

Urban Management in Post-Conflict Settings: The Case of Baghdad, Iraq

Shaymaa Alkhalefy

**A thesis submitted in partial fulfilment of the requirements of the University of
Brighton for the degree of Doctor of Philosophy**

October 2020

**University of Brighton
School of Environment and Technology**

Abstract

This study explores the change in urban management processes in Baghdad, Iraq, as an example of a metropolitan area in a developing country with a post-conflict setting. In this setting, the critical conditions of population growth and urbanisation, alongside deteriorating management tools, are leading to a shortage in housing supply and increasing the costs for buying or building new dwellings by low-mid income households. This leaves many citizens without affordable housing in times of severe crises and ongoing instability. There is evidence that the Iraqi citizens are developing their legally owned properties through increasing building density without following the relevant regulations, to accommodate their extended families in affordably generated multi-dwellings. This irregular form of housing development needs to be supported by statutory authorities; hence, this study offers a solution in how to best support such practices through adequate housing interventions and management processes. This study investigates how the devolution of authority, from centralised forms of government to the local and regional levels, can bring about a necessary change in the power relations between the key actors to enable a participatory implementation of housing development policies. The idea put forward is that advancing a bottom-up process of housing interventions would enable decentralised practices, in which there is a greater amount of coordinated action between state and society in mobilising resources and generally setting up the necessary provision of legal, financial and technical support.

This research employs a qualitative multi-method methodology with a case study design to examine the collected data sets incorporating the change in urban management to approach development and improve housing affordability in Baghdad. The secondary data collection involves analysis of key official documents. Purposive, opportunistic and snowball sampling methods are used for collecting the primary data through semi-structured interviews with: the key officials at multi-tiers of government and homeowners in four different neighbourhoods. An inductive approach has been used for analysing the content and generating the relevant themes.

The findings show that activating society-driven approaches to development in needs-based housing to accommodate the growing population, alongside state-society collaboration within regulating interventions can improve housing affordability; it also increases housing assets and land-use and reduces the urban sprawl in a post-conflict setting. More specifically, the enablement of homeowners, by representatives of authorities in local governments, to become in effect private developers of properties using irregular rather than just formal or informal means can create: satisfactory solutions in affordable building of houses and shared responsibility in implementation of housing policies, thus, the associative bottom-up processes in urban management can approach development and tackle the challenges of survival in post-conflict settings despite prolonged situations of instability.

Table of Contents

Abstract	i
Table of Contents	ii
List of Figures	vii
List of Tables	xii
Acronyms	xv
Acknowledgements	xvi
Author’s Declaration	xvii

Chapter One

Research Study Introduction	1
1.1. Introduction	1
1.2. Conceptual Framework	1
1.3. Knowledge Gap	4
1.4. Research Questions	5
1.5. Research Aims	5
1.6. Research Methodology	5
1.7. Research Structure	6
1.8. Summary	8

Chapter Two

Urban Management and Housing Interventions in Post-Conflict Settings: A Literature Review	9
2.1. Introduction	10
2.2. Urban Management	10
2.3. Types of Urban Management	14
2.3.1. Top-Down Urban Management	14
2.3.2. Market-Based Urban Management	15
2.3.3. Participatory Urban Management	16
2.3.4. Bottom-Up Urban Management.....	18
2.4. Changing the Power Relations between Key Actors in Urban Management in Post- Conflict Settings	20
2.5. Housing Interventions in Post-Conflict Settings	25
2.5.1. Top-Down Housing Interventions	26
2.5.2. Market-Based Housing Interventions	27

2.5.3. Participatory Housing Interventions	27
2.5.4. Bottom-Up Housing Interventions.....	28
2.6. House Building Acts for Affordability in Developing Countries with Post-Conflict Settings.....	31
2.7. Bottom-up Housing Interventions in Developing Countries.....	35
2.8. Summary	37

Chapter Three

Research Methodology.....	39
3.1. Introduction	40
3.2. Epistemological and Ontological Position.....	40
3.3. Research Methodology and Design	42
3.3.1. Temporal Dimension	46
3.3.2. Spatial Dimension.....	46
3.4. Instruments for Data Collection.....	47
3.5. Sampling.....	48
3.5.1. Sampling for the Recruitment of Officials.....	49
3.5.2. Sampling for the Recruitment of Homeowners.....	51
3.6. Ethical Considerations.....	52
3.7. Multi-Methods Approach to Data Analysis.....	53
3.7.1. Elemental Method	55
3.7.2. Affective Method	57
3.7.3. Grammatical Methods	59
3.8. The Trustworthiness of the Research	60
3.9. Summary	61

Chapter Four

A Case Study of Baghdad, Iraq: Urban Development and Housing Improvement	62
4.1. Introduction	63
4.2. Iraq as a Post-Conflict Setting	63
4.2.1. Critical Conditions in Iraq	64
4.2.2. Dynamic Catalysts of Iraq's Instability	66
4.3. Planning and Implementation for Urban Development in Iraq.....	68
4.3.1. Urban Development in Iraq 1950-1958	70
4.3.2. Urban Development in Iraq 1959-1962	70

4.3.3. Urban Development in Iraq 1963-1967	71
4.3.4. Urban Development in Iraq 1968-2002	71
4.3.5. Urban Development in Iraq post 2003	73
4.4. Housing in Case Study	77
4.4.1. Public Sector Key Actors in Housing Development.....	79
4.4.2. Private Sector Key Actors in Housing Development.....	81
4.5. Housing Intervention Policies in Iraq	81
4.6. Baghdad: a Case Study	86
4.6.1. Baghdad Development Plan up until 1978	89
4.6.2. Baghdad Comprehensive Development Plan up until 2000	91
4.6.3. Baghdad Comprehensive Development Plan up until 2001	93
4.6.4. Baghdad Comprehensive Development Plan up until 2030.....	94
4.7. Summary	100

Chapter Five

Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing	101
5.1. Introduction	102
5.2. Criteria for the Secondary Data Collection	102
5.3. Analysing the Secondary Data	104
5.3.1. Secondary Data: Regulatory Frameworks on Urban Management.....	104
5.3.2. Secondary Data: Regulatory Frameworks on Housing	111
5.4. Themes on the Regulatory Frameworks of Urban Management and Housing	117
5.4.1. The Context of Urban Management	118
5.4.2. The Influences on Housing Practices	118
5.5. Summary	119

Chapter Six

Primary Data Analysis of the Official Respondents	120
6.1. Introduction	121
6.2. Criteria for the Primary Data Collection of the Official Respondents.....	121
6.3. Primary Data Analysis of the Official Respondents	122
6.3.1. Evaluation of Officials' Responses to the Close-Ended Questions	123
6.3.2. Evaluation of Officials' Responses to the Open-Ended Questions	126

6.4.	Changed Housing Practices to Improve Affordability through Irregularly Developed Properties.....	137
6.5.	Summary	138

Chapter Seven

Primary Data Analysis of the Homeowners Respondents.....	140	
7.1.	Introduction	141
7.2.	Criteria for the Primary Data Collection from the Homeowners of Developed Properties.....	141
7.3.	Primary Data Analysis of the Homeowners Respondents	149
7.3.1.	Evaluation of Homeowners’ Responses to the Close-Ended Questions.....	149
7.3.2.	Evaluation of Homeowners’ Responses to the Open-Ended Questions	152
7.3.2.1.	Primary Data Analysis of Homeowners in the Sumer Neighbourhood	153
7.3.2.2.	Primary Data Analysis of Homeowners in the Muthana Neighbourhood.....	161
7.3.2.3.	Primary Data Analysis of Homeowners in the Karada Neighbourhood	170
7.3.2.4.	Primary Data Analysis of Homeowners in the Wahda Neighbourhood	178
7.4.	Themes Related to the Homeowners Respondents	187
7.4.1.	Means to Establish Cost-Efficiency in Property Development	187
7.4.2.	Methods to Enhance Customisation in Property Development.....	188
7.4.3.	Practices to Increase Property Value	188
7.4.4.	Approaches to Improve Land Use for Building	189
7.5.	Summary	190

Chapter Eight

Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings	191	
8.1.	Introduction	192
8.2.	Authority Devolution and Regulating Interventions to approach Urban Development in a Post-Conflict Setting.....	192
8.3.	Urban Management in Post-Conflicts through Interventions to Irregularly Developed Properties	199
8.4.	Conclusions	203
8.5.	Research Limitations	205
8.6.	Future Research	206

References	208
Appendix A	228
A.1. Ethical Consent	229
A.2. Participant Information Sheet	230
A.3. Participant Consent Form	233
A.4. Supervisors' Letter of Support.....	234
A.5. Sponsor Letter of Support	235
A.6. Interview Questions for the Primary Data Collection from the Official Respondents.....	236
A.7. Interview Questions for the Primary Data Collection from the Homeowners Respondents.....	239
Appendix B	243
B.1. Coding for the Analysis of Secondary Data.....	244
B.1.1. Coding for the Regulatory Frameworks on Urban Management	244
B.1.2. Coding for the Regulatory Frameworks on Housing.....	246
B.2. Coding for the Analysis of Primary Data from the Official Respondents	249
B.3. Coding for the Analysis of Primary Data from the Homeowners Respondents	254
B.3.1. Coding for the Analysis of Primary Data from Homeowners in the Sumer Neighbourhood	255
B.3.2. Coding for the Analysis of Primary Data from Homeowners in the Muthana Neighbourhood	258
B.3.3. Coding for the Analysis of Primary Data from Homeowners in the Karada Neighbourhood	262
B.3.4. Coding for the Analysis of Primary Data from Homeowners in the Wahda Neighbourhood	265

List of Figures

Figure 2.1 Urban Management as Intervention	11
Figure 2.2 Key Actors in Urban Management.....	12
Figure 2.3 Urban Management as an Interactive Process of Intervention	13
Figure 2.4 Top-Down Urban Management.....	14
Figure 2.5 Market-Based Urban Management.....	16
Figure 2.6 Participatory Urban Management.....	17
Figure 2.7 Bottom-Up Urban Management.....	19
Figure 2.8 Forms of Decentralisation.....	24
Figure 2.9 Housing Intervention as a Concept.....	25
Figure 2.10 Types of Housing Interventions	29
Figure 2.11 House Building during Unstable Situations	34
Figure 3.1 The Methodology in this Research	44
Figure 4.1 Budget Allocation in Iraq post 2003	75
Figure 4.2 House Building and Population Growth in Iraq	78
Figure 4.3 House Building in Iraq (2000-2004)	78
Figure 4.4 Distribution of Householders in Occupied Properties and Plots of Land in Iraq	82
Figure 4.5 Baghdad: City Plan and Perspective	86
Figure 4.6 Baghdad: City Plan in the Ninth and Early Twentieth Centuries	87
Figure 4.7 Population in Iraq 2012.....	88
Figure 4.8 Distribution of Housing Shortage in Iraq	88
Figure 4.9 Plan and Perspective for Development in Baghdad in 1959	90
Figure 4.10 Baghdad Comprehensive Development Plan in 1967	92

Figure 4.11 Baghdad Comprehensive Development Plan in 1987	93
Figure 4.12 Projected Land Use Plan in Baghdad by 2030	95
Figure 4.13 Bismayah, the Satellite City	96
Figure 4.14 Iraq Gate Housing Project in Mansour District of Baghdad.....	97
Figure 4.15 Rasheed Housing Project in the Karada District of Baghdad.....	98
Figure 4.16 10*10 Housing Project in the Sadr District of Baghdad.....	99
Figure 5.1 Distribution of Documents on the Regulatory Frameworks.....	104
Figure 5.2 Query of Codes for the Secondary Data on Urban Management	105
Figure 5.3 Query with Structural Codes ‘Level’ for Secondary Data on Urban Management (1918-2003).....	106
Figure 5.4 Query with Structural Codes ‘Jurisdiction’ for Secondary Data on Urban Management (1918-2003)	107
Figure 5.5 Query with Structural Codes ‘Elements’ for Secondary Data on Urban Management (1918-2003)	107
Figure 5.6 Query with Structural Codes ‘Level’ for Secondary Data on Urban Management (2003-2018).....	108
Figure 5.7 Query with Structural Codes ‘Jurisdiction’ for Secondary Data on Urban Management (2003-2018)	108
Figure 5.8 Query with Structural Codes ‘Elements’ for Secondary Data on Urban Management (2003-2018)	108
Figure 5.9 Query of Codes for the Secondary Data on Housing.....	112
Figure 5.10 Query with Structural Codes ‘Level’ for Secondary Data on Housing (1918-2003)	113
Figure 5.11 Query with Structural Codes ‘Roles’ for Secondary Data on Housing (1918-2003)	113
Figure 5.12 Query with Structural Codes ‘Actors’ for Secondary Data on Housing (1918-2003)	113

Figure 5.13 Query with Structural Codes ‘Level’ for Secondary Data on Housing (2003-2018)	114
Figure 5.14 Query with Structural Codes ‘Roles’ for Secondary Data on Housing (2003-2018)	114
Figure 5.15 Query with Structural Codes ‘Actors’ for Secondary Data on Housing (2003-2018)	115
Figure 6.1 Distribution of Officials at Multi-Tiers of the Iraqi Government	122
Figure 6.2 Query of Codes for the Responses from the Officials	126
Figure 6.3 Query with Structural Codes ‘Actions’ for Primary Data of Official Respondents	127
Figure 6.4 Query with Structural Codes ‘Classification’ for Primary Data of Official Respondents.....	128
Figure 6.5 Query with Structural Codes ‘Change’ for Primary Data of Official Respondents	128
Figure 6.6 Query with Structural Codes ‘Agents’ for Primary Data of Official Respondents	129
Figure 6.7 Query with Structural Codes ‘Construct’ for Primary Data of Official Respondents.....	130
Figure 6.8 Query with Structural Codes ‘Interest’ for Primary Data of Official Respondents	130
Figure 7.1 Baghdad Districts	143
Figure 7.2 Ghadeer and Karada Districts	144
Figure 7.3 Neighbourhoods Selected for Recruiting the Homeowners	146
Figure 7.4 The Qualifying Examples of Developed Property in the Sumer Neighbourhood	147
Figure 7.5 The Qualifying Examples of Developed Property in the Muthana Neighbourhood	147
Figure 7.6 The Qualifying Examples of Developed Property in the Karada Neighbourhood	148

Figure 7.7 The Qualifying Examples of Developed Property in the Wahda Neighbourhood	148
Figure 7.8 Distribution of Homeowners Respondents in the Selected Neighbourhoods	149
Figure 7.9 Query of Codes for the Homeowners' Responses in the Sumer Neighbourhood	153
Figure 7.10 Query with Structural Codes 'Drivers' for Primary Data of Homeowners in the Sumer Neighbourhood.....	154
Figure 7.11 Query with Structural Codes 'Development' for Primary Data of Homeowners in the Sumer Neighbourhood	155
Figure 7.12 Query with Structural Codes 'Resources' for Primary Data of Homeowners in the Sumer Neighbourhood	155
Figure 7.13 Query with Structural Codes 'Method' for Primary Data of Homeowners in the Sumer Neighbourhood.....	156
Figure 7.14 Query with Structural Codes 'Aspirations' for Primary Data of Homeowners in the Sumer Neighbourhood	156
Figure 7.15 Query with Structural Codes 'Obstruction' for Primary Data of Homeowners in the Sumer Neighbourhood	157
Figure 7.16 Query of Codes for the Homeowners' Responses in the Muthana Neighbourhood	162
Figure 7.17 Query with Structural Codes 'Drivers' for Primary Data of Homeowners in the Muthana Neighbourhood	163
Figure 7.18 Query with Structural Codes 'Development' for Primary Data of Homeowners in the Muthana Neighbourhood	164
Figure 7.19 Query with Structural Codes 'Resources' for Primary Data of Homeowners in the Muthana Neighbourhood	164
Figure 7.20 Query with Structural Codes 'Method' for Primary Data of Homeowners in the Muthana Neighbourhood	165
Figure 7.21 Query with Structural Codes 'Aspirations' for Primary Data of Homeowners in the Muthana Neighbourhood	165

Figure 7.22 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Muthana Neighbourhood	166
Figure 7.23 Query of Codes for the Homeowners’ Responses in the Karada Neighbourhood	171
Figure 7.24 Query with Structural Codes ‘Drivers’ for Primary Data of Homeowners in the Karada Neighbourhood	172
Figure 7.25 Query with Structural Codes ‘Development’ for Primary Data of Homeowners in the Karada Neighbourhood.....	172
Figure 7.26 Query with Structural Codes ‘Resources’ for Primary Data of Homeowners in the Karada Neighbourhood.....	173
Figure 7.27 Query with Structural Codes ‘Method’ for Primary Data of Homeowners in the Karada Neighbourhood	173
Figure 7.28 Query with Structural Codes ‘Aspirations’ for Primary Data of Homeowners in the Karada Neighbourhood.....	174
Figure 7.29 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Karada Neighbourhood.....	174
Figure 7.30 Query of Codes for the Homeowners’ Responses in the Wahda Neighbourhood	179
Figure 7.31 Query with Structural Codes ‘Drivers’ for Primary Data of Homeowners in the Wahda Neighbourhood.....	180
Figure 7.32 Query with Structural Codes ‘Development’ for Primary Data of Homeowners in the Wahda Neighbourhood	180
Figure 7.33 Query with Structural Codes ‘Resources’ for Primary Data of Homeowners in the Wahda Neighbourhood	181
Figure 7.34 Query with Structural Codes ‘Method’ for Primary Data of Homeowners in the Wahda Neighbourhood.....	181
Figure 7.35 Query with Structural Codes ‘Aspirations’ for Primary Data of Homeowners in the Wahda Neighbourhood	182
Figure 7.36 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Wahda Neighbourhood	182

List of Tables

Table 2.1 Citizen Involvement in Urban Management.....	20
Table 2.2 State-Society Involvement in Improving Affordability to Householding.....	30
Table 3.1 Organisations and Anonymised Official Respondents.....	50
Table 3.2 Neighbourhoods and Anonymised Homeowners Respondents.....	51
Table 3.3 Structural Codes.....	55
Table 3.4 Values Codes.....	57
Table 3.5 Attribute Codes.....	60
Table 3.6 Simultaneous Codes.....	60
Table 4.1 Authorities in Iraq post 2003.....	65
Table 4.2 Improvement in Households' Socio-Economic Conditions in 1967.....	91
Table 4.3 Housing Planning Regulations in Baghdad City and Projected Revisions.....	94
Table 5.1 Documents on the Regulatory Frameworks.....	103
Table 5.2 Nodes for the Secondary Data on Urban Management.....	106
Table 5.3 Nodes for the Secondary Data on Housing.....	111
Table 6.1 Officials' Responses on the Evolution of Urban Management in Baghdad.....	123
Table 6.2 Attributes of Officials in Agreement with the Evolution of Urban Management in Baghdad.....	123
Table 6.3 Officials' Responses to Improving Housing Affordability in Baghdad through New Housing Projects by Local Government.....	124
Table 6.4 Attributes of Officials in Disagreement with Improving Housing Affordability in Baghdad through New Housing Projects by Local Government.....	124
Table 6.5 Officials' Responses to Permitting Property Development through Changing Planning Regulations in Baghdad.....	125
Table 6.6 Attributes of Officials in Agreement with Changing Planning Regulations to Permit Property Development in Baghdad.....	125
Table 6.7 Nodes for the Primary Data of the Official Respondents.....	127
Table 7.1 Population Growth in Districts of Baghdad.....	142

Table 7.2 Planned Building Density in Ghadeer and Karada	144
Table 7.3 Actual Density for Houses Built per km ² in Ghadeer and Karada.....	145
Table 7.4 Increased Building Density in Ghadeer and Karada.....	146
Table 7.5 Homeowners' Responses to Household Involvement in Official Property Development.....	150
Table 7.6 Homeowners Attributes of those in Agreement with their Involvement in Official Property Development	150
Table 7.7 Homeowners' Responses to Household Involvement in Decision-Making of Policies.....	151
Table 7.8 Homeowners Attributes of those in Disagreement about their Involvement in the Decision-Making of Policies	151
Table 7.9 Homeowners' Responses to Household Involvement in the Implementation of Policies.....	151
Table 7.10 Homeowners Attributes of those in Agreement with their Involvement in the Implementation of Policies	152
Table 7.11 Nodes for the Primary Data of Homeowners in the Sumer Neighbourhood ..	154
Table 7.12 Nodes for the Primary Data of Homeowners in the Muthana Neighbourhood	162
Table 7.13 Nodes for the Primary Data of Homeowners in the Karada Neighbourhood ..	170
Table 7.14 Nodes for the Primary Data of Homeowners in the Wahda Neighbourhood ..	178
Table B.1 Numbers of Values and Simultaneous Codes for the Secondary Data on Urban Management.....	244
Table B.2 Structural Codes for the Secondary Data on Urban Management	244
Table B.3 Values and Simultaneous Codes for the Secondary Data on Urban Management	245
Table B.4 Numbers of Values and Simultaneous Codes for the Secondary Data on Housing	246
Table B.5 Structural Codes for the Secondary Data on Housing	247
Table B.6 Values and Simultaneous Codes for the Secondary Data on Housing	247
Table B.7 Numbers of Values and Simultaneous Codes for Primary Data from the Officials	249

Table B.8 Attribute Codes for Primary Data from the Officials	249
Table B.9 Structural Codes for Primary Data from the Officials	250
Table B.10 Values and Simultaneous Codes for Primary Data from the Officials	252
Table B.11 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Sumer.....	255
Table B.12 Attribute Codes for Primary Data from the Homeowners in Sumer	255
Table B.13 Structural Codes for Primary Data from the Homeowners in Sumer.....	255
Table B.14 Values and Simultaneous Codes for Primary Data from the Homeowners in Sumer	256
Table B.15 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Muthana	258
Table B.16 Attribute Codes for Primary Data from the Homeowners in Muthana	258
Table B.17 Structural Codes for Primary Data from the Homeowners in Muthana	258
Table B.18 Values and Simultaneous Codes for Primary Data from the Homeowners in Muthana.....	260
Table B.19 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Karada.....	262
Table B.20 Attribute Codes for Primary Data from the Homeowners in Karada	262
Table B.21 Structural Codes for Primary Data from the Homeowners in Karada.....	263
Table B.22 Values and Simultaneous Codes for Primary Data from the Homeowners in Karada	264
Table B.23 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Wahda	266
Table B.24 Attribute Codes for Primary Data from the Homeowners in Wahda.....	266
Table B.25 Structural Codes for Primary Data from the Homeowners in Wahda.....	266
Table B.26 Values and Simultaneous Codes for Primary Data from the Homeowners in Wahda	267

Acronyms

AD	Annō Domini
BPD	Barrel per Day
FCOR	Federal Council of Representatives
FYP	Five Year Plan
GDP	Gross Domestic Product
IMF	International Monetary Fund
IPC	Iraq Petroleum Company
IQD	Iraqi Dinar
IRFFI	International Reconstruction Fund Facility for Iraq
NDP	National Development Plan
NGO	Non-Governmental Organisation
NIC	National Investment Commission
OPEC	Organisation of the Petroleum Exporting Countries
PEP	Provisional Economic Plan
RCOR	Regional Council of Representatives
SIGIR	Special Inspector General for Iraq Reconstruction
UNDP	United Nations Development Programme
UNISDR	United Nations Office for Disaster Risk Reduction
USA	United States of America
USD	United States Dollar

Acknowledgements

Firstly, I would like to thank my supervisory team: Dr Poorang Piroozfar, Professor Andrew Church and Professor Alan Tomlinson. This research would not have been possible without their expert advice, encouragement and support throughout the entire and challenging process of learning. I am sincerely grateful for their invaluable guidance, attention to details and the ways in which they have enriched this experience on so many levels. I am tremendously humbled by their patience, kindness and understanding, which allowed me to develop not only academically, but also culturally and personally.

I would also like to express my gratitude to Professor David Nash, Dr Susan Sandeman and the members of staff in the School of Environment and Technology and the Doctoral College at the University of Brighton for their ongoing willingness to provide all the necessary support throughout my journey. My thanks also go to Dr Alex Golding for proofreading the thesis and her consistent support during the final stages of writing.

I would also like to thank the Ministry of Higher Education and Scientific Research in Iraq, the Iraqi Cultural Attaché in London and Al-Nahrain University for their support and financial contributions in sponsoring this research.

I acknowledge and appreciate the substantial contributions made by the interviewees in the process of research and for informing the outcomes drawn through their insights. I thank them all.

Finally, I give heartfelt thanks and gratitude to my caring family and friends for consistently being there, enabling me to tolerate the hardships and to inspire me to improve myself. Their enormous patience, devoted love and absolute faith in me have made this project possible; to them, I dedicate this thesis.

Author's Declaration

I declare that the research contained in this thesis, unless otherwise formally indicated within the text, is the original work of the author. The thesis has not been previously submitted to this or any other university for a degree, and does not incorporate any material already submitted for a degree.

Signed **Shaymaa Alkhalefy**

Dated **02/10/2020**

Chapter One
Research Study Introduction

1.1. Introduction

This chapter discusses the conceptual framework of this research study, which involves a recognition of the interplay between the notions of: urban management, housing interventions and state-society relationships to approach urban development in developing countries in a post-conflict setting. It is noted that the key actors in the state and society can collaborate in interventions within the established processes of urban management to approach development including improving housing affordability (World bank, 1993; Tipple, 1994; Imparato and Ruster, 2003; Wakely, 2014; Nicholas and Patrick, 2015).

The knowledge gap and the potential contribution of this research is also discussed, which intends to provide an understanding about how the urban management processes and associated interventions can change by incorporating a needs-based form of housing in post-conflict settings, so that the households can be engaged in the direct implementation of housing development policies involving regulating the property development and improving housing affordability. The research questions are given in Section 1.4. This is followed by an explanation of the methodology and research design chosen to achieve the specific research aims. Moreover, section 1.7 presents the structure of this thesis with an overview of the content of each chapter.

1.2. Conceptual Framework

This thesis proposes an evolved conceptualisation of urban management processes in post-conflicts to be able to promote a change to the current housing situation. The fundamental aim is to advocate the notion of state-society dynamic relationship in metropolitan areas in developing countries that is able to support collaborative actions in the process of bottom-up housing interventions. This incorporates citizen participation in implementation of local government plans in achieving affordable housing (Nicholas and Patrick, 2015). The idea is that these actions can improve accessibility to affordably generated houses involving sub-divisions or building additions to existing properties. The proposition in this research is that the property can be irregularly developed by the homeowner acting as a private developer. This, thus, enables the possibility to cope with the critical conditions of an increased shortage in the housing supply within the wider context of urbanisation and population growth. Such acts and initiatives are argued here

to be able to enhance the survival chances of families and citizens facing the chronic instability and the enduring uncertainty in post-conflict settings.

