affordable housing?
No response provided.

Q14. Do you believe each city has received what it deserves?
No - The investors were deciding where to invest. Because of this, Erbil has received a greater percentage of investments.

Q15. Were the decisions made at that time to build these projects?
Centralized for MOCH, Decentralized for investment.

Q16. What role did the local administrations [governorate] play?
No response provided.

Q17. In terms of selecting the governorate, did the local governments influence the allocation of social/affordable housing projects?
No response provided.

Q18. Did the local governments not do what they were supposed to, which affected the number of social housing units in their districts?
No response provided.

Q19. Have the governorate representatives' advocacy efforts played a role?
No response provided.

Q20. Have barriers played a role in determining the proportion of a particular governorate?
Yes - People were not speaking and not following up their transactions in Erbil.

Q21. How would you evaluate the Ministry of Finance and Economy's approach to financing social housing?
Only an executive is present. In general, however, they were unable to utilize the function of banks in housing development funding.

Q22. What is your evaluation of the whole process?
Due to the circumstances [the financial crisis in 2014].

Q23. Do you favor more government involvement in social housing construction?
Government should simply enact laws and directives and let the private sector to construct housing projects.

Q24. Do you have any final thoughts on the whole process?
- The regional development budget was intended to accomplish the decentralization concept. This money was spent in Erbil on the city's infrastructure. At the same time, in Duhok, they reconstructed villages and offered money to Aghas and individuals with a relationship with the governor. In Sulaymaniyah, it was used to construct high-rise buildings.
- Mr. Nechirvan Barzani was concerned with Erbil and pushed us to focus more on the city. Sometimes, he and the governor did tour Erbil in order to identify problems and determine what needed to be done. We worked more on Erbil as a result.
- After 1998 and the civil war, and after PDK gained control of Erbil, they desired to demonstrate to the citizens of Erbil that they are better than the PUK. This is the reason why they spend more on Erbil.

Educational Level: No response provided.
- We don't have an economic philosophy, which is a big barrier.
- We are in the transition process.
- One of the big problems in Kurdistan is the socialist legacy of laws and the lack of homogeneity of laws with each other.

Educational Level: Bachelor’s Degree