Urban management is argued in this thesis to be an interactive process of intervention between state and society, which involves the implementation of development policies (UN-Habitat, 2015a); however, Okumu (2013: 200) claimed that approaching urban development through management processes can be disrupted in post-conflict settings as "conflict-affected states face a breakdown in the relationship between state and society". Within this particular context, carrying on urban management processes for local development by statutory authorities at top level of the government can influence the provision of services (Warden, 2008). While enforcing legislation on decentralisation and the relevant enabling regulatory frameworks associated with undertaking urban management and housing interventions in post-conflict settings, can change the power relations between the key actors involved, influencing resource allocation and the corresponding implementation of urban development policies by local governments (Mumtaz, 2001; VanDijk, 2008, World Bank, 2010). Moreover, obsolete legislation with overlapped jurisdictions of authorities between multi-tiers of government can bring about substantial restraint to statutory-driven approaches to provincial development. This can lead to a decline in the building of new housing projects and to an increase in the costs to buy or build new dwellings. Hence, facilitating a needs-based approach to urban development is emphasised in this thesis to engage collaborative actors in society in participatory action with the statutory authorities at local level of government. This type of development can achieve the "satisfaction of fundamental human needs, generating growing levels of self-reliance, constructing articulated relations between people and technology, of global processes with local activity, of the personal with the social, of planning with autonomy, and of civil society with the state" (Max-Neef et al., 1989: 12).

Baghdad is the case study for this research. It represents a metropolitan area in Iraq, a developing country with a historical background of top-down approaches to urban development. However, in the post-2003 setting of the persistent unstable situation and critical conditions in Iraq, these approaches have drastically changed to improve housing affordability including the enablement of property development. According to Berger (2012), improving housing affordability is one of the principal development priorities in Iraq as it is deemed indispensable for tackling the pending challenges of high and unmet

housing demands since the late 1990s. Correspondingly, Ko (2015) claimed that the yearly increase in demand in Baghdad (starting in 2011) is equal to 400,000 housing units per year. This city also accounts for the largest share in increased urbanisation and population growth across the country (Ministry of Planning in Iraq, 2013; UN-Habitat, 2014).

It is important to note that the property development involving irregularly generated housing is proposed as a solution in this thesis. This shares some similarities to informal housing in terms of their non-compliance with the building laws and their aim of reducing the cost of building. However, the latter mode of building is related to unauthorised rights of ownership as opposed to having the registered title deeds for properties, as with the former. In fact, irregularly developed properties have numerous benefits, including: i) assimilating the practices of a 'gentle infill'¹ for high density cities such as in the United States of America and Canada (see McCormick, 2016; Shaw, 2018); ii) increasing assets and reducing the land consumption associated with an urban sprawl in peri-urban areas; and iii) providing more satisfactory outcomes when creating affordably built houses through a needs-based approach to development. It is important to take into account that undertaking interventions for this type of affordably built houses is linked to the level of competency brought forward by local and national governments to be able to implement the necessary changes to urban management processes (see Wakely and Riley, 2011). Moreover, applying a bottom-up approach to development that meets the pressing needs for survival within a post-conflict setting is argued in this thesis to accelerate the decentralisation processes.

This thesis presents an evolved understanding for what can improve the state-society relationships in progressive urban development in such settings despite the ongoing crises and instabilities. It focuses on how citizen adaptive capacities when building their homes can emerge, thus changing their contributory role in the process of collective action, embracing the potential for integration with the representatives of statutory authorities at local level of government, and as best represented by the occurring change in management processes and interventions undertaken to improve housing affordability through the use of irregular, rather than just formal or informal forms of building. This

¹ It is stated in several sources that gentle infill involves subdividing a single family house to create more houses with smaller plots or adding new house units on vacant or unused land in an already built property (McCormick, 2016; Hyslop, 2017; Shaw, 2018; Beaudry, 2019).

research centres on the state-society relationships in urban management as interventions processes to irregularly developed properties to be able to accommodate the homeowners' extended families in affordably built houses; these homeowners are identified as voluntary private actors who use locally accessed resources in their search for an adequate coping strategy in response to the critical conditions of a post-conflict Baghdad.

1.3. Knowledge Gap

Research into changes to urban management processes in post-conflict developing countries is limited. This research provides an in-depth investigation into the state-society relationship in such processes when undertaking interventions to irregularly developed properties. To be more specific, there is a knowledge gap in how these housing interventions, for irregular types of development within this particular setting, have been conceptualised, especially around: understanding bottom-up urban management processes in metropolitan areas incorporating a needs-based form of housing; engaging households in the direct implementation of housing development policies; and establishing citizen adaptive capacities in building to develop properties and enable housing affordability.

This research provides an opportunity to evaluate the experiences of the families involved in this specific type of property development; the aim is also to show how it is possible to contribute to an informed understanding of improving housing affordability through property development and the associated living conditions and housing preferences for the second generation of households and extended families. Moreover, this research intends to outline the conditions conducive to the wellbeing of the families in question, thus contributing to the notion of regenerating liveable cities within unstable situations. The study therefore seeks to understand the particular and current context, with the hope that it reaches a critical point of a paradigm shift in which the situation begins to gain more stability, and the setting evolves into being more peaceful, anchored in a reliable provision of services by an efficient private sector or other alternative viable actors.

1.4. Research Questions

To address the knowledge gap, this research proposes the following questions:

- What changes to urban management processes in developing countries within a post-conflict setting are necessary to ensure survival? And who are the key agents of change in such settings?
- How does regulating interventions improve and sustain affordability to householding in metropolitan areas in developing countries despite the critical conditions and unstable situation of post-conflict settings?
- How does state-society collaboration involved with bottom-up interventions for irregularly developed properties can influence household satisfaction in terms of enabling a needs-based housing?

1.5. Research Aims

This research study intends to achieve the following aims:

- Understanding what engages households in the implementation of housing development policies through property development in developing countries within a post-conflict setting.
- Understanding how certain regulatory frameworks in urban management can influence a state-society relationship in bottom-up interventions to support an irregular type of property development in post-conflict developing countries.
- Understanding why society-driven approaches to housing development at the local level through property development to accommodate the extended families can improve affordability despite the instability in developing countries in a post-conflict setting.

1.6. Research Methodology

This research study employs a qualitative, multi-method methodology with a case study design to examine the collected data sets for Baghdad, Iraq as a post-conflict setting. An inductive approach was used for the content analysis of the secondary and primary data with multi-methods of coding to enhance the accountability and reliability of this research, and hence improve the potential for the transferability of the research outcomes (including the thematically synthesised findings) to other cases within similar or identical settings. The secondary data were collected using a desktop study of the

documents associated with urban management and housing in the case study. By contrast, the primary data were collected using semi-structured interviews with the officials at multi-tiers of government and the homeowner respondents, from four neighbourhoods, who were recruited using purposive, opportunistic and snowball sampling methods. Moreover, the respondents' confidentiality was ensured by storing the generated data sets on password protected devices while the biographical information was anonymised and coded to prevent any chances of recognition or identification of the respondents.

1.7. Research Structure

The research has seven chapters in addition to this one, the structure of which is outlined in the following:

- Chapter Two presents the literature review, discussing how urban management and housing interventions can be changed during unstable situations. It further looks at how the collaborative acts associated with a state-society interaction can be used within approaches to urban development to support survival. It highlights the need for using locally accessed resources to achieve satisfactory outcomes in accommodation in developing countries within a post-conflict setting. The key element shown here is that these processes and practices can improve housing affordability despite the critical conditions of increased urbanisation and population growth in metropolitan areas.
- Chapter Three discusses the research design, methods and methodology employed to analyse the collected data. Moreover, the temporal and spatial dimensions of the case study are clarified; in addition to this, a detailed explanation of and the rationale for the selected strategies in sampling and the multi-methods approach to the empirical work is also given.
- Chapter Four presents the context of the post-conflict setting in Iraq as a developing country with ongoing instability and uncertainty; it further explains how these situations are influenced by what is called the 'critical conditions' and 'dynamic catalysts'. What is meant by these terms is: the conditions of increased population growth and urbanisation; and the eroded management tools and overlapping jurisdictions of authorities between multi-tiers of government as

catalysts for change. The accumulative impact of these conditions and dynamics is outlined in the following: the delayed implementation of development plans in association with an increased shortfall in the housing supply; and the scarcity of serviced land plots and limited availability of funds for housing development. This characterises Baghdad as a metropolitan area within the current unstable situation that influences housing affordability.

- Chapter Five discusses the secondary data analysis through an explanation of: the criteria used for collecting the documents on the regulatory frameworks of urban management and housing in the case study. It also looks at how a thematic analysis was applied to the content of the data. This approach includes the generation of themes of the data-driven codes by grouping the relevant concepts into categories to highlight any repetitive patterns in the examined data.
- Chapter Six discusses the primary data analysis starting with the criteria used for the data collection from the recruited officials in Baghdad. This is followed by a presentation of the codes used to generate the concepts and categories, and how the relevant concepts have been clustered to group the repetitive patterns in the data into a corresponding theme.
- Chapter Seven discusses the analysis of the primary data collected from the homeowners of developed properties in the four neighbourhoods in Baghdad. The criteria used for the data collection and how the collected data sets were analysed are described in detail. This chapter also presents the grouping of coded data into categories and clusters the relevant concepts to show the repetitive patterns in the data, and to organise them into corresponding themes.
- Chapter Eight discusses the research findings, presenting arguments about the potential of employing irregularly developed properties for improving housing affordability in metropolitan areas; it facilitates an understanding of the impact of adopting such practices on urban management and associated housing interventions in developing countries with post-conflict settings. The final conclusion, limitations of the research and suggestions for future research are also presented in this chapter.

1.8. Summary

This introductory chapter has discussed the conceptual framework of this research, giving an overview of the proposed state-society relationships in housing interventions and urban management in developing countries with post-conflicts and unstable urban areas. Moreover, the knowledge gap in interventions to irregular property development within this particular situation has also been addressed. The next chapter comprises a critical review of relevant literature through a discussion and in-depth evaluation of the sources on urban management and housing interventions; it also discusses the interactive processes between state and society that can enhance our understanding of approaches to urban development that have sought to improve housing affordability during unstable situations and post-conflict settings.

Chapter Two
**Urban Management and Housing Interventions in Post-
Conflict Settings: A Literature Review**

2.1. Introduction

This chapter presents a critical review of the relevant literature on both of: urban management which is an interactive process of intervention between state and society that involves implementation of development policies (UN-Habitat, 2015a), and housing interventions which is a collaboration between state and society within the established processes of urban management to improve affordability and accessibility in housing (Wakely, 2014; Nicholas and Patrick, 2015) More specifically, four types of urban management as intervention processes are presented, with the view that there is a potential for change by analysing which of these processes is best suited to approach development in a post-conflict setting. Moreover, this chapter discusses key actions and strategies that have been undertaken in the implementation of housing interventions in developing countries including the resettlement strategy and the on-site upgrading strategy. This thesis, thus, aims to address a gap in knowledge in research on bottom-up interventions that is facilitating householding by incorporating citizen participation in implementation of local government plans in achieving affordable housing (Nicholas and Patrick, 2015), to what is defined as irregular property development in urban, post-conflict areas in developing countries: that is property expansion or subdivision into multi-units with smaller plots without following all relevant building bylaws (Cities Alliance, 2011). It further aims to explore how to improve the existing management processes and housing practices, as part of this urban development, through collaboration between the state and society despite the ongoing instability present in post-conflict settings. As such, the roles of key actors in these bottom-up processes of urban management were seen as crucial in adopting a decentralised approach to implementing appropriate and effective housing interventions, that support survival by facilitating the use of local resources for building on budget houses, and which also are affordable to those in need. Correspondingly, this chapter will look at types of urban management and housing interventions at first, and secondly it will present a review for bottom-up housing interventions to affordably built houses in developing countries.

2.2. Urban Management

Urban management was originally regarded by (Sharma, 1989) as an intervention to promote development. In line with this, it has been further argued that urban management is a process with a:

Set of activities which together shape and guide social, physical and economic development in urban areas. The main concern of urban management would be, then, intervening in these areas to promote development and well-being. (Sharma, 1989: 48)

Davey (1993) defines urban management as the use of policies and plans, in the provision² of services that meet the requirements for infrastructure, accommodation, employment and also the fast pace of increasing urbanisation and population growth in cities. Hence, urban management is not just about the associated interventions, but it also relates to the services availability and the capacity to address the fast-paced growth. Alternatively, Mattingly (1995: 1) defines urban management as a process of coordinative acts directing “efforts toward common goals and glean(ing) benefits by focusing expenditures on high priority targets while organizing and initiating essential tasks which competition, confusion, inertia or neglect leave undone”. To illustrate how urban management is a process of interventions through a series of coordinated acts with the ability to mobilise resources as part of a shared goal, the process is represented in Figure 2.1 below.

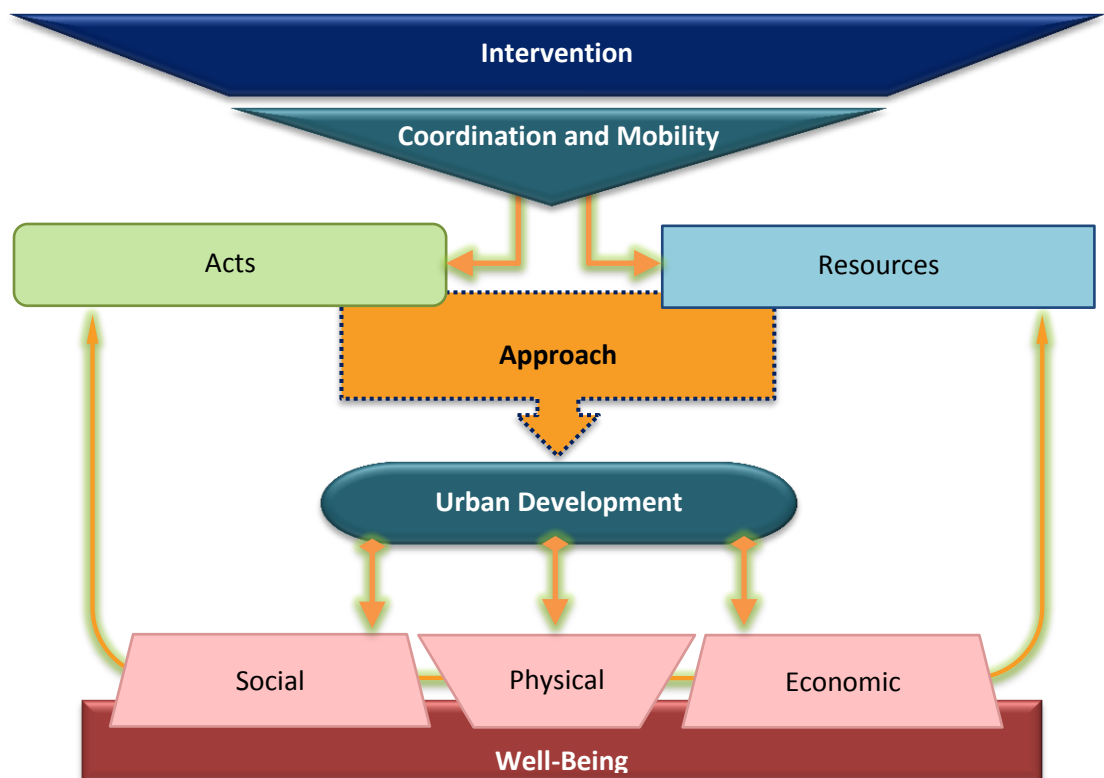


Figure 2.1 Urban Management as Intervention
Sharma (1989), Davey (1993) and Mattingly (1995)

² According to Davey (1993), provision includes undertaking decision-making and planning for the presentation of services in terms of quantity and quality to specify relevant budgets for implementation.

Chapter Two: Urban Management and Housing Interventions in Post-Conflict Settings: A Literature Review

It seems that the varying roles undertaken in urban management are key to coordinating a shared approach to development. As Bramezza (1996) claims, urban management is a process of coordination, implementation and evaluation, in which the capacities of private sector and citizens' interests are taken into account for drawing the framework of development policies. McGill (1998) also argues that these coordinated acts by key contributors are about harnessing the driving forces for change in cities. This collaboration between state and society can occur, he claims, within a formal and an informal dimension by releasing the innate capacity of actors in private sector.

Moreover, the UN-Habitat (2015a) denotes urban management as an interactive process of intervention between the state and society, and which involves public policy implementation. Policies are collaboratively prepared by actors at: different levels of government, that is national, regional and local, (representing a vertical structure of authority); or the same level of government, including local governments and provincial branches of ministries (representing a horizontal structure of authority); or both of the vertical and horizontal levels of government, as illustrated in Figure 2.2 below.

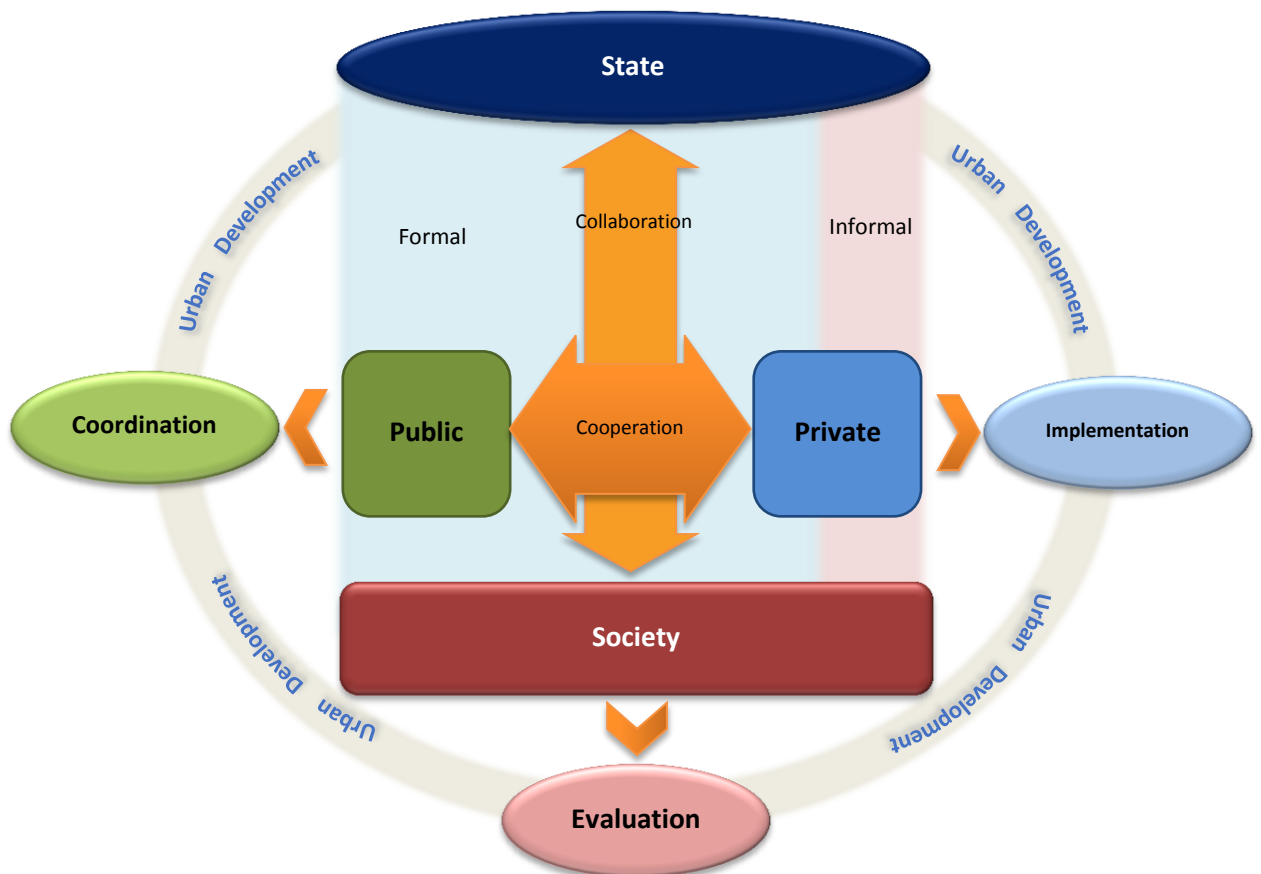


Figure 2.2 Key Actors in Urban Management
Bramezza (1996), McGill (1998) and UN-Habitat (2015a)

Chapter Two: Urban Management and Housing Interventions in Post-Conflict Settings: A Literature Review

Popescu (2006) asserts that the statutory actors in the public sector play a crucial role in urban management, predominantly as a means for establishing legitimacy in implementing the policies; it means that they are able to “turn political intentions into reality that achieve participative and sustainable development” (Popescu, 2006: 163). Their serving role, however, is not restricted to undertaking the ongoing tasks of administration, but it is also linked to essential long-term planning and decision-making and being able to generate socio-economic development (Popescu, 2006). Moreover, VanDijk (2008) argues that private actions complement public ones in urban management, in which the private actors including citizens can compete with other stakeholders/actor groups in approaching development to tackle major challenges faced by the population in urban areas, so that more equitable and sustainable contexts for living can exist by providing opportunities for citizens to contribute to shaping the areas where they live (see Figure 2.3).

Thus, urban management can be defined as an interactive process of interventions through coordinating actors in the public and private sectors together with citizen input when assigning ongoing and long-term responsibilities in administration and policy implementation. The serving, complementary and contributory roles involved with coordinated actions and mobilisation of resources (formally and/or informally) can enhance physical, economic and social well-being while simultaneously tackling the challenges of urban development in cities.

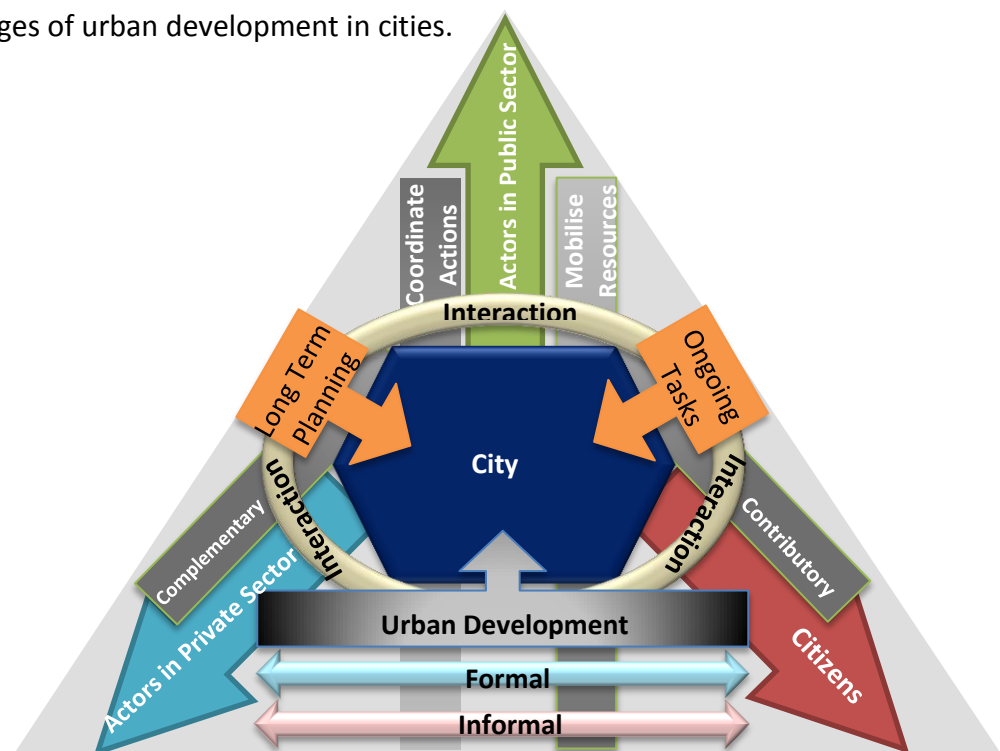


Figure 2.3 Urban Management as an Interactive Process of Intervention
McGill (1998), Popescu (2006) and VanDijk (2008)

2.3. Types of Urban Management

Urban management has been discussed thus far as this interactive process of interventions that can involve different approaches to development (Peters, 1996; Corubolo, 1999; Rakodi, 2003; Mohamed, 2009). Within this field, there are four types of urban management, as presented in the following sub-sections.

2.3.1. Top-Down Urban Management

Top-down urban management approaches depend on established power relations³ between key actors and institutions. Peters (1996) claims that this approach to development relies on a hierarchy in the organisational structure of authorities, in which an internal regulation occurs when carrying out centralised acts, that is actions implemented by local governmental bodies as representatives of national government. Rakodi (2003) points out that this approach involves policy making at the macro levels of government without any citizen input. Hence, it is these centralised departments of government that, thus, direct local governments and provincial public-sector bodies on implementing their administrative roles and responsibilities, as illustrated in Figure 2.4 below.



Figure 2.4 Top-Down Urban Management
Peters (1996), Rakodi (2003) and Mohamed (2009)

³ Parsons (1967: 308) defines power as a “generalized capacity to secure the performance of binding obligations by units in a system of collective organizations, when the obligations are legitimized with reference to their bearing on collective goals and where in case of recalcitrance, there is a presumption of enforcement by negative situational sanctions-whatever the actual agency of that enforcement”.

As a result, the top-down approach classifies citizens as non-participatory subjects when undertaking actions for development (Mohamed, 2009). Accordingly, this hierarchical organisation and centralised acts can exclude citizens from policy making and associative implementation of plans to approach development.

2.3.2. Market-Based Urban Management

The market-based approach to development in urban management involves substantially different power relations⁴ between key actors. Peters (1996) states that it places an emphasis on cost efficiency, otherwise defined as being 'value for money', and the free market. For Pieterse (2002), a market-based approach to development is influenced by decentralisation, that is the transfer of authorities from national to local government, and privatisation allowing for on demand provision of services that is managed by municipalities (see Figure 2.5). For him, it means that public sector departments responsible for policy decision-making and associative provision of services are subject to a corporatisation. What this means is that public service responsibilities have been introduced to partnerships with the private sector. This translates into a sub-contracting of services to private companies, which are then subject to a performance evaluation. However, it seems that this approach too has "a lower willingness to share, participate, collaborate and partner with citizens by turning them into consumers or customers of services" (Vigoda, 2002: 528). Moreover, the market-based approach offers an opportunity for those in the private sector to pursue higher business gains, thus increasing the chances of marginalisation for poor-low income households (Mohamed, 2009). Accordingly, this combination of decentralisation and privatisation can offer a sense of competition to the provision of services and approaching urban development irrespectively of citizens' participation.

⁴ Bachrach and Baratz (1970: 39-44) conceive two dimensions of power that involve both decision-making and non-decision-making, by which taking a decision is a "choice among alternative modes of action" while the opposite is to take a decision that "results in suppression or thwarting of a latent or manifest challenge to the values or interests of the decision-maker". Lukes (1974) explains that the power is exercised in this two-dimensional view to prevent observable conflict that represents a demand for change, by which overt conflict is expressed within the political system and covert conflict is still outside the political system.

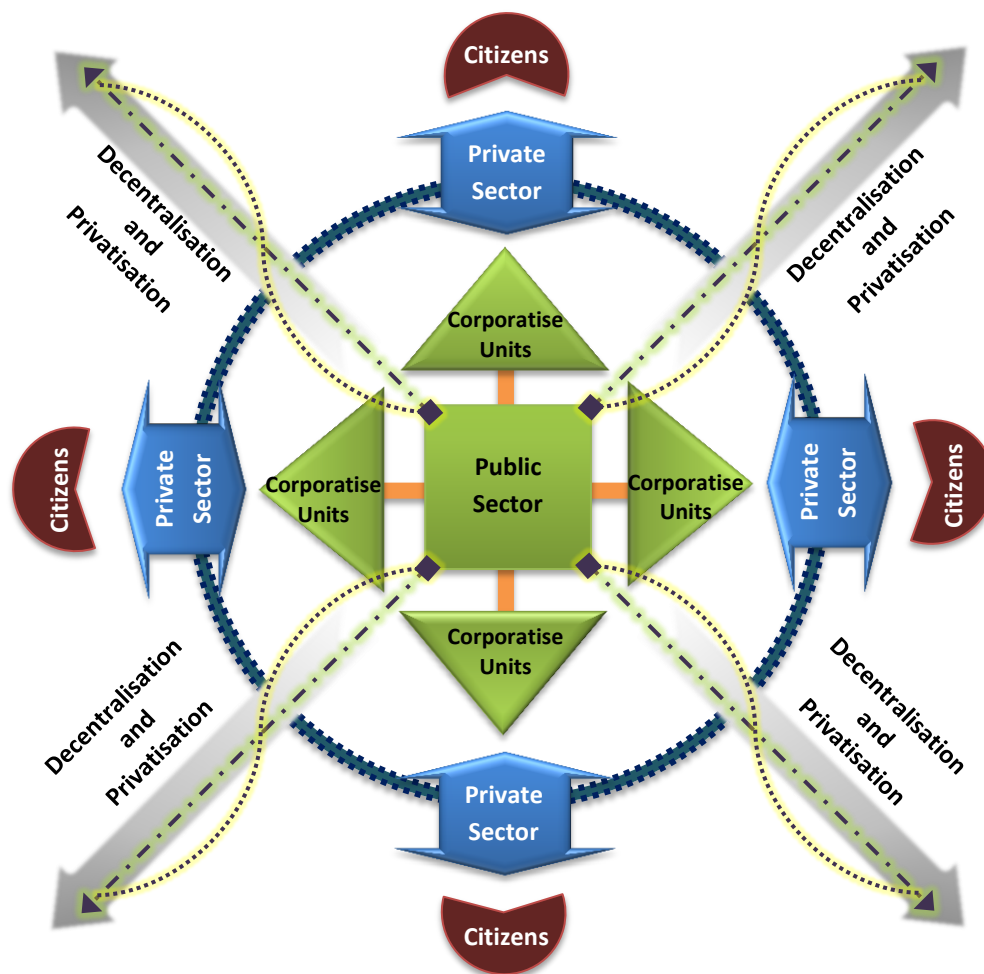


Figure 2.5 Market-Based Urban Management
Pieters (2002), Vigoda (2002) and Mohamed (2009)

2.3.3. Participatory Urban Management

The participatory approach to development within the field of urban management is different in that it includes civil society organisations, that are non-state, not-for-profit and voluntary entities, in policy decision-making. It claims to serve the 'public interest' through these shared power relations⁵ between key actors (Peters, 1996) (see Figure 2.6). According to Baiocchi (2003), such an approach offers an environment conducive to citizens, especially those on low incomes, participation in key decisions involving informal settlement communities. Alternatively, Rakodi (2003) points out that this approach is suited to decentralisation since the micro level of government is better informed about local resources and living conditions than the governmental departments at macro level;

⁵ Polsby (1963) conceives of power as the capacity of one actor to do something affecting another actor through decision-making situations, which changes the probable pattern of specified future events. Lukes (1974) explains that the power is exercised in this one-dimensional view to prevent the conflict of subjective interests (policy preferences) that is exhibited in peoples' behavioural actions.

therefore, this micro tier of government has the capacity to find relevant solutions to needs. Moreover, Popescu (2006) argues that this approach to development recognises citizen needs as drivers for improving the socio-economic conditions and physical environment of a city. As such, the UN-Habitat (2004) claims that undertaking a participatory approach to urban development increases the capacity for local governments to: i) improve the socio-economic conditions of the population; ii) reduce growing inequalities; iii) eradicate poverty; and iv) create inclusive cities that offer a place where people are empowered to participate in social, economic and political opportunities. Accordingly, this notion of shared power relations between relevant actors, such as civil society organisations and disadvantaged citizens, in participatory policy decision-making constitutes a decentralised approach to development through urban management that better meets the population needs at the local level.

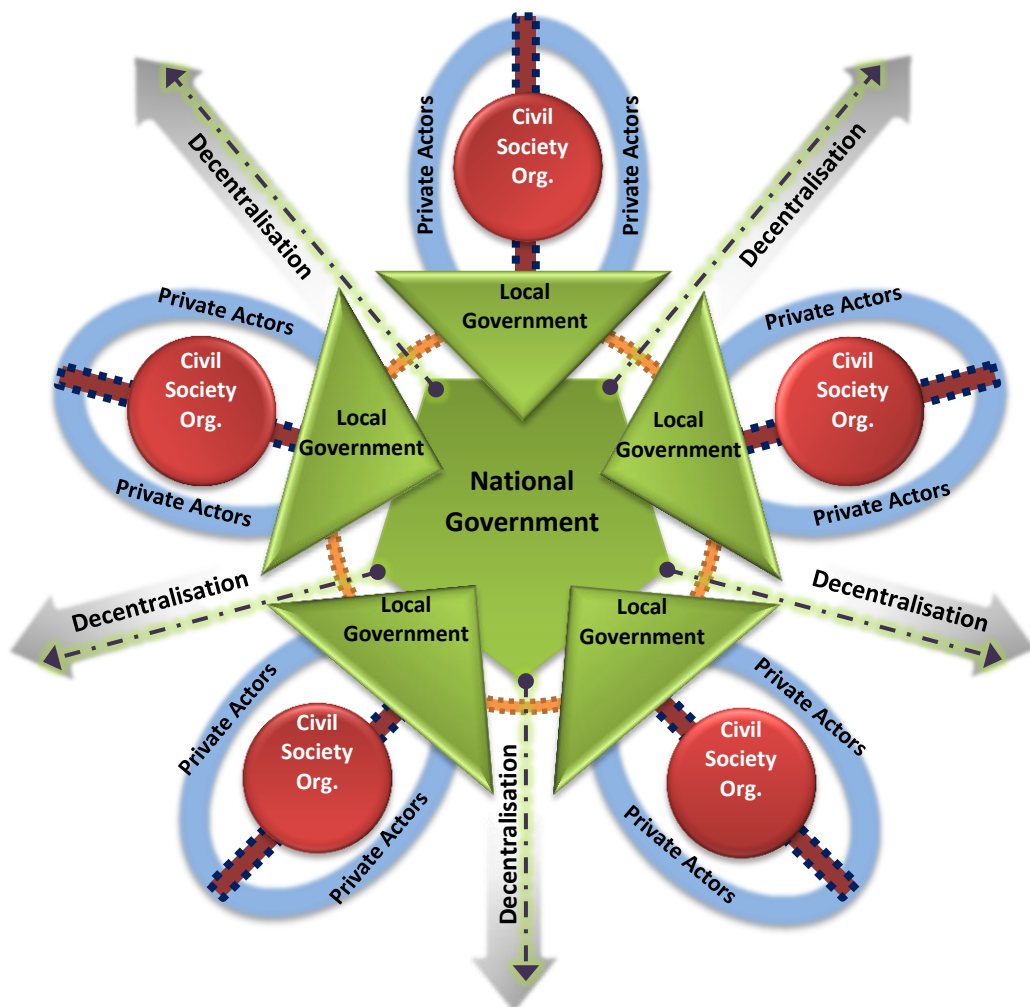


Figure 2.6 Participatory Urban Management

Peters (1996), Baiocchi (2003), Rakodi (2003), Popescu (2006) and UN-Habitat (2004)

2.3.4. Bottom-Up Urban Management

This type of urban management involves a bottom-up approach to development such that there is a sense of shared power relations⁶ between associative actors in state and society during critical situations. This collaboration means that citizens are involved in implementation of policy, as opposed to sole participation in relevant decision-making which could be directly or indirectly through representative civil society organisations. For Mattingly (1995), it is essential to tackle the challenges of survival by adopting a bottom-up urban management in developing countries with unstable situations. This can involve deregulating the governmental controls over intervention processes to: i) provide an opportunity for undertaking decentralised acts by local governments and ii) enable actors in the public and private sectors, non-governmental volunteers and citizens in working together to meet the growing needs while approaching development (see Figure 2.7). Moreover, Corubolo (1999) promotes the inclusion of citizens, as non-public actors with differences and shared interests, in bottom-up approaches to urban development. For him, it ensures the implementation of policies through relevant interventions, making appropriate services and resources accessible and which meet local needs, such that access to public services can be achieved through a range of formal and informal means. Baud and Michaela (2009) claim that making use of citizen skills and capabilities in dealing with unexpected changes and risks inherent in complex administrative systems is vitally important for survival during times of uncertainty. Moreover, Seeliger and Turok (2014) argue that it is possible for management structures to incorporate bottom-up approaches to development to make districts and neighbourhoods more resilient and robust in the face of constant and unpredictable changes, meaning that the residents can adapt to sudden changes in local conditions by bringing together shared acts enabling society to continue functioning economically and socially, when subject to a critical situation (Amaratunga and Haigh, 2011)

⁶ Lukes (1974) suggests a three dimensional view of power, in which the power is exercised by influencing, shaping and determining the very wants of actors to avert the arising of a conflict, though there remains an implicit reference to potential latent conflict that can exist because of the generated contradiction between the interest of those exercising power and the real interests of those they exclude.

Accordingly, it is through this enablement of citizens and sharing of responsibility between state and society in implementation of policy, that more appropriate and effective interventions can be achieved for meeting local needs and utilising local resources despite the potential instability inherent in a post-conflict setting.

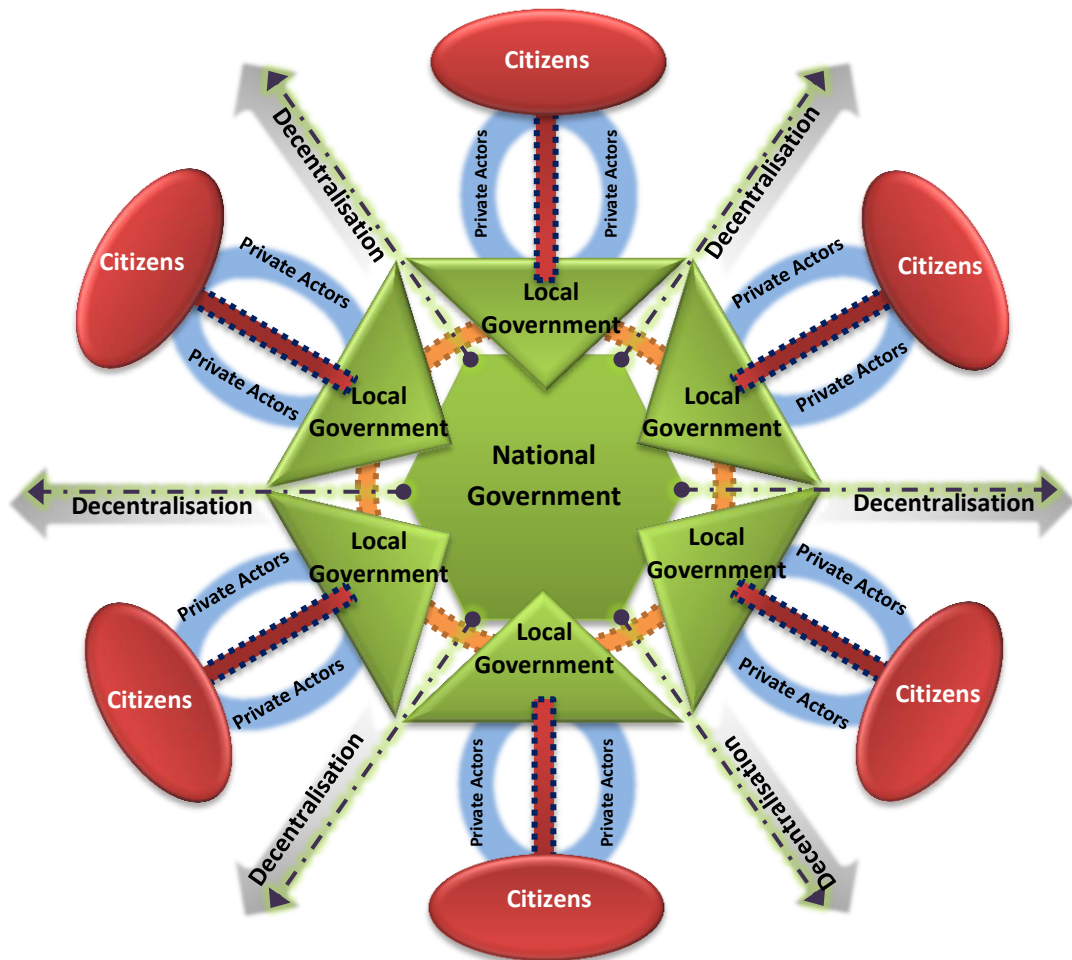


Figure 2.7 Bottom-Up Urban Management
Mattingly (1995), Corubolo (1999) and Seeliger and Turok (2014)

Thus, these four distinct types of urban management call for different forms of citizen involvement in approaching development. More specifically, citizen involvement depends on key processes that are occurring in the country in question, such as whether there have been moves towards privatisation, and whether the country adheres to a centralised or decentralised mode for administrative roles and responsibilities, as shown in Table 2.1. Hence, the bottom-up urban management to approach development is able to: i) control the spectrum of citizen engagement in policy decision-making and in its implementation and ii) reflect on how to coordinate these actions and mobilise resources at the local level of government, involving provision of support within financial, technical and legal

dimensions, facilitating meeting the needs of living during critical conditions, including the improvement of infrastructure and accommodation in fast growing cities.

Table 2.1 Citizen Involvement in Urban Management
(Mattingly, 1995; Peters, 1996; Corubolo, 1999; Pieterese, 2002; Vigoda, 2002; Baiocchi, 2003; Rakodi, 2003; UN-Habitat, 2004; Popescu, 2006; Mohamed, 2009; Seeliger and Turok, 2014)

Type	Key Actors	Power-Relations	Characteristics
Top-Down	Public sector at the macro tier of government (Rakodi, 2003).	Centralised (Peters, 1996; Rakodi, 2003).	Hierarchical structure of government including its internal modes of regulation when formulating and implementing policy and development goals without citizen involvement (Peters, 1996; Rakodi, 2003; Mohamed, 2009).
Market-Based	Corporatised units in public sector departments that involve private sector in public-private partnerships (Pieterese, 2002).	Decentralised and privatised (Pieterese, 2002; Mohamed, 2009).	Cost efficiency and value for money which determine the competitive provision of services in association with free-market policies that consider citizens as consumers or customers of services (Peters, 1996; Pieterese, 2002; Vigoda, 2002).
Participatory	Public sector involving civil society organisations in decision-making around policies (Peters, 1996; Baiocchi, 2003).	Decentralised (Rakodi, 2003).	Offering an environment conducive to citizen participation in decision-making around policies directly or through civil society organisations (Baiocchi, 2003; Rakodi, 2003; UN-Habitat, 2004; Popescu, 2006).
Bottom-Up	Public sector at the micro tier of government involving citizens (Mattingly, 1995; Corubolo, 1999; Seeliger and Turok, 2014).	Decentralised and shared with citizens as non-public actors with differences as well as shared interests (Mattingly, 1995; Corubolo, 1999; Seeliger and Turok, 2014).	Citizen implementation of policies alongside appropriate interventions to meet local needs and using local resources that support survival strategies for citizens by deregulating governmental control (Mattingly, 1995; Corubolo, 1999; Seeliger and Turok, 2014).

2.4. Changing the Power Relations between Key Actors in Urban Management in Post-Conflict Settings

Citizens' participatory role in urban development is argued to contribute to the rehabilitation of conflict-affected societies, that makes it viable economically, socially and politically (Velazco, 2004). As Somerville (2011: 85) suggests, citizen participation in such settings are related to notions of 'power sharing', and that the following needs to be

considered: “(the) space in which relationships are embedded, and scale(s) in which the interaction between citizens and state take place”.

Kooiman (2004) summarised the potential state-society interactions as a: i) centralised representation of a collectivity involving key actors in a top-down approach; and ii) decentralised representation of a collectivity involving key actors in a participatory and bottom-up approach. More specifically, adopting a decentralised representation in unstable situations can encourage citizen participation within a bottom-up approach to development, as local governments can provide support in this mode of state-society interaction through less bureaucratic processes in management. It can also save time and resources by avoiding a duplication in the assignment of roles and responsibilities at the different levels of government (Velazco, 2004).

Brinkerhoff et al. (2009) suggest that post-conflict situations require that the relevant authorities⁷ are constitutionally mandated without any overlapped jurisdictions by distributing powers between national government and its constituent units down to the local level, so that it is not possible for one level of mandated authority to dominate another, and to also increase citizen participation in decision-making and/or the implementation of policies. Moreover, Pieterse (2002: 9) states that devolving “authorities from national to local governments improves the capability of municipalities in dealing with complex challenges of urbanization”. Accordingly, decentralisation⁸ can reshape power relations between key actors in urban management during times of instability by establishing state-society co-ordinated acts in the inclusion of citizen participation in bottom-up interventions to approach development. However, a change in corresponding power relations depends on scale of transferred authorities to lower levels of government, and this determines what the allocated responsibilities are from the macro to micro tiers of government.

⁷ Brinkerhoff et al. (2009) explain that executive authorities are assigned for carrying out responsibilities in different sectors (e.g., education, health and housing), and who can undertake alternative roles (e.g., planning, budgeting, administration and oversight), while legislative authorities are assigned to representative bodies (e.g., parliaments, assemblies, senates, congresses and councils) that develop and debate public policy, pass laws and oversee the executive branch.

⁸ Brinkerhoff et al. (2009) define decentralization as transferring authorities to organizations at local level of government alongside a correspondingly moved roles and responsibilities from one central agency to multiple decentralized agencies. Alternatively, the UN-Habitat (2015a) define decentralization as a process of reorganization for state authorities that involves a gradual transfer of responsibilities originally concentrated in centralized structures towards other spheres of government (federal, regional, provincial/local and municipal), in which responsibilities are fulfilled through transferring adequate powers and resources to spheres of government as closest as possible to citizens.

Chapter Two: Urban Management and Housing Interventions in Post-Conflict Settings: A Literature Review

The UNDP (1997) argued that ‘deconcentrated’ authorities create a system of local administrative units that are able to make decisions, but as subordinates to the national government. To clarify, the UN-Habitat (2011) describes deconcentration as the relocation of decision-making responsibilities to regional and/or local bodies who then act as agencies for the national government carrying out key administrative acts. Alternatively, delegation means that the regional and/or local bodies have greater responsibility in the implementation of development plans for the national government by using public, semi-autonomous or parastatal organisations (UNDP, 1997; Ferguson and Chandrasekharan, 2004; Wongpreedee, 2007). It has been further stated that devolution is an advanced:

Form of decentralization that involves transferring authorities from national to local government units to enable these units in: provision of services and infrastructure, raising local revenues, and to formulate, adopt and carry out policies and programmes (UN-Habitat, 2011: 231)

Decentralisation can, therefore, involve different scales of control over the use of local resources for development by the macro tier of government, where the local government has limited executive authorities for implementation of development plans in deconcentration, as opposed to more or far greater transferred authorities from national to local government in delegation and devolution respectively (Brinkerhoff et al., 2009), as demonstrated in Figure 2.8.

According to VanDijk (2008), decentralisation can create momentum for autonomously undertaking urban management responsibilities at the local level of government through key legislations involving regulatory frameworks around interventions to approach development (Mumtaz, 2001; World Bank, 2010). The UNDP (2004) argue that if these regulatory frameworks are not effectively enabling the local governments, they can affect the relationship between horizontally organised authorities in provinces, leading to little connection between the branches of legislative and executive authority. It can disrupt the mobilisation of resources and generate uncertainty in policy implementation, and thus slow the process of developmental interventions, including reducing risks in hazards prone areas; moreover, the individual vulnerability is increased through:

Regulations that fail to take into account realities on the ground, where inequalities in acquiring inexpensive land for affordable building of houses are ignored, the construction of small dwellings and/or workspaces or using alternative building materials to establish affordability are prohibited. (UNISDR, 2012: 43)

Changing regulatory frameworks to enable key actors to improve the mobility of resources, including the provision of credit and/or guarantee for credit, can create an environment conducive to effective participatory action in development programmes and projects (Mumtaz, 2001). Moreover, the UN-Habitat (2015b) advocates stimulating partnerships in development through adopting appropriate and effective regulatory frameworks based on the promotion of affordably built houses and the application of relevant mechanisms in land use. Andersson (2015) asserts that enabling regulatory frameworks are crucial in metropolitan areas⁹ in developing countries since the rising urbanisation and population growth results in shortage in housing supply (see Chapter Four) in such high-density areas that require immediate and effective attention in addressing these issues. These areas also contain interdependent settlements and districts using formal and informal resources for living and growing, which demand for co-ordinated acts in ensuring sufficient funding to achieve sustainable solutions. The UN-Habitat (2015b) further argue that these frameworks can enhance inter-governmental cooperation, foster coherence and coordination within and between these bodies, reduce institutional fragmentation, help develop partnerships and involve stakeholders in urban development plans.

As previously stated and to summarise the argument thus far, the established power relations between key actors in urban management can be changed by enforcing legislations that transfer authority and responsibility from national to regional and local levels of government through the process of decentralisation. This can reshape the organisational structure of the national and local governments to improve state-society interactions in a bottom-up approach to key issues, such as urban development. This can

⁹ Slack and Chattopadhyay (2013) claim that metropolitan areas are integrating urban core(s) with adjacently peri-urban areas through socially and economically connected activities. Andersson (2015) explains that cities can change into metropolitan areas through an integrative outbound growth or a gradual expansion for interdependently growing settlements and districts.

also involve the delegation and/or devolution of authority, which would then facilitate creating enabling regulatory frameworks to include citizen participation in decision-making and/or policy implementation of developmental housing interventions.

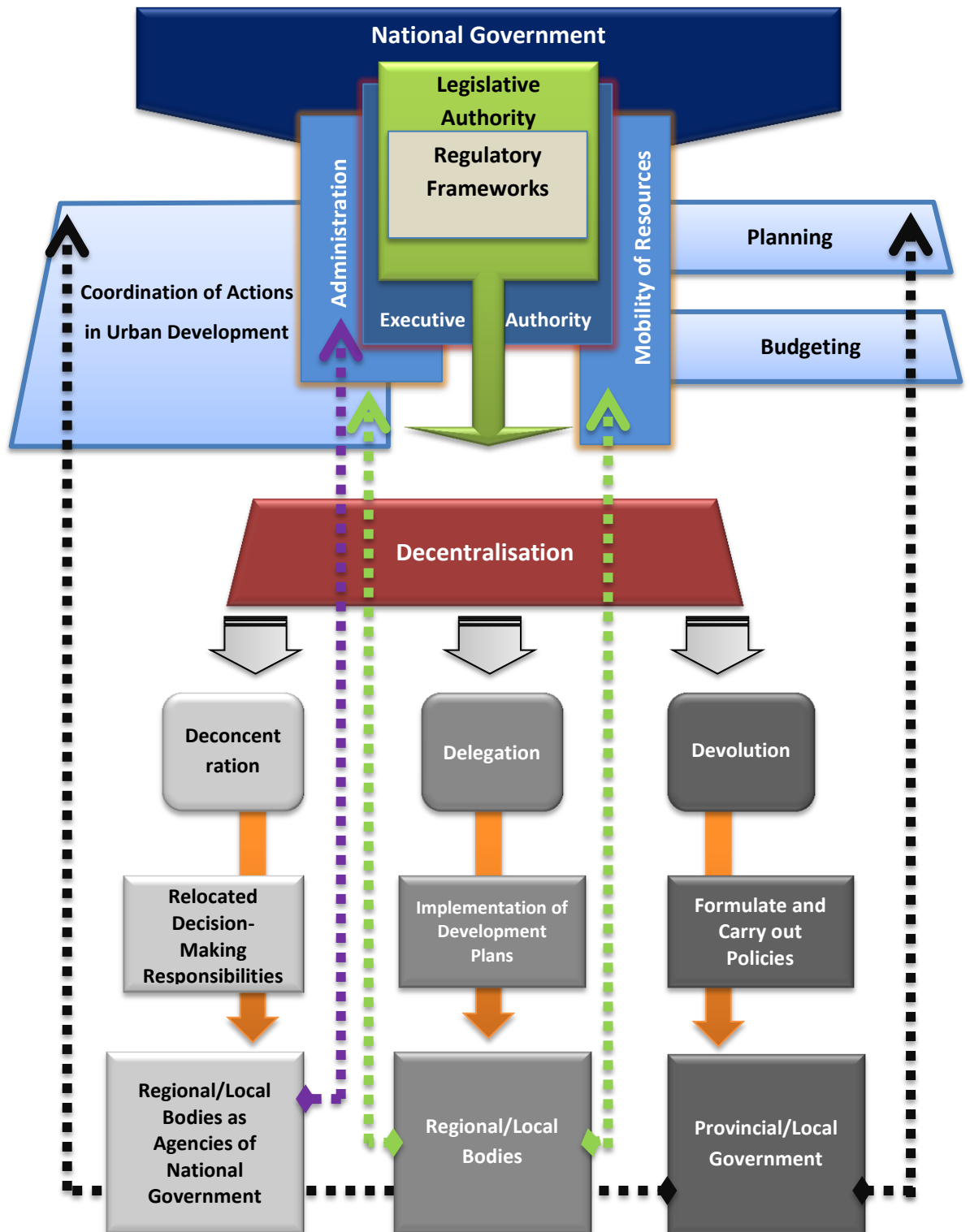


Figure 2.8 Forms of Decentralisation
(UNDP, 1997; Mumtaz, 2001; Ferguson and Chandrasekharan, 2004; Wongpeedee, 2007; VanDijk, 2008; Brinkerhoff et al., 2009; UN-Habitat, 2011; UNISDER, 2012)

2.5. Housing Interventions in Post-Conflict Settings

Housing interventions in a post-conflict setting, when configured as interactive processes, provide opportunities for state-society reintegration as well as the social, economic and physical recovery in the urban areas (Barakat and Deely, 2001). Leest et al. (2010) point out that conflict-affected society can use housing interventions, capacity-building and empowerment initiatives for promoting inclusiveness in state-society interactive processes to approach development, which is fundamental to attaining peace in such areas. Alternatively, Rolnik (2009) acknowledges that post-conflict reconstruction focuses on housing since it acquires an inherent value and importance for social stability and the alleviation of poverty. Barakat (2004) and Seneviratne et al. (2013) reinforce the role of housing interventions for achieving peace and basic stability by increasing the mobility of resources, improving state-society participation in approaching affordability to householding, and enhancing the socio-economic conditions for conflict affected households. This can also enable long-term development and improve income generation by increasing job opportunities in labour and construction and developing the building materials market. Housing intervention as a concept is perceived as collaboration between state and society within the established processes of urban management to improve affordability and accessibility in housing (World bank, 1993; Tipple, 1994; Imparato and Ruster, 2003; Wakely, 2014; Nicholas and Patrick, 2015) (see Figure (2.9 below).



Figure 2.9 Housing Intervention as a Concept
(World bank, 1993; Tipple, 1994; Imparato and Ruster, 2003;
Wakely, 2014; Nicholas and Patrick, 2015)

Accordingly, state-society collaborations in housing interventions can be influenced by the different types of urban management (see sections 2.3.1-2.3.4). There are, therefore, four types of housing interventions as discussed in the following subsections, though Barakat (2004) considers three factors for selecting the appropriate type of housing intervention in a post-conflict setting, as below:

- Context, which establishes opportunities for, and threats to, reconstruction initiatives; taking into account disaster impact, socio-economic conditions and institutional factors.
- Actors that highlight the strengths and weaknesses of all the relevant participants in housing interventions.
- Sector, which shows the potentials and limitations for improving housing using the public and/or private sector.

2.5.1. Top-Down Housing Interventions

The hierarchical organisation of national-local governments and associative power relations between key actors in top-down urban management can influence housing interventions that involve a centralised way of implementing building practices. This excludes citizen involvement in the process of approaching housing affordability through participatory acts by households. Turner (1977: 106) points out that the complexity and variability of “end-user priorities in housing and consequent behavior by individuals to establish householding are beyond the practical grasp of any institution or organization using centralized practices for houses building”. Correspondingly, it is argued that top-down housing interventions involve imposing solutions that are difficult to adapt to household needs in accommodation, especially in post-disaster situations; Barakat (2004) and Dikmen et al. (2012) argue that top-down interventions follow a ‘one-size-fits-all’ approach, unable to accommodate the diverse needs of conflict-affected citizens in housing. Accordingly, a top-down approach to interventions for improving affordability generates a dependency on housing provision for end-users through these centralised building practices, which can incorporate elements of dissatisfaction and/or an inconvenience to households needs in accommodation in post-conflict settings.

2.5.2. Market-Based Housing Interventions

This type of housing intervention is influenced by established power relations between key actors in a market-based urban management, decentralised acts for house building, market competition and partnerships within the public and private sectors that still prevent citizen participation. It has been argued that market-based housing interventions promote unaffordability that “occurs when lower income households are obliged to pay an excessively high proportion of income to buy or build a new dwelling” (Yates, 2011: 1061). Alternatively, Wakely (2014: 1) asserts that this approach provides “governmental support to low-income households to whom accessibility to the market of privately developed houses was denied in correspondence with unaffordability reasons”. As a response to this, the World Bank (1993) claims that the government aims to improve affordability by enhancing the private sector role in housing supply by incorporating strategic developments in: land supply, funding for housing projects, provision of infrastructure, performance of skilled labour, affordability of building materials and applicability of the regulatory frameworks. However, for Frediani (2009), privatising the housing supply can fail to tackle inequalities in accessibility and affordability of housing. Privatisation, for this author, leads to an expansion of the market, thus constraining collective action in houses building while encouraging an urban sprawl that pushes the poorest households to remote locations.

This market-based approach prevents secure tenure rights for informally built houses where such informal acts can be influenced by population growth, and also prohibiting land-use regulations that reduce accessibility to formal housing by overpricing those on lower incomes out of the market (Herrera and Passano, 2006); according to Guterres (2010), because certain citizens are outpriced and unable to afford the formal house supply especially during unstable situations, informal options become more attractive for settlement in such situations.

2.5.3. Participatory Housing Interventions

The shared power relations between actors in participatory urban management can enhance citizen participation in policy decision-making for housing development in this type of intervention. Imperato and Ruster (2003: 20) confirm this by claiming that citizens “influence resource allocation through formulation of policies for housing development, including participation at different levels and degrees of intensity in planning, budgeting,

and evaluation". Moreover, participatory housing interventions can enable local governments in advocating decentralised acts to achieve affordability in house building. For Rolnik (2009), such interventions respect, protect and fulfil the right to adequate housing in post-conflict areas by employing the direct involvement of conflict-affected households in reconstruction; policies can be reworked to make suitably located, secure, safe and affordable housing accessible to all, and a variety of land tenure rights are recognised and protected, which are in contrast to the exclusive domination of freehold ownership (Tipple, 1994). Accordingly, participatory housing interventions take into account citizen participation by facilitating accessibility to affordably built houses involving different forms of tenure rights. This includes enablement in policies decision-making for housing development, which embraces decentralized acts in houses building.

2.5.4. Bottom-Up Housing Interventions

This type of housing intervention supports citizen contributions towards improving affordability to householding working alongside the local governments in the sharing of responsibilities of policy implementation to actually benefit end-users, rather than, say, outpricing them from the market. It achieves housing affordability not only through the shared power relations, but also by using local resources to meet local needs. Bottom-up housing interventions have been argued to facilitate householding by incorporating citizen participation in implementation of local government plans in achieving affordable housing (Nicholas and Patrick, 2015). Moreover, for Turner (1977), this approach improves end-user satisfaction through meeting customary needs in affordable building of houses, by which various means of improving housing affordability can involve utilization of locally accessible resources.

In the cases of post-conflict settings, bottom-up housing interventions can be configured as a process of state-society integration in improving affordability, collecting citizen actions here are a foundational component to approach affordability in house building, and they are not to be seen as a cosmetic add-on to the process; this is different to top-down and market-led approaches (Barakat, 2004). Alternatively, Bauer (2003) points out that bottom-up interventions support community self-reliance in rebuilding after a disaster, as defined by the phrase 'building up from vernacular', implying that function outweighs aesthetics. According to Félix et al. (2013: 943), this type of intervention increases urban resilience by collecting pro-actions in building for meeting customary

needs in affordable housing involving utilization of locally accessible resources in nurturing households adaptive capacity in building, overcoming the current inadequacies in housing provision, which are “neglecting cultural and local conditions, providing solutions that are efficient but do not match end-user needs in affordable housing”. Accordingly, bottom-up housing interventions through this notion of affordability are beneficial to the end-users, who have shared interests with local governments in direct implementation of housing development policies. Thus, local governments can employ a decentralised approach to house building by advocating adaptive capacities, which involve utilization of locally accessible resources for meeting customary needs in affordable building of houses, evolving state-society relationships, sharing responsibilities in housing development while producing increasingly satisfactory outcomes in accommodating conflict-affected households, as demonstrated in Figure 2.10 below.

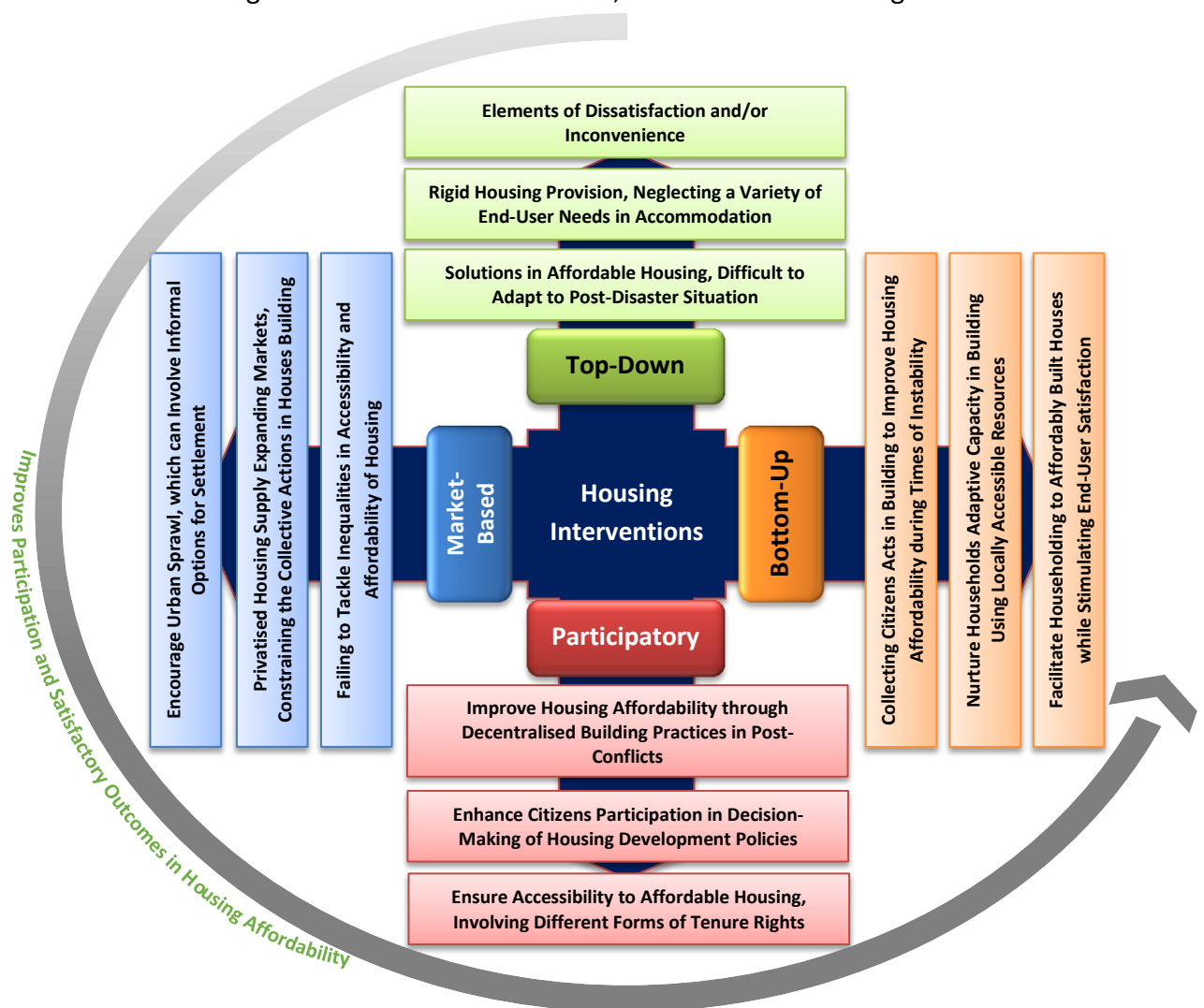


Figure 2.10 Types of Housing Interventions

(Turner, 1977; Tipple, 1994; Bauer, 2003; Imparato and Ruster, 2003; Barakat, 2004; Herrera and Passano, 2006; Frediani, 2009; Guterres, 2010; Rolnik, 2009; Felix et al., 2013; Nicholas and Patrick, 2015)

Thus, the established power relations between key actors in urban management can influence intervention processes to improve affordability and accessibility in housing, leading to varying levels of citizen involvement in these processes from being completely excluded to being able to participate in the decision-making of housing development policies and also in the direct implementation of these policies. This thesis argues that a participatory process, incorporating a bottom-up approach to interventions in developing countries with post-conflict settings can evolve state-society relationships to meet local needs in improving housing affordability (see Table 2.2). It entails an approach towards householding that benefits the end-user by stimulating satisfaction and meeting customary needs in affordable building of houses through a shared responsibility with local governments.

Table 2.2 State-Society Involvement in Improving Affordability to Householding (Turner, 1977; Tipple, 1994; Imparato & Ruster, 2003; Barakat, 2004; Herrera & Passano, 2006; Frediani, 2009; Guterres, 2010; Rolnik, 2009; Dikmen et al., 2012; Felix et al., 2013; Nicholas & Patrick, 2015)

Type	State-Society Involvement	Householding Conditions
Top-Down	Centralised building practices involving exclusionary implications for citizens' participatory acts in approaching housing affordability (Turner, 1977).	Fulfilling the 'one-size-fits-all' in housing provision, involving solutions that are difficult to adapt to households with diverse needs for accommodation (Barakat, 2004; Dikmen et al, 2012).
Market-Based	Enabling competitive private developers in the housing supply while failing to tackle inequalities in accessibility to affordably built houses, which can be affected by expanding markets and higher purchasing capacities to what is affordable for low-income households (Herrera and Passano, 2006; Frediani, 2009; Guterres, 2010).	Constraining collective actions in house building, encouraging an urban sprawl that pushes the poorest households to remote locations, which can involve informal options for settlement (Herrera and Passano, 2006; Frediani, 2009; Guterres, 2010).
Participatory	Enhancing participation in the decision-making of housing development policies by enabling citizens to influence associative resource allocation (Imparato and Ruster, 2003).	Reforming policies to make suitably located, secure, safe and affordable housing accessible to all, and a variety of land tenure rights being recognised and protected (Tipple, 1994; Rolnik, 2009).
Bottom-Up	Enabling state-society integration by sharing responsibilities of decentralised implementation of housing development policies that benefit the end-users; in this, the local governments can adopt citizen actions and contributions in achieving affordable housing (Barakat, 2004; Nicholas and Patrick, 2015).	Collecting pro-actions and adaptive capacities in building, facilitating householding while increasing end-users' satisfaction by meeting customary needs in the affordable building of houses, including the use of locally accessible resources (Turner, 1977; Felix et al., 2013; Nicholas and Patrick, 2015).

2.6. House Building Acts for Affordability in Developing Countries with Post-Conflict Settings

The growing population and associated shortage in housing supply is an attributed condition or status in developing countries, especially in post-conflict areas. For Seneviratne (2013), housing supply is indirectly affected by reduced acts of building and maintenance during conflict situations, in addition to directly causing damage and destruction, influencing citizens' ability to afford householding in such tense situations bearing instabilities for years or decades. Moser et al. (1996) assert that individuals cope with times of crises by trying to cushion the impact of inevitable change, such as by prioritising their personal expenditure and adjusting their budgets in housing, reducing their exposure to shock and stress in relation to their internal life-cycle changes of growing members of family who needs to be accommodated, and external economic factors of reduced affordability to householding.

Mattingly (1995) states that local governments cannot collect revenue and fund housing development projects in provinces without the devolution of executive authorities, for him, this position in developing countries is driving households to adopt informal use of resources for settlement purposes. This is on account of reduced and small-scale budgets available to the end-user, rapid population increase, stagnation in housing development and concurrent increase of cost for serviced land, building materials and pertaining construction services, according to Popescu (2006). Arnott (2008) highlights that the low and many mid income households in developing countries cannot afford formal housing, so encouraging informal house building, which often does not comply with planning regulations and building codes. Although such informal building acts can curb the excessive costs of formally built dwellings, the registration of title deeds and rights of ownership of properties cannot be acquired. Angel (2000) claims that informal house building involves unauthorised rights of ownership while squatting involves an illegal occupation of a land plot. Wakely (2014) underlines the key differences between unauthorised and illegal status for ownership in developing countries in the following:

- Unauthorised ownership of informally built houses involves appropriation of undeveloped land in peri-urban areas¹⁰, constructing a dwelling and installing the

¹⁰ OECD (1979:10) define peri-urban as a "grey area which is neither entirely urban nor purely rural in the traditional sense; it is at most the partly urbanised rural area".

basic infrastructure; all of this occurs without complying to the authorised regulations for land use. This type of building occurs normally on agricultural land that has been sub-divided and sold by landowners recognising that higher gains can be achieved by selling small plots to low-income households. Conventionally, the purchasers pay for the land in 'good faith', and they often have receipts proving acquisition; however, building on such premises can lead to the land being confiscated or the dwellings being demolished due to violating the planning regulations of land use and building codes.

- Illegal occupation involves invading (or squatting) vacant or under-used properties in urban areas; alternatively, it can refer to the use of undeveloped land in peri-urban areas for a unilateral construction of a dwelling without any form of negotiation, agreement or payment between landowners and squatters. Such illegal occupation can be gradual by individuals taking-over the land plot-by-plot, or it can involve a massive invasion by organised groups for relatively large areas of land or properties.

Informal building of houses in developing countries can be incremental, adding extra rooms and/or storeys at different times (Arnott, 2008). Moreover, Goethert (2010) points out that this type of incremental building starts with a simple one-room core, holding the potential for future development involving a step-by-step building expansion. The length of time it takes is explained by Wakely (2014: 6) in that "undertaking building expansions as a priority investment occur(s) only when available resources become disposable by householders".

It is argued that informal building captures dynamism for strategic objectives by actors in charge and as discussed by Durand-Lasserve and Clerc (1996), who suggest that informal building of houses compensates for a lack of affordability for householding by taking up all the vacant space left by the withdrawal of the public and private sector from the formal building of houses during unstable situations. If there is an attempt to control these informal building practices, alternative practices will spring up in their place. This can involve hybrid forms of housing that cannot be classified as formal or informal (see Figure 2.11), and it is best understood as irregular housing.

This is when a legal home-owner expands or subdivides the property into multi-units with smaller plots without following all relevant building bylaws (Cities Alliance, 2011). This type of housing establishes registered title deeds and secures the rights of ownership,

which differs from the unauthorised or illegal status of ownership of informally built houses. It, thus, presents affordability with a viable alternative to new building of houses by increasing assets via intensification of building density, rather than further land consumption. This means that the legally owned land or property can be further built upon or developed, rather than expanding with newly built houses in peri-urban areas. However, this form of affordable housing still requires a simultaneous adjustment in relevant regulatory frameworks to confirm the official status of householding. The World Bank (2010) promotes a new urban agenda of keeping pace with growing urbanisation in metropolitan areas by modifying the current ill-considered planning regulations, such regulations increase building costs by imposing constraints on the changing land use of legally owned properties, involving varying the minimum area for a plot or built floor area. This can restrain official householding for affordably generated housing through building applications of adequate density far from overcrowded accommodation, which is reducing the urban sprawl and avoiding further land consumption (UN-Habitat, 2015b).

Thus, low-mid income households in developing countries in post-conflict settings can undertake different approaches towards building houses to cope with the critical conditions inherent in these types of unstable situations. These households tackle the challenges of reduced affordability to householding by using local resources to curb the excessive costs of formally built dwellings. In summary, there are different status of home ownership or occupation in terms of whether they conform or not with the relevant regulatory frameworks, including: i) the illegal occupation of properties or land with unilateral building constructions, ii) the unauthorised ownership of informally built houses, iii) the legal ownership of irregularly developed properties, iv) and the legal ownership of formally built houses. More specifically, the legal homeowners of irregularly developed properties use what is known as an intensification of building density without following all the relevant bylaws. This means that the buildings in metropolitan areas can be further developed for an efficient use of urbanised land rather than using the greenfield areas. It basically helps to increase assets and land use while reduce the urban sprawl, and (as discussed in section 2.5.4) bottom-up housing interventions can evolve state-society relationship to incorporate citizen participation in improving the affordability of householding during instabilities. Therefore, it is important to understand the roles played in these bottom-up interventions for irregularly developed properties.

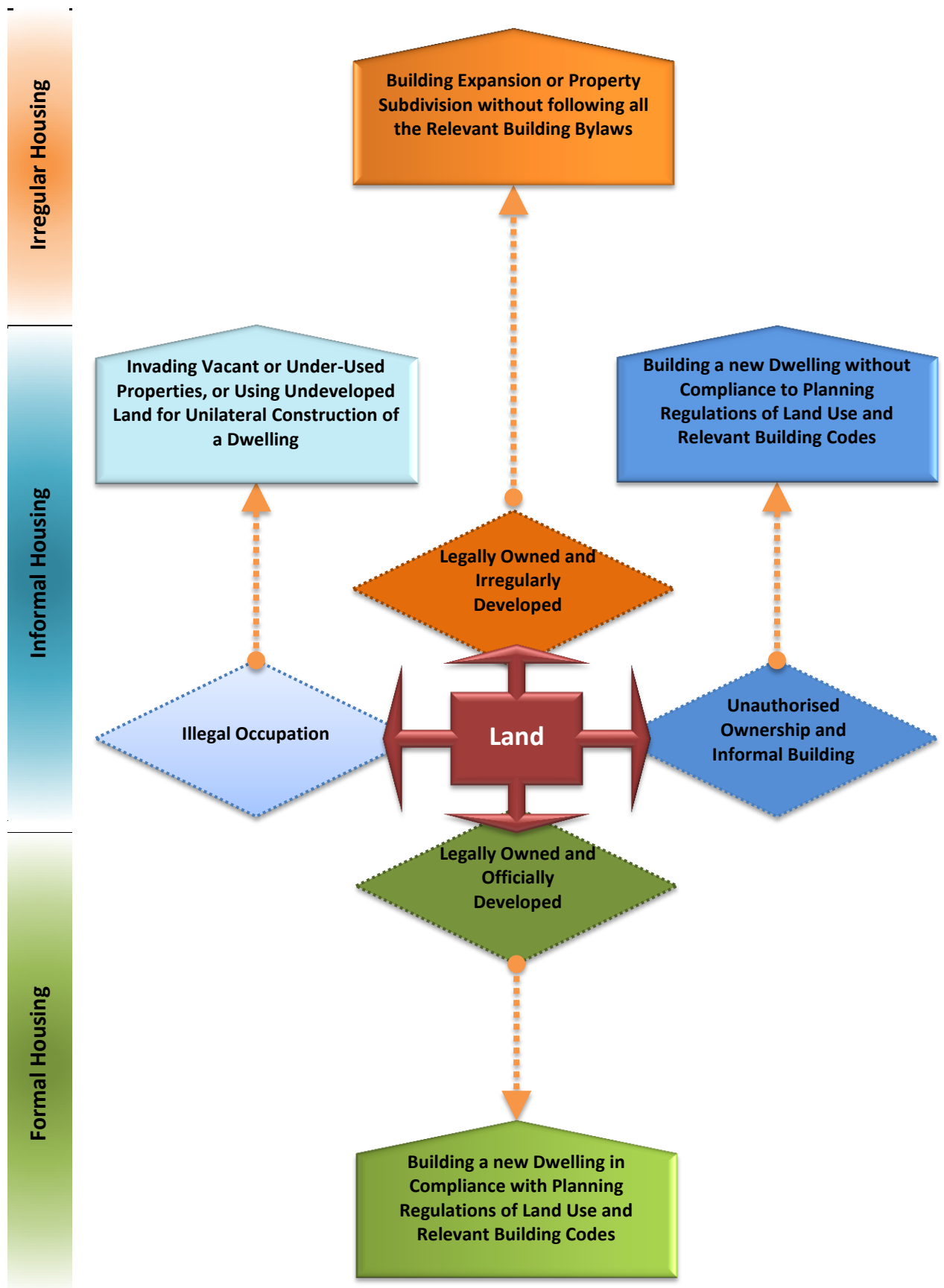


Figure 2.11 House Building during Unstable Situations
 (Mattingly, 1995; Durand Lasserre and Clerc, 1996; Angel, 2000; Arnott, 2008; Goethert, 2010; Cities Alliance, 2011; Wakely, 2014)

2.7. Bottom-up Housing Interventions in Developing Countries

The previous sections have shown that bottom-up interventions can engage households in the direct implementation of housing development policies in collaboration with the local governments. This can incorporate resettlement strategies as noted by Durand-Lasserve and Clerc (1996), who claim that key strategies in these bottom-up interventions emulate the incremental development of informally built houses by allocating land plots, labelled as 'sites without services', to households to be able to build an initial low-cost dwelling that can then be gradually developed and expanded. Alternatively, Cities Alliance (2011) explain that the governmental agencies prepare the plots with the basic infrastructure for what is termed a 'starter house' of one core room that has access to basic utilities. The land is sold or allotted to beneficiary households who are responsible for the development of dwellings using their own savings or small-scale loans acquired for the necessary building materials and construction services. Waeyenberge (2015: 7) states that the local government "secure(s) household rights of ownership for built houses through providing registered title deeds for allocated lands serviced with basic infrastructure on the basis of cost recovery".

Wakely (2014) asserts that self-help acts in building houses can be used as a 'non-conventional' method for engaging households in construction, maintenance and management of assets, reducing the related costs by using voluntary, unpaid labour while at the same time being able to develop the end-users' sense of 'community', 'identity', 'ownership' and 'pride'. Moreover, these self-help acts in house building can be enhanced by improving the regulatory frameworks. Goethert (2010) claims that there is a need to prepare and apply strict building codes and guidelines for building expansion, to allow for flexibility in construction while preserving the structural safety of the starter house. For Wakely and Riley (2011) statutory approaches to establish affordability in this strategy can involve end-user dissatisfaction by using cheap, undeveloped land located in peri-urban areas for the starter house, leading to the location of the households in sites that are far from the city centre, and so they can be disconnected or displaced from their social networks, jobs, transport services and other necessary urban facilities.

Alternatively, on-site upgrading strategies can increase end-user satisfaction, Ramsamy (2006) claims that this strategy involves securing land tenure rights of informally built

houses to financially enable the households in accessing formal lending systems, which can facilitate incremental form of development, including improvement of services and infrastructure. Respectively, Cities Alliance (2011) denote that using an on-site upgrading strategy for bottom-up interventions can raise citizen morale, pride and civic engagement because it enhances the value of their assets by securing the land tenure rights for long-term ownership. Daphnis (2009) suggests that an initial provision of small-scale loans for funding the on-site upgrading can accommodate the unsteady income generation of these householders. Moreover, Waeyenberge (2015) notes that such small-scale loans cannot be collateralised, meaning that the asset is not kept by the lender until the debt is paid. These loans are then free to be used for short-term improvements in building construction.

It is asserted that such strategy of on-site upgrading can be utilized for improving irregularly developed properties in developing countries. Durand-Lasserre and Clerc (1996) assessed diverse case studies of different regulating interventions for generating affordable housing in Asia, Africa and Latin America (including Indonesia, India, Botswana, Jordan, Egypt, Tunisia, Morocco, Brazil, Chile and Peru) and concluded that establishing best practices on a longer-term basis in such interventions can achieve tangible improvements through the following:

- Changing power relations between key actors in urban management by devolving necessary authorities, enabling local governments to carry out collaborative processes of intervention involving consultation and partnership with other local bodies, civic organisations and citizens using locally accessed resources to improve housing affordability through an irregular development of properties.
- Using on-site upgrading strategies to improve the infrastructure for irregularly developed properties, alongside using multiple funding sources from the public and private sectors, which are able to adapt to the changing socio-economic conditions and to accommodate the homeowners' capacity for income generation.

Accordingly, these bottom-up processes of intervention for improved accessibility to affordable housing in developing countries involve local governments encouraging voluntary acts in house building. This is fundamental to being able to reduce

accommodation costs, especially in comparison to formal means of building houses; it represents an alternative coping strategy by households through collaborating with the state in achieving the following: i) an emulation of incremental development of informally built houses through resettlement strategy, in which land is allocated for constructing low-cost dwellings, and which incorporate self-help acts in the process; ii) a securing of land tenure rights of informally built houses through on-site upgrading strategy to financially enable the corresponding households to access formal lending systems, and thus improve the onsite infrastructure and services; iii) the use of innovative methods for enhancing adaptive building capacities of homeowners through regulating interventions, which includes being able to access multiple sources of funding to enhance the infrastructure and services of irregularly developed properties.

2.8. Summary

The literature reviewed in this chapter shows how decentralisation can contribute financially and legally to enabling local governments to support citizen survival during times of instability in post-conflicts settings. This entails applying certain legislation that can improve the regulatory frameworks. It further implies a reshaping of the current organisational structure of the state authorities, changing the power relations between key actors, and corresponding approaches to urban development, which can encourage state-society participatory acts in achieving affordable housing. Citizens can then participate in the decision-making and implementation of housing development policies, using locally accessed resources in meeting accommodation needs.

Moreover, by broadening the notion of what counts for different types of land use, occupancy and rights of ownership, these bottom-up processes are better able to meet the significant increase in urbanisation and population growth in metropolitan areas of developing countries. They provide necessary coping strategies in the face of the excessive costs of formal housing construction during instabilities. By adopting these decentralised acts, it benefits the end-user since they are able to build and establish householding in spite of their low incomes, obtaining thereby more satisfactory outcomes. However, the rigidity of planning regulations and relevant building codes in developing countries in post-conflicts can obstruct such interventions. Hence, it is vital to

Chapter Two: Urban Management and Housing Interventions in Post-Conflict Settings: A Literature Review

offer a solution which can improve householding status, especially for irregularly developed properties of registered title deeds, positioning the homeowners with secured rights of ownership as opposed to unauthorised ownership or illegal occupation. The established knowledge for regulating interventions in developing countries during peace situations involves incorporating on-site upgrading strategies, which enable the provision of multiple sources of funding to improve the infrastructure and services on these properties within the framework of what is called the intensification of building density.

This thesis addresses the gap in knowledge in regulating interventions for unregulated property development in metropolitan areas of developing countries with post-conflict settings. This can involve bottom-up processes of intervention to enhance a corresponding achievement of affordable housing with official householding, while promoting state-society integration in decentralised practices and implementation of housing development policies. The next chapter discusses the research design, methods and methodology to analyse the data collected in this research.

Chapter Three
Research Methodology

3.1. Introduction

This chapter discusses the methodology undertaken in this qualitative research project. Qualitative methodology is used to generate an understanding about participants' experience, meaning and perspective (Hammarberg et al., 2016). The research design incorporates examining a single case study by applying a thematic analysis of the collected sets of primary and secondary data, to generate an evolved understanding for state-society relationship in bottom-up interventions to irregularly developed properties in Baghdad post-conflict setting, which represents an extreme and revelatory case study. The chapter further describes the specific temporal and spatial dimensions of the case study, which is situated within an inductive approach to data analysis. It also justifies why this research design has adopted a multi-methods approach to data collection and analysis. For Brannen (2007), multi-methods is used to generate complementary insights and to corroborate the outcomes. Within this design, purposive and snowball sampling were employed to increase the validity and reliability of the research. Purposive sampling was deemed appropriate as a technique in its capacity to select a sample of respondents who can provide relevant information about the research topic by virtue of their knowledge or experience (Bernard, 2006). The snowball sampling was used because it is considered to be an effective technique to sample hard-to-reach respondents, that are proposed by initial respondents sharing relevant characteristics with them (Noy, 2008). Moreover, the maintenance of confidentiality and anonymity for the respondents is discussed in terms of the ethical procedures adopted for the data collection in this research. Lastly, whether the research outcomes are applicable to other research projects with similar or identical settings is discussed in the final section that deals with the trustworthiness of the project.

3.2. Epistemological and Ontological Position

The literature review (see Durand-Lasserre and Clerc, 1996; Félix et al., 2013; Nicholas and Patrick, 2015) pinpointed a considerable gap in knowledge for understanding how to change particular urban management processes through regulating interventions in developing countries in a post-conflict setting. More specifically, there is a lack of literature on cases that discuss bottom-up interventions to irregularly developed properties to improve housing affordability in metropolitan areas undergoing prolonged situations of instability. Moreover, there is a lack of research on post-conflict areas

showing signs of urbanisation, population growth and restricted or gated provision of resources for an adequate provision of accommodation. With this in mind, this research follows Yin (2009: 18) who argues that a case-study design is crucial for an in-depth investigation of a specific phenomenon within a real-life context: “especially when the boundaries between phenomenon and context are not clearly evident”; this could be said to be true for this research (see Chapter Four for further details).

This research adopts a case-study design to investigate the available potential when employing interventions that regulate housing and decentralised building practices to improve housing affordability and the associated management processes. With this aim, this research looks at the case of Baghdad, a post-conflict city, through a qualitative analysis of primary and secondary data sets (see Section 3.3 for an in-depth discussion of the methodology). An analysis that showed what the key influences were, that changed the housing practices during certain periods of ongoing instability, and how these actions were coordinated and the resources mobilised to approach urban development.

The research collected primary data by using semi-structured interviews and secondary data by reviewing official documents and/or reports about key policies and legislation. This was underpinned by a case-study design following Yin (2009), who highlights that the use of multiple sources of evidence increases reliability and validity and creates a chain of evidence when doing case study research, meaning that examining the phenomenon through different perspectives, by analysing different forms of data sets sharing a common inquiry, can corroborate the outcomes by generating connectively verified findings. Moreover, Kuper et al. (2008) agree with this position in that the reliability and validity of qualitative research is achieved by incorporating multiple sources of data to examine a phenomenon in different contexts, thus helping to produce a more comprehensive set of findings.

This research study adopts the epistemological position of interpretivism as a framework of understanding the collected data. For Hofer and Pintrich (1997) epistemology is an area of philosophy concerned with the nature and justification of human knowledge, in which epistemological premises are a part of and an influence on the cognitive processes of thinking and reasoning. This research follows the view that knowledge can be generated by forming ‘causal explanations’ seeking reasons and meanings behind certain acts showcased by collected data in this research, which can be framed in an ‘interpretive

understanding of social action' (Bryman, 2012). Interpretivism involves understanding lived experiences from the points of view of those who hold it, by reflecting on what happens and exploring the meaning and significance of relevant experiences to given participants in the context of conditions and circumstances of their lives (Ormston et al., 2013). Interpretivism has, therefore, been used to understand state-society relationship and associated changes in urban management processes and housing practices in the unstable situation of Baghdad metropolitan area. This understanding is conveyed by gathering data that reflects the different perspectives and experiences of home-owners with extended families and authority representatives in Baghdad post-conflict setting.

From a philosophical standpoint, the methodology of this research study is rooted in the premise that urban situations and contexts are social and political constructs. That is to say, the very idea of a city being constructed through particular social norms and political moves stemming from a strategic mobilisation of individuals and resources to change the governmental policies, and how these influence our perception of them, hence the ontological position of this research study is constructivism, which is in line with the work of Guba and Lincoln (1994). This view holds social reality as the outcome of interactive experiences between research subjects that cannot be considered in isolation from their context. Meaning that reality is constructed by the participation of varying people who perceive it with slight differences, as each person sees the external world distinctively through the lens of owned life experiences and situations. According to Berger and Luckmann (1966) social reality involves an ongoing process of construction about a specific object or fact, that is maintained and reproduced by people—individuals and groups—who act on their interpretation and their knowledge by using social interaction within specific contexts. Hence, studying the context is also essential since it contributes to the shaping of understanding.

3.3. Research Methodology and Design

This research adopts a qualitative methodology with a case-study design at its core (see Section 3.2). The design employs a multiple methods approach to data collection and generation, predominantly qualitative, but also quantitative, to be able to analyse the data in multiple ways and provide a broader view of the subjects under study (Yin, 2009; Bryman, 2012). To reiterate, the case-study framed within interpretivism, does not claim to provide purely quantifiable solutions, but rather it evaluates the data to indicate for

explanations, subjective viewpoints and experiences on the situation of housing and relevant interventions in Baghdad city as a post-conflict setting. This is to build an analysis of progression towards a bottom-up urban management and associated approaches to development, including citizen participation in the decentralised building of houses in the Republic of Iraq. Through a case-study analysis of a post-conflict area, Davis (2013) claims that the findings can more broadly contribute to the generation of applicable solutions and understandings to similar or identical settings throughout the world. More specifically, Baghdad city as an extreme case study with revelatory characteristics enables a much more intensive examination for the targeted phenomenon (Bryman, 2012), in contrast to studying multiple cities in less depth. This is further supported by Yin (2009: 48) who argues that examining a single case with significant features and conditions is verified by its potential revelation and provision of “an opportunity to analyse a phenomenon previously inaccessible to social science inquiry”. This is especially true for this research since it is sponsored by the Ministry of Higher Education and Scientific Research in Iraq in the fulfilment of a national development initiative, thus giving access to data through governmental sources that were previously unavailable for study.

A thematic analysis was applied to examine the primary data collected through semi-structured interviews with key authority representatives and homeowners in case study, which were operated via Skype or telephone. Closed-ended and open-ended questions were employed to evaluate the progression in the main subjects of: i) urban management and housing interventions; ii) state-society interaction in regulating interventions; and iii) the improvement of housing affordability through property development. The claim is that the state-society relationship in Baghdad city facilitates certain decentralised practices for irregular property development, and thus constitutes a testbed for change in urban management with which to improve housing affordability and evolve regulating interventions. The research also incorporates a secondary data analysis of official documents of key policies and legislation in relation to management processes and housing practices in Baghdad city. From the data, a thematic analysis is also applied to generate the key themes. This analysis was informative about which subjects need to be investigated by interviewing during the fieldwork (see Sections 5.2, 6.2 and 7.2 for a description of the criteria used for data collection). Figure 3.1 below illustrates the methodology underpinning this research:

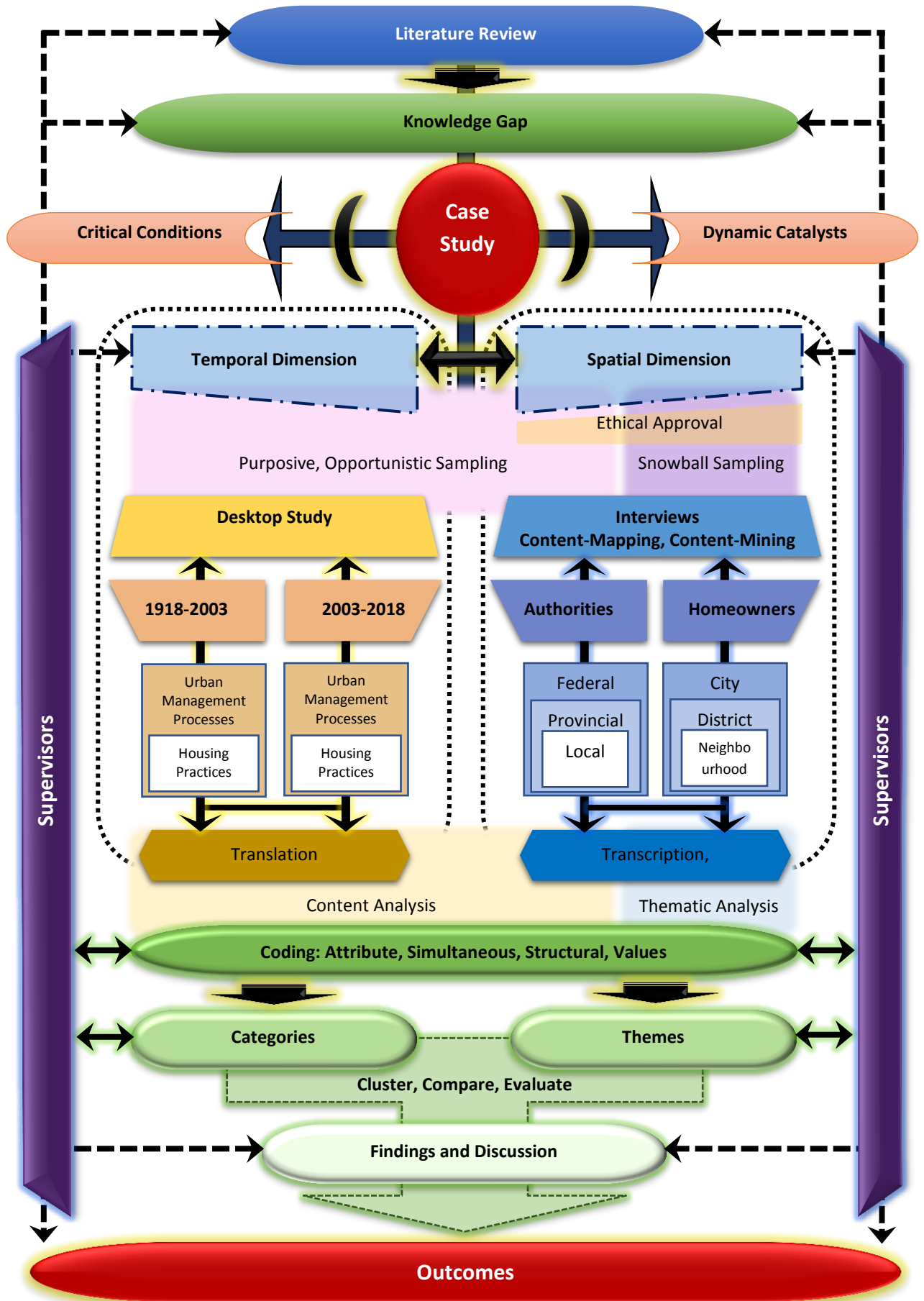


Figure 3.1 The Methodology in this Research

Hence, this research applies a thematic analysis to the secondary and primary data sets, constituting an inductive assessment. Thomas (2006) argues that an inductive approach refers to detailed readings of data to derive concepts and themes, which involves condensing data to reveal the underlying structure of experiences or processes that are evident in text. Thus, generating key concepts starts with undertaking comparative revisions to component parts of text in the interview transcripts and documents, to organize the revealing segments of data with shared or similar meanings and/or values into labelled codes (see Section 3.6 for an in-depth discussion of the coding). Moreover, the process of coding follows a recursive evaluation of the data sets with simultaneous revision and refinement of the codes by narrowing the concepts into adequately reflecting labels, and until a point of theoretical saturation has been achieved,¹¹ meaning that any further data collection will no longer generate new codes. For Thomas (2006) revision and refinement means that the codes can be combined when the meanings are similar.

The occurrence of concepts in the coded data is then examined through computing-based queries to record any repetitive patterns, of commonalities and differences, leading to induce data-driven categories. These categories are represented by interpretations for structured combination of coded data with supporting quotes from the interview transcripts or official documents. The categories are then clustered into groups with similar classifications and concepts to generate the themes which ascertain the scope of the research enquiry. Bryman (2012) and Nowell et al. (2017) describe theme generation through clustering as an applicable procedure to explain the connections between categories, which can lead to the emergence of a theory that can be used in a comparable setting. Hence, to be able to use the outcomes of this research to approach urban development in a similar setting requires precise clarification of the temporal and spatial dimensions of the case study and as presented in the next sub-sections.

¹¹ According to Charmaz (2006) and Bryman (2012), theoretical saturation involves the collection of documents and interviewing until the successively collected data have established: i) the creative basis for forming particular categories and ii) the confirmation of potential development of themes in terms of their properties and dimensions so that any further data collection can no longer provide any more insight into the phenomena in question.

3.3.1. Temporal Dimension

The temporal dimension of the case study examines changes in urban management and housing over two phases in Iraq's history: the first phase (1918-2003) represents a time of instability with initial forms of municipal services, progression in urban planning and structural changes to the authorities until the move to federalism in 2003; the second phase (2003-2018) constitutes a post-conflict setting in which the government implemented policies involving planning and managing development while enduring ongoing instabilities and uncertainties. The temporal aspect enables an understanding of how a bottom-up approach to urban management and housing interventions are being achieved. The timings reveal how this is progressing, which is clarified by looking at these key time periods, following Yin's (2009) point, who argues that specifying how certain conditions change for a single case study can be verified by investigating a phenomenon through two or more different points in time.

3.3.2. Spatial Dimension

The spatial dimension of the case study involves Baghdad city in Iraq as a developing country with a post-conflict setting and ongoing instabilities. Baghdad city as the capital of Iraq houses the federal government which is responsible for the national plans for land-use and provincial development, annual budget allocations and statutory policies for housing improvement (United Nations, 2014). This city is of interest because it is a revelatory case that has high population growth, increasing urbanisation and substantial housing shortage (United Nations Population Division, 2008; Ministry of Planning in Iraq, 2013; UN-Habitat, 2014; Ministry of Construction and Housing in Iraq, 2017). Therefore, it lends itself to the study of change in urban management and housing interventions since it presents an extreme situation. More specifically, to examine any key changes in urban management of development, four neighbourhoods in Baghdad city are investigated for completed interventions to irregularly developed properties, following Yin's stance (2009), who points out that a case study can establish analytic generalisation by replicating the findings in more than one spatial unit of analysis. The four neighbourhoods namely: Sumer, Muthana, Karada and Wahda were selected for meeting the qualifying criteria related to: irregular property development in Baghdad city (see Chapter Seven for the relevant criteria); high population growth; and with increased building density, in contrast to a planned density for house building.

3.4. Instruments for Data Collection

Two instruments were employed for data collection in this research: a desktop review of official documents and reports for the secondary data; and the interview questions for the primary data. The interview questions were initially prepared in English and translated into Arabic to enable the interviewees to: i) clearly understand the questions; ii) be fully engaged in the discussions; and iii) provide detailed responses to the questions. The close-ended questions were designed with the possibility of expressing either agreement or disagreement to specific statements. The content of the questions for the governmental officials focussed on clarifying the type and scale of the devolved authorities to carry on management responsibilities by Baghdad's local government, the questions for the homeowners, by contrast, ascertained their role in decision-making and implementation of policies on improving housing affordability in Baghdad city. Moreover, the open-ended questions were designed to investigate the major and minor challenges associated with research topics by involving an interactive probing¹² for respondents' answers. As DiCicco-Bloom and Crabtree (2006) point out, semi-structured interviews must remain open and flexible so that participant stories can be probed for more detail.

The aim was to obtain in-depth answers, and this can be achieved by what Ritchie and Lewis (2003) call content-mapping questions. These open up the research territory to facilitate the interviewees' identification of the inquiry dimensions. By contrast, content-mining questions explore their points of view to ascertain how they construct meaning within each dimension. The initial questions undertake, therefore, general inquiries to introduce the research topic more broadly, familiarising the respondents with the targeted dimensions of inspection. This is followed by a series of in-depth questions allowing the respondents to articulate their understanding and opinions about the change in urban management and housing interventions. The final questions invite suggestions and/or solutions to their experiences and problems associated with management processes and housing practices (see Appendix A for the interview questions).

On the one hand, the content-mapping questions were aimed at both homeowners and authority figures to understand the broad area of management processes and housing

¹² Probing is when the interviewer raises a follow-up inquiry in response to an answer given by the respondent to stimulate the provision of more and/or detailed information without injecting the interviewer's reflection on the sequent generation of data (Bernard, 2006).

practices in Baghdad city. They aimed to uncover what they perceived as challenging in the state-society interaction in achieving certain housing interventions. They also enquired into what they conceived would be a satisfactory experience in terms of the official development of properties, to structure respondents' perceptions for inclusive processes of interventions in this post-conflict setting. On the other hand, the content mining-questions were designed to understand what the key drivers are for adopting decentralised practices in housing. They further looked into the particular conditions surrounding these practices, what the impacts of these are, what building capacities are involved and how to address the aspirations in housing through irregular development for properties and associative interventions. This also involved stimulating explanatory questions to clarify the reasons behind what might be considered a successful relationship of interaction between state and society to approach urban development. This may enable generating an understanding as to how to organise partnerships in regulatory acts for the achievement of progressive change in management processes and housing practices despite the prolonged instability.

Introductory conversations were carried out by the researcher with the Iraqi authority representatives and homeowners in Baghdad city - under the guidance of the supervisors and the ethical committee at the University of Brighton. This was necessary to assess the feasibility and reliability of the research, especially in terms of being able to access the desired respondents. It also allowed for a refinement of the interview questions and the creation of a trusted network of potential interviewees. Furthermore, the data collection was carried out in accordance with the University of Brighton's code of conduct for research ethics alongside health and safety regulations for data collection, especially in what might be considered a dangerous zone, such as a post-conflict setting.

3.5. Sampling

The accessibility to an appropriate sample for interviewing in a post-conflict setting presents a challenge in terms of the collection of primary data. This has been the norm for studies undertaking interviews and focus groups in places of instability, but which has been tackled through the use of purposive and snowball sampling with opportunistic strategies as a convenient method to facilitate accessibility (Emmanuel et al., 2014;

Woodward et al., 2014; Niner, 2017). As such, this research adopted the aforementioned strategies in sampling for a total of forty-nine interviews with:

- key public figures responsible for urban management and housing interventions positioned at different tiers of the Iraqi government; and
- homeowners who developed properties to accommodate extended families in four selected neighbourhoods in Baghdad city.

Accordingly, these types of sampling aimed to capture the voices of each individual respondent. Moreover, the transcriptions were reviewed by the corresponding respondents to check that these reflect their experiences and views by presenting detail reporting for practices and processes in management and housing. The following sub-sections discuss the different strategies adopted in sampling the above two groups of interviewees.

3.5.1. Sampling for the Recruitment of Officials

The use of purposive and opportunistic sampling was pivotal for recruiting the fifteen officials representing the legislative and executive authorities at the local, provincial and federal scopes of the Iraqi government. Patton (1990) and Bryman (2012) claim that purposive sampling can be used to collect data from respondents with a specific criteria, and which can be combined with opportunistic sampling to reflect a broader representation of the population by seizing the opportunity to collect data from qualifying respondents when it becomes available.

The inclusion criteria for the recruited officials included being involved in administrative and planning responsibilities associated with housing development and investment. These key public officials can fit into the following four categories of having: i) less than five years' experience and thus being a novice; ii) more than five years and less than ten years' experience to constitute an intermediate; iii) more than ten years and less than twenty years' experiences to fulfil the advanced/proficient level; and iv) more than twenty years' experience for the role of expert/senior. The recruitment of these respondents was undertaken in seven public organisations representing different levels of the Iraqi government, as shown in Table 3.1.

Table 3.1 Organisations and Anonymised Official Respondents

Scope	Organisation	Department	Anonymised Respondents	N
Federal /National	Ministry of Planning	Department of Planning for National and Provincial Development	MD.M.	6
		Department of Investment Policy	SN.J.	
	Ministry of Municipalities, Construction and Housing	Department of Physical Planning	AN.R.	
		Department of Construction and Housing Policies	DA.F.	
	State Commission for Housing	Department of Planning for National and Provincial Housing	MD.S.	
			MT.A.	
Provincial /City	Provincial Council of Baghdad	Deputy Chief	FH.M.	5
		Department of Strategic Planning for Development	NR.H.	
			HR.A.	
	Municipality of Baghdad	Department of Master Planning	AM.S.	
		Department of Investment and Development	JL.O.	
Local /District	Municipality of Ghadeer	Department of Public Services	MD.A.	4
			JM.N.	
	Municipality of Karada	Department of Public Services	MM.M.	
			SK.I.	

The number of recruited officials from each level of the Iraqi government was determined through successive collection of informing data that achieved a theoretical saturation in sampling because of established consensus as well as confirmation for generated notions, following Bryman (2012) who argues that theoretical saturation in this type of sampling can be accomplished when further collection of data can no longer generate any new concepts. More specifically, semi-structured interviews were used with the six recruited officials at the federal level of government to reflect the critical conditions influencing housing policies, including population growth and urbanisation alongside shortcomings in the provision of affordable houses and serviced plots. The sampled group from the provincial level involved five respondents illustrating the gating of resources represented by controlling funds and public land as acute restrictions to implementing provincial policies for housing development. The final four respondents were from the local level and were connected to the idea of enabling homeowners in accommodating extended families to improve housing affordability (see Chapter Six for a discussion of these key concepts).

3.5.2. Sampling for the Recruitment of Homeowners

The snowball sampling strategy was used for recruiting the thirty-four homeowners of developed properties in four neighbourhoods in Baghdad city. This approach could be criticised since it may limit the representative population to exclusive groups with shared interests and/or values, yet this choice was deemed feasible because of the ongoing instability in post-conflict Iraq. In other words, it is likely that people would not have agreed to take part had they been approached by a total stranger. The recruitment of these thirty-four homeowners from four residential zones in Baghdad city is illustrated in Table 3.2.

Table 3.2 Neighbourhoods and Anonymised Homeowners Respondents

District	Neighbourhood	Anonymised Respondents										N
Ghadeer	Sumer	AU.A.	BQ.R.	FA.Z.	KH.A.	MM.A.	MD.N.	MA.S.				7
	Muthana	AS.A.	AR.M.	EN.S.	FA.M.	HR.A.	HN.A.	HM.A.	KD.M.	SR.M.		9
Karada	Karada	AS.F.	AA.H.	AD.A.	BA.S.	JR.S.	JL.A.	JM.M.	MD.A.	NL.S.	NR.R.	10
	Wahda	AL.H.	AR.A.	AR.Y.	EL.I.	JT.A.	MD.F.	NA.K.	SM.S.			8

Moreover, the snowball sampling is considered preferable when collecting data from hard-to-reach populations. The respondents are, therefore, referred by previous interviewees due to their relevant experience or certain characteristics that they possess for primary data collection (Noy, 2008). This research ensured that the effects of snowball sampling are kept to a minimum, if not alleviated altogether, by selecting several points of initiation for snowball sampling, so that the respondents had no connection with each other in the finalised sample even though they were rolled out through centralized nuclei. This was to ensure that the sample reflected a broader representation of the population.

The inclusion criteria for the homeowners stipulated that the respondents had to have undertaken building acts for irregular property development, and that to achieve this, they must have communicated with certain state actors to improve householding for affordably generated dwellings. Not only this, it was also a requirement that these respondents had been involved in accommodating their extended families. This was classified into three key areas: i) integrating families with less than five members; ii)

integrating families with more than five members and less than ten members; and iii) integrating families with more than ten members. As previously discussed in sub-section 3.5.1, in achieving theoretical saturation in the determination of the sample size, the recruited homeowners reflected the following concepts: i) generating cost-efficiency through property development by seven respondents from Sumer; ii) enhancing customisation through property development by nine respondents from Muthana; iii) increasing value through property development by ten respondents from Karada; and iv) improving land use through property development by eight respondents from Wahda (see Chapter Seven for a detailed discussion).

In short, the purposive, opportunistic and snowball sampling strategies were effectively employed in the provision of robust findings that can be said to have met the saturation criteria for reliable research.

3.6. Ethical Considerations

This study involved primary data collection in the form of semi-structured interviews, and this procedure complied with the terms set out by research ethics committee at the University of Brighton who granted ethical consent for the research. To achieve consent, the researcher had to ensure that the following were adhered to: the anonymity, confidentiality and safety and security of each respondent. Prior to interview, the respondents were given a sample of the semi-structured interview questions and official documents informing them of their rights in taking part in the research. The documents included: an information sheet for participation, a consent form and supporting letters from the University of Brighton and the relevant sponsor: the Iraqi Cultural Attaché in London acting on behalf of the Ministry of Higher Education and Scientific Research in Iraq (see Appendix A). In relation to this, Bryman (2012: 138) claims that “research participants should be given as much information as might be needed to make an informed decision about whether or not they wish to participate in a study”.

At the beginning of each interview, the researcher clearly explained in the respondents’ native language of Arabic that participation is confidential, and that they are able to: bypass any questions they are not willing to answer, take a break whenever necessary, report any distress that they may have felt as a response to the questions, which would be immediately addressed by relevant directorates, as stated in the information sheet.

Moreover, the respondents were free to withdraw their participation at any time, without explanation and with no consequences, which was the case with three officials whose partial interviews were excluded as a result. Apart from this, the other forty-nine respondents voluntarily participated in the research, and perhaps this was on account of the fact that they were able to recognise the researcher's interest in improving urban management and the housing situation in Baghdad post-conflict setting. Their confidence in the process was encouraged by the researcher, allowing the respondents to comfortably share their experiences and opinions, and particularly as the researcher reassured respondents that data collection in this research is based on developing mutual trust and a transparent relationship between interviewer and interviewee. In terms of this research, the trust that was built facilitated extensive responses from the differing respondents, as seen by the broad range of perspectives elicited during the interviews.

The data were subsequently transcribed and analysed exclusively by the researcher to maintain the respondents' confidentiality. The researcher also communicated with the respondents to check the accuracy of the transcriptions and to ensure that their exact meanings were being represented. This process aims to validate the findings by verifying that the recorded responses are true reflections of the respondents' actual experience.

Further to this, the data sets, audio recordings and written notes were stored in an assigned desktop computer at the University of Brighton and backed up on a portable hard drive, both of which are password protected to prevent any possible violation of privacy. Moreover, any personal or biographical information that could lead to identifying the respondents was anonymised and coded. However, the supervisors accessed some of this data to oversee the research and for the purposes of quality control. The data will be retained for five years after completing the research and will then be shredded electronically and disposed of securely.

3.7. Multi-Methods Approach to Data Analysis

This research utilised content analysis as a tool for examining the collected data. Kohlbacher (2006) argues that using content analysis in a case study can contribute to a gradual reduction of complexity in generating a qualitative understanding of the phenomena at hand. Content analysis was, therefore, used as a method to analyse: i) the documents involving enacted regulatory frameworks for urban management and housing

interventions in Iraq (see Chapters Four and Five); ii) the transcriptions of the interviews with the public figures (see Chapter Six); and iii) the transcriptions of the interviews with the homeowners of irregularly developed properties in Baghdad city (see Chapter Seven).

Content analysis was used in conjunction with thematic analysis (see Chapters Five, Six and Seven). This is because the former can cut across the data to look at the frequency of reoccurring concepts while the latter helps to generate the different categories and themes from the data (Vaismoradi et. al, 2013). The overall approach to data analysis in this research compared the coded data of each data set to generate indicators for key concepts, including evaluating text coverage for mostly reoccurred codes sharing similar and/or different notions that is combined with clarifications of content for such notions. This is followed by classification of generated concepts into categories alongside providing interpretations of such concepts to report patterns at advanced stages of thematic analysis. Berelson (1952) and Robson (2002) confirm that data can be both analysed by focusing on frequency of occurrence of particular variables to identify certain themes. In addition to this, Braun and Clarke (2006: 79) define thematic analysis as the process of “identifying and reporting patterns (themes) within data”.

More precisely, the identification of themes was data-driven and framed within an inductive approach (see section 3.3). This follows Rubin and Rubin (1995) who state that thematic analysis can be driven by the data to explain why something happens in relation to participant behaviour within a specific culture. This leads to a generation of codes about the relevant meanings and/or values that the participants give in their interviews or from the official documents. Saldana (2009: 5) takes this further and claims that the relevant codes are both natural and deliberate because there are “repetitive patterns of action and consistencies in human affairs, and deliberate because one of the coder’s primary goals is to find these repetitive patterns as documented in data”. This proved essentially important to note evident patterns in data through conducting queries for coded data to evaluate concepts reoccurrence, and then group subsequently generated concepts into categories sharing commonalities and differences.

According to Hatch (2002), the patterns in data are not just stable regularities, but they also come in varying forms that can be characterised by similarity, difference, frequency, sequence, correspondence and causation. That means that the researcher also looks for

how these patterns can link together, how they relate and whether one is responsible for causing another. Moreover, the established categories incorporated direct quotes from official documents and interview transcripts to showcase relationships and facilitate a thereafter clustering of classified categories, reporting patterns into articulated themes. Miles and Huberman (1994) underline the need to draw conclusions or implications from this clustering of categories in relation to a particular research question or aim. It is important to mention that this research took a sequential approach to data analysis, to inform the criteria for content evaluation of each later data set by a preceding phase of analysis, beginning with the case study, followed by secondary data set and ending up with the two sets of primary data. This research, thus, looks at generated findings as an incremental form of outcomes from data analyses, which is intensively built as the research move towards the discussion of findings (see Chapter Eight). Moreover, multi-methods to data-driven coding were used to enhance the accountability and reliability of findings (Coffey and Atkinson, 1996; Mello, 2002). The following sub-sections describe these used methods for coding the data.

3.7.1. Elemental Method

Structural coding was used as an elemental method for the thematic analysis of the data. This is in line with Saldana (2009) who argued that this method is particularly useful for qualitative studies with multiple participants and semi-structured interviews because it helps to index the major categories or themes. Moreover, structural coding was employed to organise the content of the data into relevant concepts to facilitate category generation, a fundamental part of thematic analysis. Namey et al. (2008: 141) point out that structural coding generates codes that “act as a labelling and indexing device, allowing researchers to quickly access data likely to be relevant to a particular analysis from a larger data set”. The structural codes in this study are demonstrated in Table 3.3.

Table 3.3 Structural Codes

Structural Codes	Notion
Level	The targeted scope of government, as represented in the official documents in the secondary data: federal, national, regional, provincial or local.
Jurisdiction	Ruled organisation of statutory authorities as represented in the official documents in the secondary data: centralised or decentralised.
Elements	The elements or functions of statutory authorities, as represented in the official documents in the secondary data: legislative, administrative or executive.

Roles	The classified roles and responsibilities for housing development, as represented in the official documents in the secondary data: planning, funding, building or organising the rights of tenure and ownership.
Actors	The actors in housing development, as represented in the official documents in the secondary data: state, society, public or private.
Actions	The actions undertaken within housing, as represented in the transcriptions of the official respondents: the building of new houses and the development of built houses on an actual property site.
Agents	The agents participating in certain housing interventions, as represented in the transcriptions of the official respondents, are classified as being part of the: ministry, commission, mayoralty, municipality or a particular household.
Change	The changes undertaken in perceptions of included agents which are influenced by the altered practices in housing, as represented in the transcriptions of the official respondents.
Interest	The vested interest by key parties in changing practices in housing, as represented in the transcriptions of the official respondents: participation in the decision-making and implementation of housing policies.
Construct	The constructs in housing that are determined by undertaken acts for building houses, as represented in the transcriptions of the official respondents: irregular and regular.
Classification	The types of house building, as represented in the transcriptions by the official respondents: grouped dwellings in housing projects and individually built housing units.
Drivers	The drivers for property development, as represented in the transcriptions of the homeowner respondents: affordability, security, safety, family bonding relationships and a sense of belonging to neighbourhood.
Development	The types of property development, as represented in the transcriptions of the homeowner respondents: sub-divisions, building extensions and additions.
Resources	The means to establish affordability through property development, as represented in the transcriptions of the homeowner respondents: gradual building, instalment charges, relative lending, local building materials, refurbishment of rooms and intensifying building density.
Method	The classified methods for property development, as represented in the transcriptions of the homeowner respondents: contractors, engineers, builders and self-help.
Aspirations	The goals for improving the developed properties, as represented in the transcriptions of the homeowner respondents, which refer to the: interiors, thermal and sound insulation, waterproof, ventilation and having CCTV.
Obstructions	The constraints to improve the interventions in housing, as represented in the transcriptions of the homeowner respondents: bureaucracy, weak coordinative acts by the state, technical issues, and financial and legal constraints.

3.7.2. Affective Method

This research used values coding as part of what is called the affective method for carrying out a thematic analysis on data. Saldana (2009) explains how values coding applies codes to data to reflect a person’s inherent values, attitudes and beliefs. These represent aspects of perspective on life, which can influence and affect the thoughts, feelings and actions taken towards a certain phenomenon. The values codes are shown in Table 3.4 below.

Table 3.4 Values Codes

Values Codes	Notion
Design	The modes of action by statutory authorities at different levels of government, as represented in the official documents as part of the secondary data: centralised and decentralised at the national or provincial levels.
Hierarchy	The gradation of the government in the undertaking of certain responsibilities, as represented in the official documents as part of the secondary data: administrative or funding responsibilities by hierarchal bodies of national government.
Dependability	The accountability between governmental bodies in the provision of resources and services, as represented in the official documents as part of the secondary data, which relates to: funding and implementation of provincial development plans by representatives of the federal government.
Potential	The prospects of progression in policy preparation and the management of development by the provincial governments, as represented in the official documents as part of the secondary data, which relates to: organising regions by administrative units or the planning and budgeting for provincial development.
Approach	The approaches taken to shape housing practices and their associated interventions by statutory and customary actors, as represented in the official documents as part of the secondary data: top-down or bottom-up.
Process	The progressive steps taken towards administering and organising building practices, as represented in the official documents as part of the secondary data, could adhere to the following: requesting planning permission to develop property, supplying funding for house building, organising the rights of ownership and planning for provincial development in building, including housing.
Relationship	The connections between actors in the state and society in the regulation and development of housing practices, as represented in the official documents as part of the secondary data: cooperative or coordinative interactions to fund and regulate house building and organise the rights of ownership.
Standard	Typical requirements for organising building practices in terms of planning, funding and registration of property tenure, as represented in the official documents as part of the secondary data.

Affordable	The actions taken by households to reduce the costs of householding, as represented in the transcriptions of the official respondents: purchasing or building new dwellings in suburban areas and on freely allocated lands by the government and developing properties to save the price of buying new serviced lands.
Condition	The current situation in housing, as represented in the transcriptions of the official respondents, is due to: urbanisation, population growth, delay in the provision of services, increased land prices and shortages in the housing supply.
Control	The arrangements undertaken by the federal government to release public land and/or annual budget allocations for the building of new housing projects in different provinces, as represented in the transcriptions of the official respondents.
Delay	The reasons for interruptions to implementation of provincial development plans, as represented in the transcriptions of the official respondents: financial dependability or overlapped jurisdictions of authority between federal and provincial governments.
Division	The divided ways in which provincial development is managed, as represented in the transcriptions of the official respondents, can be in the form of: centralised funding from the federal government for the decentralised implementation of investment plans by the provincial governments.
Justification	The reasons for improving the housing supply through new projects or property development, as represented in the transcriptions of the official respondents: urbanisation, population growth and creating affordable housing.
Programme	Decentralisation as a medium through which development programmes and investment projects are implemented by provincial governments, as represented in the transcriptions of the official respondents.
Response	The reactions to the reduction in affordability of housing, as represented in the transcriptions of the official respondents: building new housing projects in satellite cities and developing properties by homeowners.
Satisfaction	The decisions taken by the state to satisfy the socio-economic needs of the integrated families in terms of their housing, and to instigate improvements in the enhancement of citizen participation in regulatory acts for developed properties, as represented in the transcriptions of the official respondents.
Cost-Efficiency	The actions initiated by households to develop properties and reduce the expenses involved in building new dwellings, as represented in transcriptions of homeowner respondents: self-help, gradual development, using local resources, building adaptations and intensification of building density.
Customisation	The actions taken by the homeowners to develop properties through the refurbishment of rooms or to make building adaptations, as represented in the transcriptions of the homeowner respondents.
Disadvantage	The disadvantages of households on low budgets for house building, as represented in the transcriptions of the homeowner respondents.

Mechanism	The disruptions in administrative procedures, influencing the organisation of reoccurred practices in properties development, as represented in the transcriptions of the homeowner respondents: bureaucracy and weak coordinative acts by the state for approving planning permission.
Preferences	The choices for improving homeowner practices in property development, as represented in the transcriptions of the homeowner respondents, are in view of enhancing: the processes for approving planning permission, funding for building loans, quality control over building materials and the registration of independent tenures for developing properties.
Quality	The answers for improving the conditions of the generated housing units through properties development, as represented in the transcriptions of the homeowner respondents, are about enhancing: the technical capacities of the builders and the durability of building materials.
Performance	The choices made by the homeowners to enhance the performance in the housing practices, in relation to using relevant actors for need-based development of properties, as represented in the transcriptions of the homeowner respondents, are about choosing: self-help options or which builder, engineer and contractor to employ.
Support	The channels for providing assistance in funding and accommodation to the extended families involved in the property development, as represented in the transcriptions of the homeowner respondents: through relatives and social networks.
Trust	The increase in confidence in the structural safety and the granting of planning permissions for these property developments, as represented in the transcriptions of the homeowner respondents, are due to the use of: durable building materials, self-help options and particular engineers and contractors.
Value Increase	The actions taken by the homeowners to raise the value of the properties that include increasing the assets, as represented in the transcriptions of the homeowner respondents.

3.7.3. Grammatical Methods

This research used the grammatical methods for coding the data. It employed attribute coding and simultaneous coding. Saldana (2009) states that attribute coding can be used for the sorting and management of data by logging essential information and demographic characteristics of the participants into associative codes. The attribute codes in this research are shown in Table 3.5 clarifying how each code was labelled. Moreover, simultaneous coding relates to the fact that some of the data could have multiple meanings that “necessitate and justify more than one code since complex ‘social interaction does not occur in neat, isolated units’” (Glesne, 2006: 150). As such, Saldana (2009) claims that two or more different codes can be used for a single qualitative datum to detail its complexity. Hence, simultaneous coding was also employed in this research to

apply more than one single code to a specific segment of data, as demonstrated in Table 3.6 for corresponding examples.

Table 3.5 Attribute Codes

Attribute Codes	Notion
Gender	Respondents' presentation as male, female or other.
Age	Respondents' presentation in five groups of ten years starting from 20-30 years old up to more than 60 years old.
Job	Respondents' presentation in sectorial professions.
Position	Respondents' presentation in gradations of employment.
Experience	Respondents' presentation in four groups of service years: 1-5 years, 6-10 years, 11-20 years and more than 20 years.
Responsibility	Respondents' presentation in undertaken authority roles including legislative, administrative, executive and oversight.
Organisation	Respondents' presentation by being employed in a ministry, municipality, commission or council.
Scope	Respondents' presentation in the classification of employment regarding statutory tiers of government: federal, provincial or local.
Family Members	Respondents' presentation in three groups of family size: with 3-5 members, 6-9 members and more than 10 members.
Property Area	Respondents' presentation in four groups of occupied property areas: with less than 50 m ² , 50-100 m ² , 100-200 m ² and 200-400 m ² .

Table 3.6 Simultaneous Codes

Simultaneous Codes	Segment of Data
Hierarchy	The provincial council approves submission of annually prepared budgets by the mayor to the Ministry of Finance for funding purposes; the federal bodies then ensure uniformity of these suggested provincial projects with plans drawn up by the Ministry of Planning for Strategic Development so that national development plans and annual budgets can be ratified by the Federal Council of Representatives to release provincial allocations.
Dependability	
Affordable	Households are granted building loans and/or official planning permission to develop their property into one that corresponds to their needs and average financial capacities.
Response	
Trust	I lived in this neighbourhood for most of my life, and I know its residents and the families of neighbouring households. I decided, therefore, it would be more secure and financially appropriate for my growing family (including my sons and their families) to stay and develop the property so that we can be altogether.
Support	

3.8. The Trustworthiness of the Research

This research intends to influence policymakers and citizens in developing countries in a post-conflict setting, especially those involved with changing the housing practices and associated processes of interventions to establish affordability to householding in

metropolitan areas despite critical conditions and instabilities. This is facilitated by integration and interaction, or rather through coordinated actions and shared responsibility, thus developing a mutual trust between the key actors in state and society. The idea is that these coordinated acts for interventions to irregularly developed properties, is about inducing a responsive change in management processes in the way that they approach urban development. The case study research design within a qualitative methodological framework aimed to generate effective outcomes, which can hopefully lead to an impact on professional principles and practitioner values.

The knowledge gained through this research aims to be applicable to settings that have similar or identical characteristics and conditions. This is largely possible on account of the credibility and dependability of this research, which was based on: i) confirming responses from the respondents (member-checking) to enable them to reflect on their experiences presented in transcriptions and generated findings; ii) confirming the revisions from the supervisors to verify the procedures undertaken when analysing the data and validating the findings; and iii) using certain statistics and relevant contextual data to enhance accountability for the data analysis and corroborate the reliability of the findings. It is important to note that these statistics and data are taken from document sources in the secondary data, which is specifically used to undertake a qualitative examination of Baghdad case study.

3.9. Summary

This chapter discussed the research design, methods and methodology employed to collect and analyse the data. It looked at the temporal and spatial dimensions for Baghdad city as an examined case study. It further showcased sampling strategies within the multi-methods approach to data analysis. The next chapter investigates the approaches to urban development and the official development plans in Baghdad, Iraq. It also explores the housing conditions within the post-conflict setting, suggesting policies for interventions to tackle the challenges of increased urbanisation, population growth, shortage in housing supply and associative unaffordability to householding.

Chapter Four
**A Case Study of Baghdad, Iraq: Urban Development
and Housing Improvement**

4.1. Introduction

This chapter outlines the relevant parameters for urban development with a specific focus on the housing sector in Baghdad, Iraq as a case study. The conditions contributing to Iraq's instability as a post-conflict setting are discussed. By doing so, it is possible to highlight the existing challenges to urban management in how it approaches development and the current housing crisis. The critical issues present in Iraq are the fast-paced urbanisation and population growth, and how these affect the housing situation. An understanding of the current situation makes it possible to provide solutions in terms of improving the regulatory frameworks, as discussed in Chapter Two, and projecting plans and policies that could potentially mitigate the enduring housing shortage in the selected case study. However, there have been delays to implementing the urban development plans, which are also discussed in this chapter. To truly understand the obstacles to providing affordable housing in Iraq, a comprehension is required of the key factors that need to be in place to be able to move towards an adequate implementation of development policies, which can come about as a result of adhering to decentralisation that incorporates state-society collaboration in bottom-up approaches to urban development.

4.2. Iraq as a Post-Conflict Setting

Iraq has sustained four wars in the past four decades, which have resulted in overthrowing the long-lasting dictatorship, but which have also changed the infrastructure and the management structures and processes. This has led the country into being described as a post-conflict setting, defined by Junne and Verkoren (2005) as a situation where open warfare has come to an end, but remains tense for years or decades after, and which has not yet achieved peace. By contrast, it could refer to a situation in which a peace process exists where countries are seen as "lying along a transition continuum in which they sometimes move backwards, rather than placed in more or less arbitrary boxes of being 'in conflict' or 'at peace'" (Brown et al., 2011: 4). Iraq is, therefore, in an unstable situation, described by Gaub (2012) as stemming from a series of critical conditions and dynamic catalysts.

Accordingly, it is asserted that the critical conditions in this case study include its historical experiences, population growth, urbanisation, distribution of wealth and income, scarcity of resources and unemployment rates. Moreover, the dynamic catalysts

include a clamping down on citizen expression, a worsening of the economic situation and an erosion of existing management tools, which are discussed in the following two sub-sections.

4.2.1. Critical Conditions in Iraq

Iraq is classified as a country with a high-fertility rate, with a value of 4.3 births per woman (United Nations Development Programme, 2009). The population has, therefore, increased from 10 million in 1970 to 35 million in 2014, and by 2030, it is predicted to reach 50 million (United Nations Population Division, 2008; United Nations, 2014). The Central Organisation for Statistics of Iraq (2007) and the United Nations (2014) claim that two thirds (69%) of Iraqi citizens live in urban areas, with Baghdad recording the highest percentage of urbanisation at 87% of the country's total (UN-Habitat, 2014). Urbanisation occurs in Iraq as a result of poor accessibility of services in rural areas or the inadequate development of the agricultural sector, driving people to migrate into urban areas to seek enhanced living conditions (UNDP, 2009; Iraq National Population Commission, 2012; United Nations, 2014). As such, the UN-Habitat (2007) argue that this urbanisation combined with population growth is causing extra pressure on Iraq's existing infrastructure in urban areas, and that the municipalities are unable to keep pace with the growing demand for this increased provision of services, including water supply, sanitation, waste management and electricity.

The Ministry of Planning in Iraq (2007) and the UN-Habitat (2014) show how all provincial municipalities in Iraq, except in Baghdad and the Kurdistan region, are managed and directed by what is called 'the Ministry of Municipalities' in how they perform rudimentary planning functions, such as the provision of planning permission and the delivery of localised services. Furthermore, the Iraq constitution, 2005 and Provincial Powers Law, 2008 define 'provincial governments' as entities comprised of not only provincial councils, but also local branches of the federal government executive bodies, represented by ministerial departments. These are vertically organised institutions (United Nations, 2003; Cravens and Brinkerhoff, 2013), as demonstrated in Table 4.1. Moreover, the UNDP (2009) and UN-Habitat (2011) claim that the resources are allocated on the basis of centralisation and the public services are provided through ministerial organisations and their representative departments at the provincial level of government.

Table 4.1 Authorities in Iraq post 2003 (USAID, 2007; UNDP, 2010; UN-Habitat, 2011)

Authority Scope	Legislative	Administrative	Executive
Federal /Regional	<p>Presidency Council, Federal Council of Representatives and Regional Assembly that are composed of:</p> <ul style="list-style-type: none"> • A head: an elected president by the council and assembly members. • Members: elected by the FCOR for the vice presidency, 328 elected by the people for parliament and 111 elected by the Kurds for the Kurdistan region. 	<p>Regions with a chief executive: a governor elected by the Regional Council of Representatives.</p>	<p>Federal and regional cabinets that are composed of:</p> <ul style="list-style-type: none"> • A head: federal and regional prime minister elected by the FCOR or RCOR. • Federal or regional ministries that are headed by ministers selected by a prime minister.
Provincial /Local	<p>Provincial Councils that set priorities, make decisions and are composed of:</p> <ul style="list-style-type: none"> • A head: an elected chairman by the council members. • Members: elected by the people. 	<p>Provinces with chief executives: mayors elected by the provincial councils.</p>	<p>Provincial directorates vertically organised in terms of the federal or regional ministries and Cities' Municipalities that provide and oversee the improvement of public services and are composed of:</p> <ul style="list-style-type: none"> • A head: appointed by the cabinet. • Appointed members
District	<p>District Councils suggest projects to provincial councils and municipalities and are composed of:</p> <ul style="list-style-type: none"> • A head: an elected chairman by the council members. • Members: elected from the district representatives. The number of members is based on a district's population. 	<p>Districts or boroughs with chief executives elected by the district councils.</p>	<p>Districts' Municipalities that maintain and oversee public service provision and are composed of:</p> <ul style="list-style-type: none"> • A head: appointed by the city municipality. • Appointed members.
Neighbourhood	<p>Neighbourhood Councils that are composed of</p> <ul style="list-style-type: none"> • A head: an elected chairman by the council members. • Members: elected from the neighbourhood representatives. The number of members is based on a neighbourhood's population. 	<p>Neighbourhoods with chief executives elected by the neighbourhood councils.</p>	

The centralised model in Iraq cast shadows on the current living conditions, and whether they can be improved. For instance, the operational budgets allocated by the centrally organized authorities amounts to 80% of the total public expenditure in Iraq; this budget funds increasing growth and secure employment in the public sector (UNDP, 2009). The UN-Habitat (2014) explains that the public sector becomes a source of comfort, stability and security where socially protected labour reached 97.1% from the total amount of people employed in Iraq in 2011. Simultaneously, the private sector has now become an unattractive option for job seekers considering the absence of social security as a fall back option. The Iraq Partners Forum (2010) and the World Bank (2012) claim that the public sector as a main employer in Iraq attracts workers, and thus challenges the private sector in terms of recruitment. The UNDP (2009) recorded the closure of over 20,000 private companies in Iraq in 2009; there is a lack of governmental support for the private sector to be able to compete with the public sector for service provision, which has been further affected by the political instability and unpredictability in the country. However, The World Bank (2012) states that the construction sector offers considerable potential for public-private partnerships in Iraq, with over 14 billion USD worth of real estate deals and over 6.7 billion USD worth of infrastructure projects under way.

Thus, the critical conditions contributing to Iraq's instability include population growth and urbanisation, which exert enormous pressure on the infrastructure and place an increased demand for urban services in the cities, which at present are undergoing an inefficient provision due to the dominance of the public sector and the centralised processes of resource allocation.

4.2.2. Dynamic Catalysts of Iraq's Instability

The Iraqi constitution approved in 2005 left several fundamental issues unresolved, including the vertical distribution of powers¹³ and the management of natural resource exploitation (UNDP, 2009). Similarly, Cravens and Brinkerhoff (2013) assert that the Provincial Powers Law 2008 describes a provincial council as the 'highest legislative authority' in the territory of its province, but it limits the scope of that authority to

¹³ The Constitution of Iraq Republic 2005 stated in Article 122, Second: Provinces that are not incorporated into a region shall be granted broad administrative and financial authority to enable them to manage their affairs in accordance with the principle of decentralisation, and this shall be regulated by law.

regulations not yet set out by federal laws¹⁴. The UNDP (2010), the Ministry of Planning in Iraq (2013) and the UN-Habitat (2014) argue that the authorities overlap between multi-tiers of government in their roles and responsibilities, leading to a direct or indirect impact on the overall processes of planning, auditing and public participation. Furthermore, such an overlap in authorities limits the role of the provincial councils in areas closely related to local jurisdictions (UN-Habitat, 2014).

Consequently, specifying the scale and type of delegated authorities at different levels of the Iraqi government represents, therefore, a crucial requirement for generating positive outcomes in urban development through the process of decentralisation (Cravens and Brinkerhoff, 2013). Similarly, The UNDP (2010) and Tipple (2006) assert that the progression towards decentralisation in Iraq can be addressed by providing further clarification on the roles, responsibilities and jurisdictions at federal-local levels of government. A far greater control over the use of local resources, including revenue and land use in urban development, should be achieved by local governments through designated regulatory frameworks that are based on the principles of participation, equity and inclusion (UN-Habitat, 2003).

On the other hand, the UNDP (2009) and the United Nations (2014) highlight that Iraqi citizen participation in reconstruction should be a requirement to achieve inclusive urban societies, stability and long-term development in Iraq, a country that has a legacy of under-representation of its people. The Iraq Partners Forum (2010) emphasises the necessity to coordinate new initiatives for area-based development in Iraq that consider empowering citizens to prioritise their needs, such that participatory consultation can be adopted in overseeing and implementing development plans. As a consequence, the Iraqi government post 2003 aimed to improve management processes by moving towards decentralisation that takes into account the aforementioned proposals. According to the UN-Habitat (2014), this incorporates the following:

¹⁴ The Provincial Powers Law No. 21 of 2008 (amended by Law No. 15 of 2010) stated in Article 2, First: the provincial council is the highest legislative authority within the administrative boundaries of province and shall have the right to issue local legislation, laws, instructions, bylaws and regulations, so that it can carry out its affairs on the basis of administrative decentralisation, and in a manner that would not contradict the Constitution and federal laws, and this shall be regulated by law.

- The empowerment of governments at provincial level to improve their roles in preparing, approving, implementing and overseeing provincial development plans.
- The introduction of a 'Provincial Development Programme'¹⁵ to facilitate the implementation of development plans by local authorities at provincial level of government. This involved a starter fund that obtained 25.8% from the total budget allocations for investment in 2006, and which was allocated in proportion to the population size of each province (Cravens and Brinkerhoff, 2013). However, real expenditure reached only 27.7% of the projected allocations, which was combined with a significant drop in the international prices for crude oil, leading to further budget reductions for the years between 2008 and 2011 and similar decrease in real expenditures of the projected allocations for these years (Ferhan, 2012; Ministry of Planning in Iraq, 2013).
- The establishment of a National Investment Commission and Regional/Provincial Investment Commissions stipulated in the Investment Law no. 13 of 2006. The National Investment Commission is responsible for setting up national policies on investment and monitoring the implementation of federal investment projects while the Regional/Provincial Investment Commissions have the power to grant investment licenses for regional/provincial projects on the condition that such projects do not contradict the federal ones (Iraqi Laws and Legislations, 2006; The Louis Berger Group, 2011).

Thus, the dynamic catalysts contributing to Iraq's instability involve the erosion of management tools at the provincial level of government alongside the overlapping jurisdictions of authorities and responsibilities between representatives of government at the federal-local levels; this hampers the move towards decentralisation in policy planning and implementation for provincial urban development.

4.3. Planning and Implementation for Urban Development in Iraq

The implementation of urban development plans in Iraq has always suffered from constant delays because of the over dependency on oil revenues for budgeting (Congressional Budget Office, 2004). Similarly, Tipple (2006: 7) notes that "Iraq's reliance

¹⁵Local authorities prepare annual development plans for provinces that are submitted to the Federal Ministry of Planning and Development for approving and provision of funding through the annually allocated budget by the Federal Ministry of Finance, which must be ratified by the Federal Council of Representatives (Cravens and Brinkerhoff, 2013).

on oil as a main revenue source, and centralisation influences on budgeting, have weakened local capacity to identify and collect revenue from a range of local sources". Hence, Iraq's dependency on these revenues was investigated (United Nations, 2003; Ozlu, 2006; Kraul, 2006; International Monetary Fund, 2009; Ministry of Finance in Iraq, 2009; United Nations, 2014) in terms of how it is open to the following threats:

- The Dutch Disease: this involves the dominance of oil revenue shares in the annually allocated budget to approach development, which can lead to a less diversified economy by reducing the export of other non-oil products (Ozlu, 2006; United Nations Development Programme, 2009; United Nations Development Programme, 2012).
- The Nature of the Oil Industry: this involves unstable international prices of crude oil, leading to an inability to fund development through oil export revenues if the prices significantly drop (Ozlu, 2006; United Nations, 2014). The United Nations (2003) and the International Monetary Fund (2009) highlight that Iraq's economy shows, therefore, clear signs of instability and vulnerability to international market dynamics in the oil sector.
- The Conditions of Oil Production: this involves the deterioration of oil production for exportation by the Iraqi government. According to Kraul (2006), the USA Provisional Authority projected 3 million bpd as the daily production of oil in Iraq in 2005 although the real figure was 1.83 million bpd. Similarly, The Ministry of Finance in Iraq (2009) highlight that the target of exporting 2 million bpd by midyear 2009 was also unmet.

Thus, Iraq's over dependency on oil revenues as a main source of funding annually allocated budgets involving implementation of development plans implies a level of instability, uncertainty and unpredictability. It is, thus, important to understand the reasons behind using oil revenues as the main source of funding in Iraq, which are revealed through the policies adopted by the different successive governments that took control of Iraq's oil exports, and clarified in the following historic phases.

4.3.1. Urban Development in Iraq 1950-1958

There was a new agreement between the Iraqi government and the multinational Iraq Petroleum Company¹⁶ in 1952, which entitled the government to receive 50% of the profits from oil exports as well as the right to receive up to 12.5% of the net production to sell at any price (Hartshorn, 1993). This new agreement increased oil revenues from 0.22 USD per barrel in 1950 to 0.84 USD per barrel in 1952 (OPEC, 1965). Similarly, Langley (2008) notes that oil revenues increased from 31 million IQD to 74 million IQD because of an accelerated oil production from 0.091 million bpd in 1949 to 0.697 million bpd in 1952, which prompted the government to channel oil revenues for development purposes and the creation of an autonomous body for planning. The multi-years' plans, prepared by the established 'Development Board' in 1950, emphasised developing agriculture, including irrigation and flood control, transportation and telecommunications, building and housing (Ozlu, 2006). Development plans were mainly funded from oil revenues. For Alnasrawi (1994) the Iraqi government policy on development planning from 1951 to 1958 increased the dependency on oil revenues. Ozlu (2006) agrees that the government, at that time, was heavily dependent on oil revenues for funding the budgets associated with development in the 1950s. However, the implementation of development plans underwent considerable delays because of bureaucracy and the system of centralisation. According to Lange (1964), the Development Board planned to spend 312 million IQD on development for the years between 1951 and 1958 while real expenditure was only 178 million IQD, which was 57% of the anticipated spending for implementing the development plans.

4.3.2. Urban Development in Iraq 1959-1962

The new government that took over in 1958 considered other alternatives for development planning in Iraq, including substantial changes to policy, as outlined below (Ozlu, 2006):

- The undertaking of agrarian reform that established a cap on land ownership.
- The initiation of a long process that eventually led to nationalising the oil industry.
- The creation of the Provisional Economic Plan (PEP), which increased budget allocations serving specific sectors. This included allocating 12.2% of the funding

¹⁶ The multinational Iraq Petroleum Company (IPC) includes British Petroleum, Shell Petroleum, Compagnie Francaise des Petroles, Exxon and Mobil (Chemonics International, 2012).

to agriculture, 12.5% to manufacturing, 26% to transportation and telecommunication and 49% to building and housing.

However, the implementation of the Provisional Economic Plan for the years between 1959 and 1962 was delayed, and real expenditure was below the designated targets in terms of the centrally allocated funds, and where transportation and telecommunication recorded 36.5% of total expenditure, agriculture 42%, manufacturing 52% and building and housing 53.4% (Central Organisation for Statistics of Iraq, 1962).

4.3.3. Urban Development in Iraq 1963-1967

The new government that took over in 1963 offered an alternative approach to development by designing a Five-Year Plan (FYP) for the years between 1965 and 1970. Ozlu (2006) argued that the FYP helped to decrease the dependency on oil revenues from 22.8% of the gross domestic product (GDP) in 1964 to 20.4% of the GDP in 1969. Alnasrawi (1994) points out that the GDP for the years between 1965 and 1970 increased to 29% only, instead of the projected 45%, while the total real expenditure was less than 55% of the designated targets where both the manufacturing and housing sectors received 53% of their projected allocations (Ozlu, 2006). On the other hand, the Ministry of Planning in Iraq (1970) registered an increase in the average personal income by 12% in real terms, and the introduction of modern technologies in manufacturing, energy generation and transportation for the years between 1965 and 1970.

4.3.4. Urban Development in Iraq 1968-2002

The established government in 1968 used oil revenues to create a socialist country that prioritised infrastructure development and military modernisation (Metz, 1990). Furthermore, the government, at that time, decided to increase military spending throughout the late 1970s, declare war on Iran in 1980 and later invade Kuwait in 1990, leading to Iraq's heavy debt burden, and the country's overall deteriorating economy that remained for some time after (Ozlu, 2006). On the other hand, Alnasrawi (1994) notes that the first National Development Plan (NDP) for the years between 1970 and 1974 came at a time when oil prices were sharply increasing, leading, therefore, to an increase in the share of oil revenues in Iraq's GDP from 26.4% in 1970 to 60.4% in 1974 (Ameen, 1981). However, the implementation of the National Development Plan (NDP) that had sector-specific goals was similar to that which was performed by predecessor

governments; this meant that the targets were not fulfilled as the building and housing sectors received only 40% of the planned budget, transportation and telecommunication received 67%, agriculture received 73% and manufacturing received 84.3% (Economist Intelligence Unit, 1977).

The 'Revolutionary Command Council' brought multi-year planning to an end. For Ozlu (2006), the government decided in 1974 to replace the technocratic practices of planning for development by a political control of annual investment programmes until 1980. According to Sanford (2003), the Iraqi government spent 14.2 billion USD between 1974 and 1980 on the development of a heavy manufacturing sector. The military spending absorbed 75% of Iraq's oil income in the 1980s, and the government spent several times the country's annual oil revenues on the Iraq-Iran war, leading to a financial gap between spending and revenue (Alnasrawi, 1994).

Ozlu (2006) further highlights that the war ended by a cease-fire agreement in 1988, which had crippled Iraq's economy due to inflation, partial demobilisation, unemployment, a heavy debt burden, low oil revenues, currency depreciation, an unresponsive private sector, stagnant output, falling living standards, general impoverishment, lack of funds for reconstruction and monetary losses of about 452.6 billion USD. Moreover, the reduced international prices of crude oil in 1989 incapacitated the Iraqi government from meeting its debt obligations, leading, therefore, to an invasion of its oil rich neighbour Kuwait in 1990 that resulted in a new war in 1991, and a major military defeat of Iraq by the US-led coalition, a damaged infrastructure in Iraq, a shattered already weak Iraqi economy with stringent economic sanctions (Ozlu, 2006). According to the Arab Monetary Fund (1991), the value of the Iraqi assets destroyed during the US-led coalition campaign is estimated to be 232 billion USD. Respectively, Ahtisaari (1991) points out that the economic sanctions caused Iraq's oil production to decline from a peak of 3.3 million bpd before the invasion to only 0.5 million bpd in the months following the UN Security Council's decision to impose sanctions. Ozlu (2006) argues that these sanctions isolated the Iraqi economy from all kinds of international transactions, and the negotiations between Iraq and the UN throughout the early 1990s allowed only limited exports of oil in return for basic foodstuff and medication, which was not activated until 1995. According to the Ministry of Finance in Iraq (2003), the oil for food programme was essential for maintaining the survival of an overwhelming majority

of Iraqis, but it could not prevent Iraq from deteriorating into a low-income economy as of 2000.

4.3.5. Urban Development in Iraq post 2003

The UN Security Council lifted economic sanctions from Iraq in 2003 through the adoption of Resolution Number 1483, following the occupation of Iraq by the US-led coalition in March 2003. These circumstances have led to the resumption of oil exports with revenues deposited in a development fund held by the Central Bank of Iraq (Ozlu, 2006). According to Crocker (2004), the Coalition Provisional Authority eliminated import tariffs and other restrictions on trade while instituting a 5% reconstruction surcharge duty as well as considerably reducing corporate taxes for full liberalisation of the economy. However, SIGIR (2013) point out that Iraq's total external debt was about 120 billion USD by the end of 2003, which led to the declaration of the Paris Club debt relief to cancel 80% of the total amount.

The United Nations (2003) indicate that there was a need for 56 billion USD between 2004 and 2007 to fund the immediate and medium-term reconstruction of Iraq. The 'International Reconstruction Fund Facility for Iraq' (IRFFI) was, therefore, established with 13.5 billion USD in total for Iraq's reconstruction from 20 donor countries, the European Commission, the International Monetary Fund (IMF) and the World Bank (Ozlu, 2006). Additionally, the US Department of State (2006) point out that the Coalition Provisional Authority also appropriated 20.9 billion USD in 2006. Ozlu (2006) argues that the funds were used to rejuvenate the Iraqi economy in the short to medium term, and to create jobs and business opportunities for Iraqis. The Coalition Provisional Authority planned to spend 13 billion USD in 2004 for reconstruction, but serious delays occurred, and the expenditure was only 333 million USD because of bureaucratic procedures and struggles over which agency would control the contracts (US Department of Defense, 2004).

As a result, the Coalition Provisional Authority issued Order Number 71 in 2004 to declare that the Iraqi provinces "shall be organized on the basis of decentralisation and the principle of authorities devolution", and that the provincial councils "shall perform their responsibilities independently from the control or supervision of any ministry" (Iraqi Laws and Legislations, 2004a). Tipple (2006) suggests that Order Number 71 aimed at enabling the provincial councils to initiate and implement local reconstruction projects

independently or in cooperation with NGOs. Cravens and Brinkerhoff (2013) highlight that the Coalition Provisional Authority envisioned a management system where provincial governments are given the authority to collect local revenues and to spend them on the provision of services.

As an act of support for the application of this system, the American Embassy in Baghdad organised the 'Iraqi Provincial Reconstruction Development Committees' in 2005 to involve the Iraqi authorities in planning and reconstruction, including provincial council members, representatives of governors/mayors and general managers of local directorates who refer to the federal ministries (US Department of State, 2006b). Ozlu (2006) claims that these committees did not have jurisdiction over large projects, and the funds they received of 241 million USD was spent on administrative tasks. The centrally funded municipalities in the provinces did not have authorised means for local tax collection, issuing bonds or control over the collected utilities' charges and fees for construction licences, which were directly paid to representatives of the federal government (United Nations, 2003; Tipple, 2006; UN-Habitat, 2011). Cravens and Brinkerhoff (2013) assert that the revenues collected from property taxes or market fees were insufficient to fund the provision of services by local authorities, and the provinces were, therefore, exclusively dependent on centrally allocated funds. These circumstances have led the Coalition Provisional Authority to issue Order Number 95 in late 2004, which laid the foundation for the process of the annually allocated budget¹⁷ by the Federal

¹⁷ The process of annual budget allocation involve the following steps (Iraqi Laws and Legislations, 2009; Chemonics International, 2012; Iraqi Laws and Legislations, 2012; Cravens and Brinkerhoff, 2013):

1. The provincial directorates of the relevant ministries prepare economic feasibility studies and bills of quantities for a list of proposed projects that is submitted to the Mayor's office. The Mayor's office reviews the proposed projects' list, and then submits it to the Provincial Council. The Provincial Council reviews, modifies and approves the proposed projects' list, and then return it to the Mayor's office who forwards it to the Federal Ministry of Planning for the final approval.
2. The Federal Ministry of Planning discusses these proposed projects' list with the Mayor's office for possible modifications, and they then consult with the Federal Ministry of Finance on draft budget allocation. The Federal Ministry of Finance submits the annual budget to the Council of Ministers for approval, which includes the draft budgets for operations, investment and provincial development programmes.
3. The Council of Ministers reviews the draft federal budget and consults with the Federal Ministry of Finance and Federal Ministry of Planning on modifications for proposed allocations. The Council of Ministers approves the final draft budget and returns it to the Federal Ministry of Finance for submission to the Federal Council of Representatives.
4. The Federal Ministry of Finance presents the amended final draft budget to the Federal Council of Representatives for consideration and approval. The Federal Council of Representatives considers the final draft budget and consults with the Federal Ministry of Finance on the recommended reallocations or modifications of the planned expenditures. The Federal Council of Representatives is expected to approve the annual budget by the 31st of December.
5. The Presidency Council issues an annual Budget Law after receiving recommendations from the Federal Council of Representatives, and then the authorised Budget Law is published in the Official Gazette.

Ministry of Finance (see Figure 4.1) alongside an annual ratification for this budget by the Federal Council of Representatives (Iraqi Laws and Legislations, 2009; Iraqi Laws and Legislations, 2012; Cravens and Brinkerhoff, 2013).

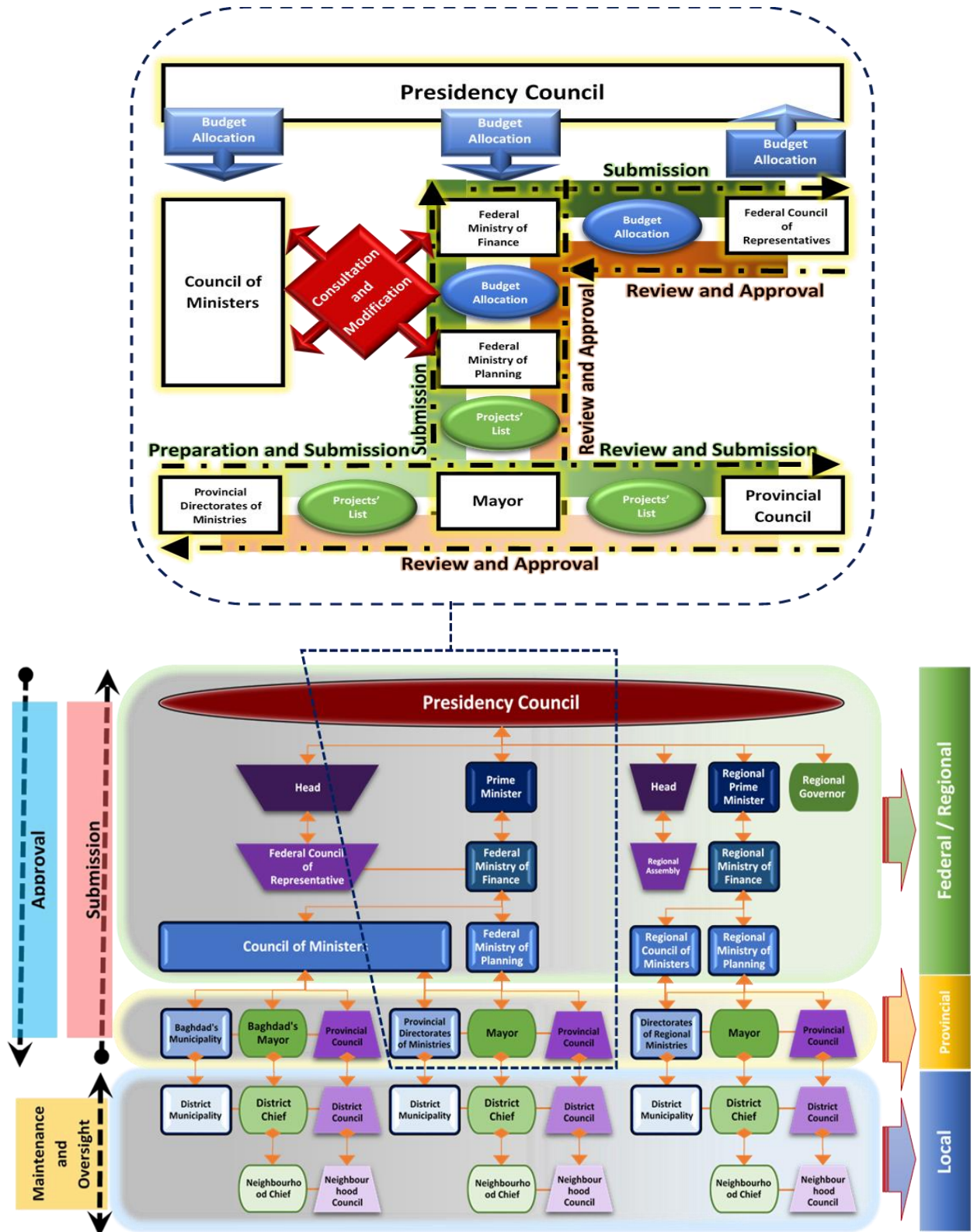


Figure 4.1 Budget Allocation in Iraq post 2003

(United Nations, 2003; USAID, 2007; Iraqi Laws and Legislations, 2009; UNDP, 2010; UN-Habitat, 2011; Chemonics International, 2012; Iraqi Laws and Legislations, 2012; Cravens and Brinkerhoff, 2013)

Ozlu (2006) points out that the first Iraqi annual budget post 2003 was jointly prepared by the Iraqi Federal Ministries of Finance and Planning and in close consultation with experts from the US treasury. The Congressional Budget Office (2004) highlight that the revenues from oil exports account for 97% of the anticipated income to fund the annual budgets in Iraq between 2003 and 2007. The contribution of the oil sector to GDP was around 70% in post 2003, with growth rates fluctuating from 6.7% in 2006 to 1.5% in 2007 and 9.5% in 2008 (International Monetary Fund, 2009; Ministry of Planning in Iraq, 2009). The Central Organisation for Statistics of Iraq (2007b) indicate that the allocated funding for reconstruction was 0.7 billion USD in 2004 while the subsequent annual budgets allocated funding for capital investment, with 5.9 billion USD in 2005, 6.5 billion USD in 2006 and 6.8 billion USD in 2007. Similarly, The Ministry of Planning in Iraq (2013) points out that the revenues from oil exports account for 97.1% of income for the annual budgets in Iraq between 2009 and 2012, and 94.6% of the anticipated income between 2013 and 2017.

Remarkably, the Iraqi government decided to reactivate the National Development Plan between the years 2010 and 2014 and 2013 and 2017. The Ministry of Planning in Iraq (2010: 24) announced that the aim is “to achieve balanced distribution of infrastructure, social services, and suitable housing based on population size, needs, and the extent of regional deprivation over the past periods”. This aim reflects the amount of allocated funding in the plan, as funding for construction and services was allocated 17%, while transportation and telecommunication was allocated 9% of funding, agriculture was allocated 9.5% and the Provincial Development Programme was allocated 12.5% (Ministry of Planning in Iraq, 2010). However, the real expenditure for construction and services reached 75.7% of spending on implementing plans in 2009, and 69.3% of spending in 2010 and 59.1% in 2011 (Ministry of Planning in Iraq, 2013).

Thus, the enduring delays in the implementation of urban development plans in Iraq are associated with bureaucratic procedures to provide the required funding through an annually allocated budget by the authorities at the highest level of government. Subsequently, the successive governments aimed at overriding this delay by employing a massive fund for raising development projections in terms of planning and budgeting as a form of compensation for the previously unmet designated targets. Correspondingly, the Iraqi governments have established a legacy of over dependency on oil revenues for funding the annually allocated budget associated with implementing urban development

plans, investment and operational procedures as well as the regular provision of services. This has been happening as the oil revenues constitute a large share of the GDP, which involve generating a massive income from oil exports as opposed to other uncompetitive sectors that are degenerative and cannot provide the necessary funding to overcome the delayed implementation of development plans.

4.4. Housing in Case Study

The chronic conditions of population growth and rapid urbanisation in major Iraqi cities means that housing development is one of the main social and political challenges in the country (R. Berger, 2012). According to Tipple (2006), the Iraqi governments, in the 1960s and 1970s, configured growth and urbanisation as emerging conditions in association with the rural-urban migration, leading to a statutory policy of accelerated expansion for Iraqi cities through housing improvement. This involved increasing the share of multi-storey buildings constructed by the public sector by up to 20% of the total housing stock. Alternatively, PADCO (2006) point out that the Iraqi government, at that time, provided loans with subsidised interest rates to households and co-operatives. This was to improve housing through funding the building of low-density detached or semi-detached houses on freely allocated serviced lands in sub-urban areas. Moreover, the UN-Habitat (2014) state that the Iraqi government in the 1970s provided building materials with below market prices alongside the provision of subsidised loans that involve long-term amortisation periods.

Iraq has experienced a significant shortfall in housing provision since the 1980s and as part of the consequence for the successive years of war and associated sanctions (the Ministry of Construction and Housing in Iraq, 2005; Yosef and Salman, 2012). Moreover, Tipple (2006) and the UN-Habitat (2003) assert that the building of new houses declined in 1996 to only 2% of the building in the 1980s; PADCO (2006) note that the building of new houses registered an annual increase between 1996 and 2002, as demonstrated in Figure 4.2. According to Tipple (2006: 97), such an increase in house building was “sufficient to keep pace with population growth, but not to overcome the established need in housing of well over one million house units”. However, the largest share of house building from 2000 to 2004 was accredited to Baghdad, as shown in Figure 4.3,

which registered 16.2% of the total built houses in Iraq at that time (Central Organisation for Statistics of Iraq, 2011).

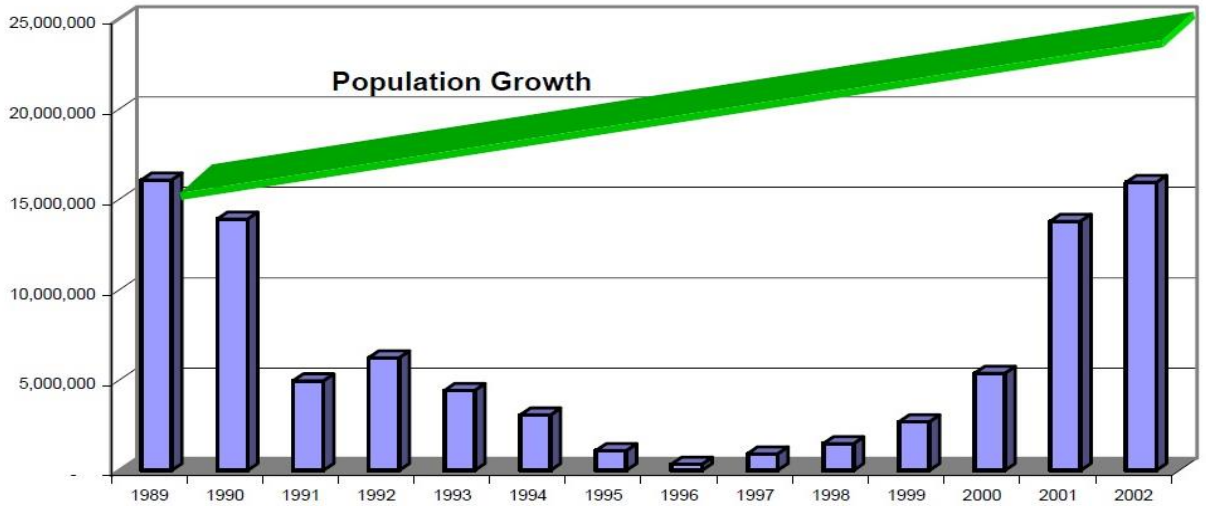


Figure 4.2 House Building and Population Growth in Iraq (UN-Habitat, 2003)

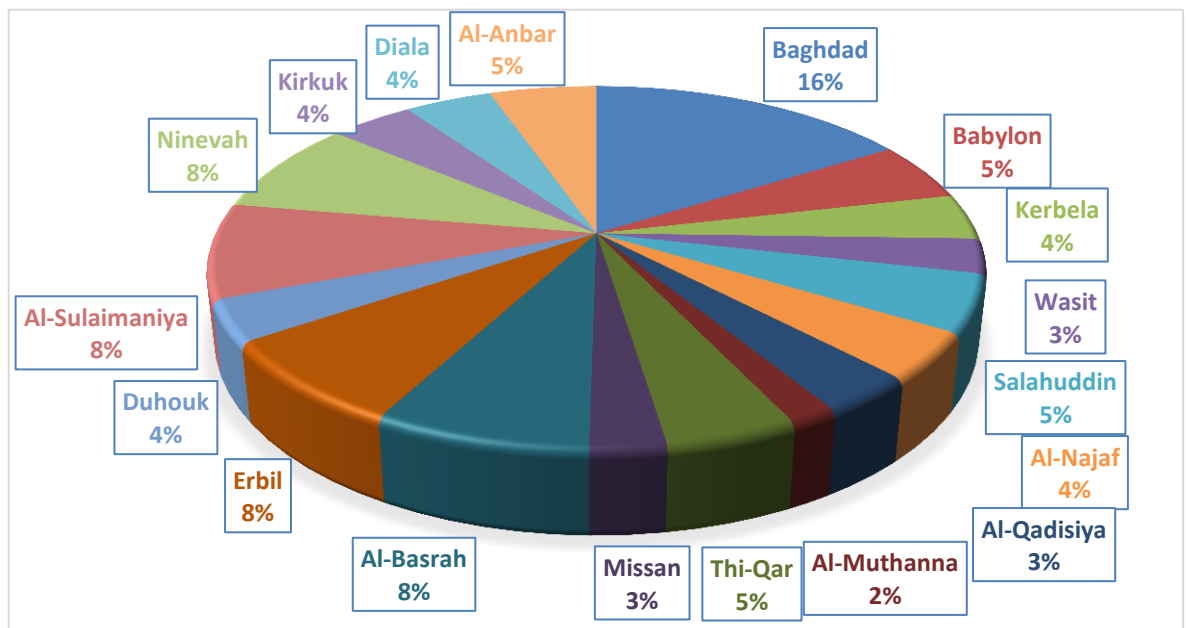


Figure 4.3 House Building in Iraq (2000-2004) (Central Organisation for Statistics of Iraq, 2011)

The Ministry of Construction and Housing projected an increased shortage in housing supply of about 3,528,585 million housing units in Iraq by 2015 (Khatib and Alami Consultancy Office, 2015). Concurrently, the Ministry of Planning in Iraq aimed at reducing the shortage through building new housing projects of 1,600,000 house units by 2011, which was planned to be built with an 85% investment from the private sector and 15% from the public sector, but the delay in construction of up to 4.7 years until completion alongside the expensive prices for the future potential homeowners have

resulted in low occupancy rates within these housing projects (Abdulrazak and Mori, 2012). Respectively, the UN-Habitat (2014) outlined the following elements as key constraints to improving the supply of new houses in Iraq post 2003:

- Insufficient provision of subsidised funding by the state to support low-mid income households in purchasing affordably built houses through new housing projects.
- Low levels of capacity of private developers in the housing sector.
- Unavailability of serviced land plots for house building in urban areas.
- Household preferences in accommodation involving occupying low-rise, rather than high-rise buildings.
- Obsolete regulatory frameworks involving public-private partnerships in housing development alongside outdated lending systems, infrastructure and building technologies.

Moreover, the enduring shortfall in the supply of new houses in Iraq is also influenced by the roles played by key actors in housing development, as discussed in the following two sub-sections.

4.4.1. Public Sector Key Actors in Housing Development

Public sector organisations associated with housing in Iraq, at multi-levels of government, follow a hierarchical structure in the implementation of development initiatives. The UN-Habitat (2003) state that the top-down approach for housing development in Iraq is underpinned by an authorised chain of command initiated by the centralised ministry departments to direct the relevant representatives provincially and locally. According to the Iraqi Laws and Legislations (2001) and Tipple (2006), these housing development tasks include: i) the planning of short and long term development in housing, ii) the preparation and enforcement of associated regulatory frameworks and iii) the implementation of new housing projects using the public and private sectors. As such, the Ministry of Planning in Iraq (1986) asserts that public organisations in housing provision in Iraq are committed to 30% of the total built stock, which is delivered through coordinated actions between multiple organisations including: the Ministry of Planning, Ministry of Construction and Housing, the State Commission for Housing, housing cooperatives and the Real Estate Bank.

These housing cooperatives played an important role in supporting housing provision for low-mid income households in the early 1970s by subsidising up to 70% of the total costs for house building (Alani, 1988). However, the supporting role of cooperatives has declined since the 1980s following the governmental decree Number 222 in 1977, which prohibited both land allocation and provision of public lending to housing cooperatives (Ministry of Planning in Iraq, 1986). Moreover, the authorised decree Number 1187 in 1982 has brought into enforcement a compulsory confiscation of public lands owned by housing cooperatives (Alani, 1988).

On the subject of financing, the Ministry of Planning in Iraq (1986) describes how the Real Estate Bank provides public loans to households without any established home ownership to enable them to build or buy a new housing unit. As such, the publicly provided loans can be paid back in 12 to 20 years through instalments with a subsidised interest rate of 2%, and that these payments are secured by property collateral or through the salaries of governmental employees, as a guarantor (Link, 2005). Al-Ansari (2006) points out that the Real Estate Bank provided public loans that can fund up to 60% of the total cost of house building in Iraq pre 2003. Yosef and Salman (2012) explain that the public loans value dropped post 2003 as the cost of house building rose while the loans amount was fixed. Consequently, the statutory authorities have improved the value of public loans for house building, so that any provided funding must be allocated in proportion to: the property location, land plot, size and phase of building (R. Berger, 2012).

Alternatively, a National Housing Fund was set up in 2004 with 200 million US dollars. This was to provide small-scale loans with short-term goals to improve housing affordability in Iraq (Iraqi Laws and Legislations, 2004c; Iraqi Laws and Legislations, 2011a). Nonetheless, the funding was insufficient to meet the designated targets and was, therefore, raised to 858 million US dollars in 2010 (Abdulrazak & Mori, 2012). According to Berger (2012), the National Housing Fund provides a financial opportunity to Iraqi individuals to be able to fund buying new housing units, rather than building them. However, the aim of this fund was not achieved. and as PADCO (2006: 25) claims, instead of using the fund as an instrument for efficient lending to Iraqi individuals, the allocated budget was used to fund new housing projects “providing units unaffordable to households for whom it was intended”.

4.4.2. Private Sector Key Actors in Housing Development

The roles played by private sector organisations in serving or contributing to housing development in Iraq have been influenced by a number of determinates, including: i) the historical experience of controlled housing provision by statutory authorities at the top level of government, ii) inefficient financial systems with funding through credits and mortgages and iii) marginalisation and limited accessibility to relevant incentives promoting housing affordability (World Bank, 2012). As such, Berger (2012) asserts that the largest part of the low-mid income households in Iraq are unable to purchase affordable housing units in new housing projects where there is an offer of a high return on investment rates by private developers.

Moreover, the role of large-scale private developers in improving the housing sector in Iraq post 2003 is restrained by the instability and uncertainty associated with the enduring post-conflict situation (PADCO, 2006). The World Bank (2012: 60) show how International private developers have been obstructed in their efforts to improve housing in Iraq in terms of the “delays in securing acquisition of: land, planning permits and/or investment licences as top concerns and key deterrents to entering the market”. Tipple (2006) explains that the delayed acquisition of land occurs as a result of the Federal Ministry of Finance and their bureaucratic procedures for controlling the sale or lease of about 85% of the overall public land in Iraq. Alternatively, the government in Iraq post 2003 aimed at improving the role of private developers in housing by employing the Regional/Provincial Investment Commissions in accelerating licensing processes for building new housing projects using local resources, which involves granting the relevant investment licences on the condition that such housing projects do not obstruct the implementation of authorised investment policies by the federal government (Louis Berger Group, 2011).

4.5. Housing Intervention Policies in Iraq

The establishment of official householding to a legally owned property in metropolitan areas with significant growth in population and urbanisation is challenging during the instability present in post-conflict settings. Berger (2012) claims that urbanisation and population growth increase the scarcity of serviced land in metropolitan areas and cause a corresponding rise in prices. The UN-Habitat (2003) explains that the market price for urban lands is beyond the reach of the majority of households in Baghdad city.

The UN-Habitat (2014) further argues that the number of Iraqi households unable to obtain affordably built housing units is increasing and in parallel with the existence of inefficient regulatory frameworks, which are concerned with land ownership beyond the financial capacity of low-mid income households. It is these ineffective frameworks that act as a standard for granting planning permission. Hence, PADCO (2006) states that the standard planning regulations stipulate ownership of a plot of land to a minimum area of 120 m², which is unaffordable to low-mid income households in Iraq. However, the Ministry of Planning in Iraq (2010a) states that most Iraqi households occupy legally owned dwellings, as opposed to renting, especially in Baghdad as a province that records the highest level of ownership at 76% of the total amount of owned property in Iraq. The Central Organisation for Statistics of Iraq (2011) explains that more than 30% of households in Iraq undergo shared ownership options to be able to afford housing units and apply for the standard planning regulations. The distribution of householders in occupied properties and plots of land in Iraq is demonstrated in Figure 4.4 below.

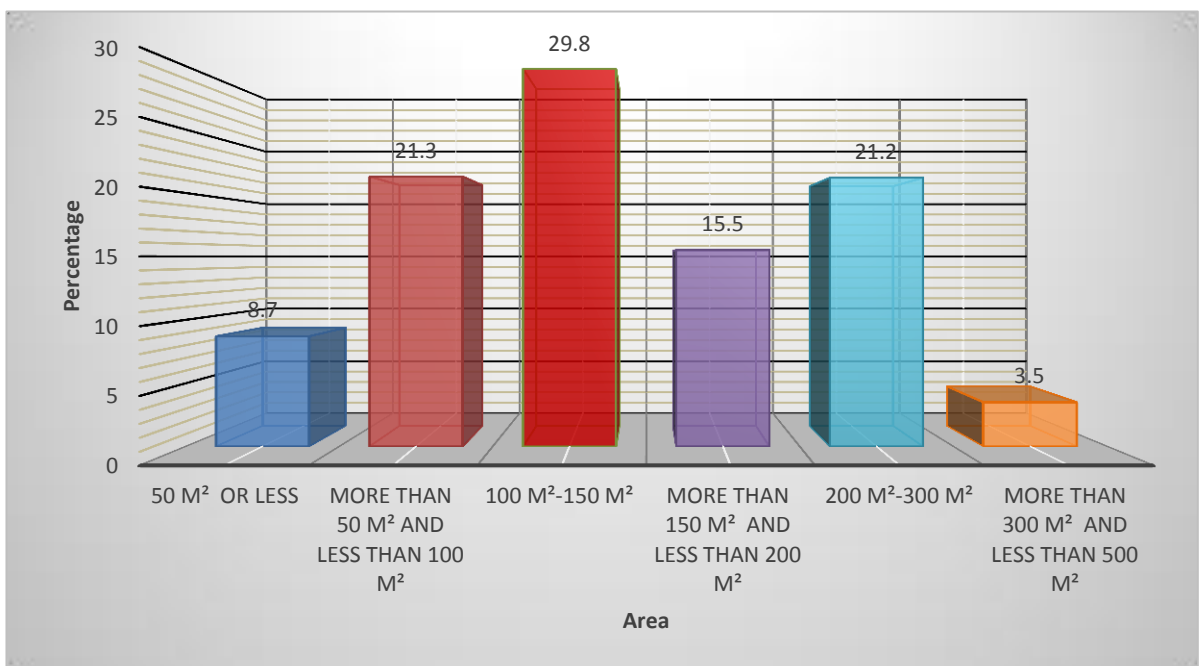


Figure 4.4 Distribution of Householders in Occupied Properties and Plots of Land in Iraq (Central Organisation for Statistics of Iraq, 2011)

According to Tipple (2006), there is more than one family in most owner-occupied properties. This is possible as sharing properties to accommodate extended families is widespread in Iraq, which accounts for 63% of the total occupied properties in Baghdad city (the Ministry of Planning in Iraq, 2010a). Link (2005) explains that this began in the 1990s since purchasing new houses became unaffordable alongside the limited availability of resources including funds and serviced lands, which was a consequence of

the wars and sanctions. Tipple (2006) claims that this phenomenon also involves the irregular development of properties by applying sub-divisions to form attached or rows of houses, and also applying additions to available spaces in low-density properties with detached houses built on plots of land that are 200 to 800 m². Alternatively, PADCO (2006) points out that this type of development can be undertaken by one adult from an extended family, who purchases, inherits or receives a share of a property from parents or in-laws, and then develops it through sub-dividing or adding extra floors or rooms to generate multi-house units¹⁸. Tipple (2006) argues that property development of this nature can increase the estate value while reducing the cost of house building.

According to the Ministry of Construction and Housing in Iraq (2005), there is a significant willingness on part of 93% of homeowners in Iraq to undertake improvements and extensions to their properties, which can involve taking a soft loan to be able to add extra rooms or floors if required. The UN-Habitat (2014) suggests providing small-scale loans to homeowners in Iraq for the purposes of the incremental development of properties within five to ten years since this is the homeowners' preference, as opposed to purchasing or building new houses in other districts because of the following (PADCO, 2006):

- 40% of homeowners state that purchasing or building a new housing unit in another district might not secure sufficient funding for the procurement of a new serviced land;
- 31% of homeowners state that the location of the occupied neighbourhoods is closer to their jobs, and thus seeking to purchase an affordable plot in sub-urban areas can involve being unable to access services, jobs and transport;
- 18% of homeowners state that they feel more familiar with the neighbours and other residents in their own neighbourhoods; and
- 11% of homeowners state that their neighbourhood provides more security and stability.

Hence, the availability of sufficient funds for building a new house unit represents a major concern for households in Iraq, which influences decisions in housing. Tipple (2006)

¹⁸ Achieving structural safety for affordably built house units through this approach in Iraq is associated with: the profession and experience of the employed engineers, contractors and builders alongside the durability of the building materials used in construction including the use of brick and cement blocks for walls and reinforced concrete for roofs (PADCO, 2006).

asserts that the existing funding for housing in Iraq is inflexible for the majority of households as most banks have a relatively small capital base for transaction-focused business, which is unsuitable for funding housing mortgages that require a large asset base. Consequently, Berger (2012) and PADCO (2006) highlight that the majority (90%) of funds used for house building in Iraq are sourced from households own savings and loans from relatives. Moreover, the Central Organisation for Statistics of Iraq (2012) declares that 22.7% of Iraqi householders have outstanding loans associated with house building, including 63.8% of loans from relatives, that is family, friends and neighbours, 6.7% from building and construction traders and 4.4% from governmental organisations. Link (2005) explains that a property owner in Iraq can be granted planning permission to develop a property by following these steps:

1. The acquisition of a certificate proving land tenure ownership issued by the real estate registration office.
2. The acquisition of a certificate confirming that the property has not been seized, issued by the directorate of real estate tax collection.
3. The municipal committee examines the certificates above, and then visits the property for inspection purposes.
4. The property owner uses a private consultancy firm, registered by the municipality, to prepare and authenticate the set of plans and drawings associated with the projected development.
5. The acquisition of an official letter confirming the adequacy of the property or land for construction, including soil tests by the statutory registered laboratories.
6. The municipal committee examines all the provided documents to evaluate the adequacy of the projected development in relevance to standard planning regulations, and then makes a decision for approving the application for planning permission.

Consequently, the suggested policies for housing interventions in this case study involve changing the role of the Iraqi government in relation to the housing supply from being the direct providers to enabling other key civic actors to participate in making housing affordable through the provision of legal and financial support (UN-Habitat, 2003). This can involve employing key actors in housing development in the multi-tiers of government and the public, private and community sectors (Ministry of Planning in Iraq, 2010b).

The UN-Habitat (2014) asserts that housing affordability can be improved by supporting the preferences of Iraqi households in terms of building type, property location and type of land ownership available. More specifically, the Ministry of Construction and Housing in Iraq (2010) claims that local authorities can help by granting planning permissions to develop properties into multi-housing units with different plots of land in which the development can be classified as a direct investment by households to generate affordably built houses. Alternatively, the Ministry of Planning in Iraq (2013) states that local authorities could aid the process by improving the management of land ownership and by enhancing their provision of services to small-mid scale housing projects in different provinces across the country.

Correspondingly, overcoming existing obstacles to improved housing affordability in Iraq could involve taking note of suggested policy guidelines (PADCO, 2006; Ministry of Construction and Housing in Iraq, 2010; Berger, 2012) in the following:

- Prioritising decentralisation in planning and budgeting by local authorities to address emerging issues in the implementation of housing development plans in provinces, which can include fulfilling an increased demand for the provision of services alongside upgrading the infrastructure for partially serviced properties to accommodate multiple households in the same property.
- Modernising regulatory frameworks associated with housing development in terms of legislations and policies to tackle the challenges of achieving affordability by incorporating private developers in the building of new housing projects.
- Improving the financial system to provide small-scale lending that can be used in funding the incremental development of properties and the provision of mortgage options, which can support meeting the prospective homeowners' budgetary requirements and preferences in accommodation.
- Developing building technologies and improving the quality of the building materials and their affordability.

Thus, the situation in Iraq of the lack of affordable housing for low-mid income families is due to the: increased population growth and urbanization, significant shortfall in housing supply, controlled provision of funds and land allocation by the top level of government, obsolete regulatory frameworks, an inefficient financial system, scarcity of serviced lands and minimal contribution from private developers. This situation has led to promoting a

substantial change in policy to improve housing affordability, especially through the involvement of key civic and private actors.

4.6. Baghdad: a Case Study

Baghdad was constructed in the year 762 AD on the west embankment of the Tigris river (Pieri, 2005). The city was located within an area that is represented by the Karkh sector in present time. It was labelled as Al-Madina Al-Mudawara or the Round City in relation to its circular plan (Louis Berger Group, 2011), as illustrated in Figure 4.5. According to the Ministry of Planning in Iraq (2013), Baghdad started to expand in 892 AD on the east embankment of the Tigris river, located in an area represented by the Risafa sector nowadays.



Figure 4.5 Baghdad: City Plan and Perspective
(Susa, 1952; Soutif, 2016)

The Municipality of Baghdad (2014) shows how Baghdad’s population significantly grew in the aftermath of massive migration cycles by people seeking more enhanced living conditions. The population increased following the construction of a modern road network (see Figure 4.6), the introduction of steel structures and reinforced concrete as modern technologies for building construction in the early twentieth century (Municipality of Baghdad, 2014).

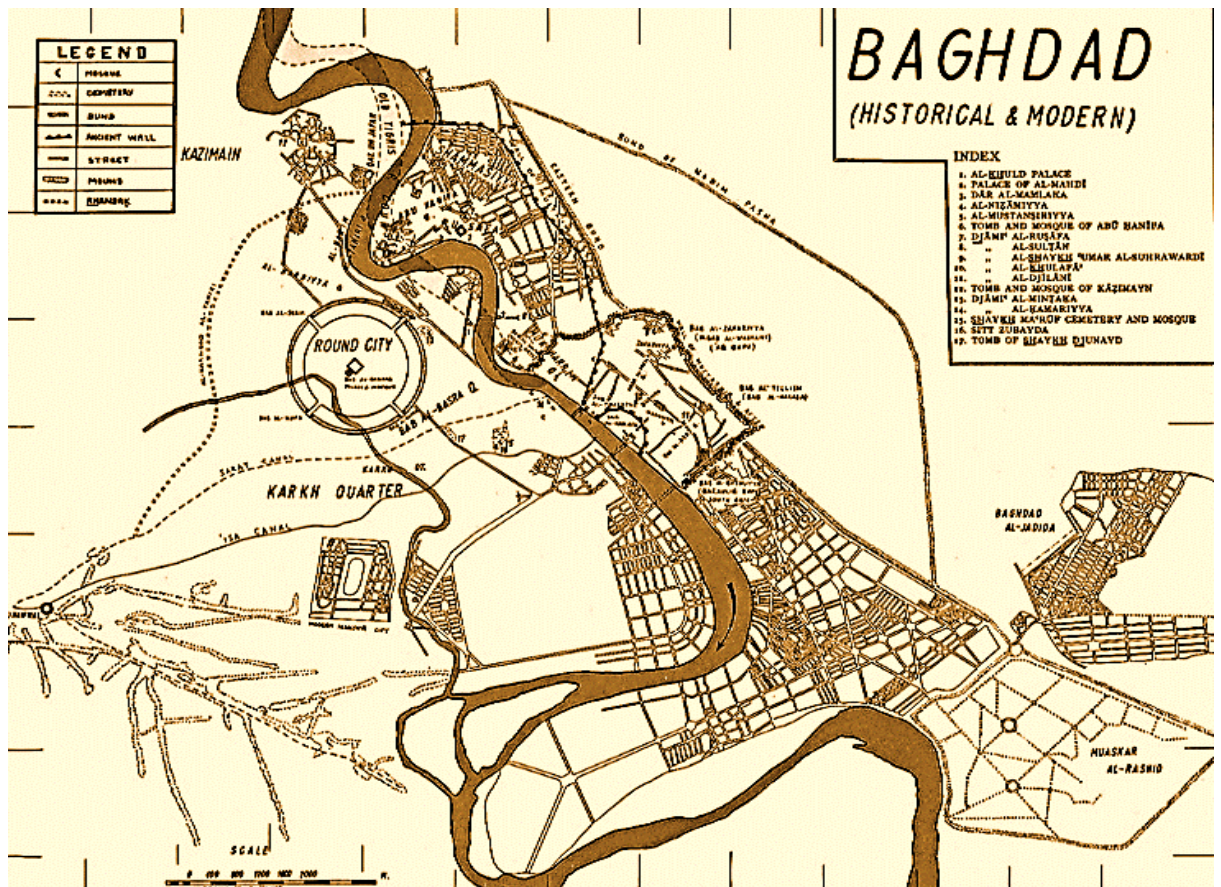


Figure 4.6 Baghdad: City Plan in the Ninth and Early Twentieth Centuries (Stern et al., 1998; Muir, 2015)

By the twenty first century, Baghdad started to account for the largest share of the population, which reached 7.596.860 million people in 2012 (see Figure 4.7) recording 25.2% of the total population in Iraq at that time, based on the latest officially reported census to date (National Commission for Population in Iraq, 2012; Ministry of Planning in Iraq, 2013). Moreover, the growing population in urban areas of Baghdad accounts for 87% of the total population in Baghdad as a province comprising a city and six surrounding sub-urban areas (Louis Berger Group, 2011), classifying the city, Baghdad, as the most urbanised territory in Iraq (UN-Habitat, 2014).

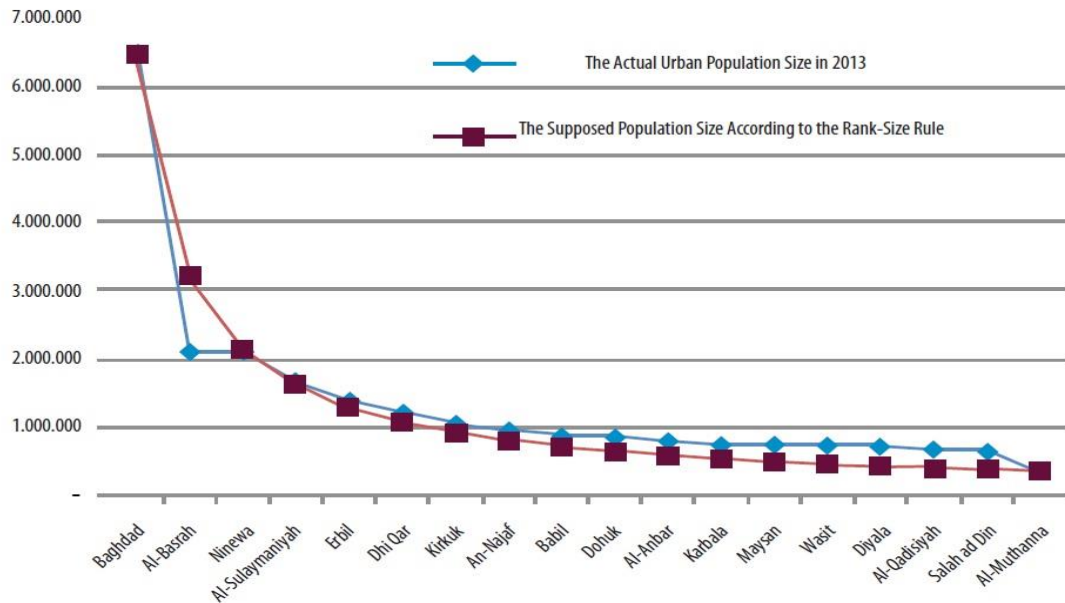


Figure 4.7 Population in Iraq 2012 (Ministry of Planning in Iraq, 2013)

The enduring growth in population and urbanisation in Baghdad (the city unless otherwise stated) is associated with an increasing demand in housing, and which involve registering the highest shortage in housing supply across the country at 24% of the total registered shortfall in Iraq (UNDP, 2009; Ministry of Planning in Iraq, 2013), as illustrated in Figure 4.8 below.

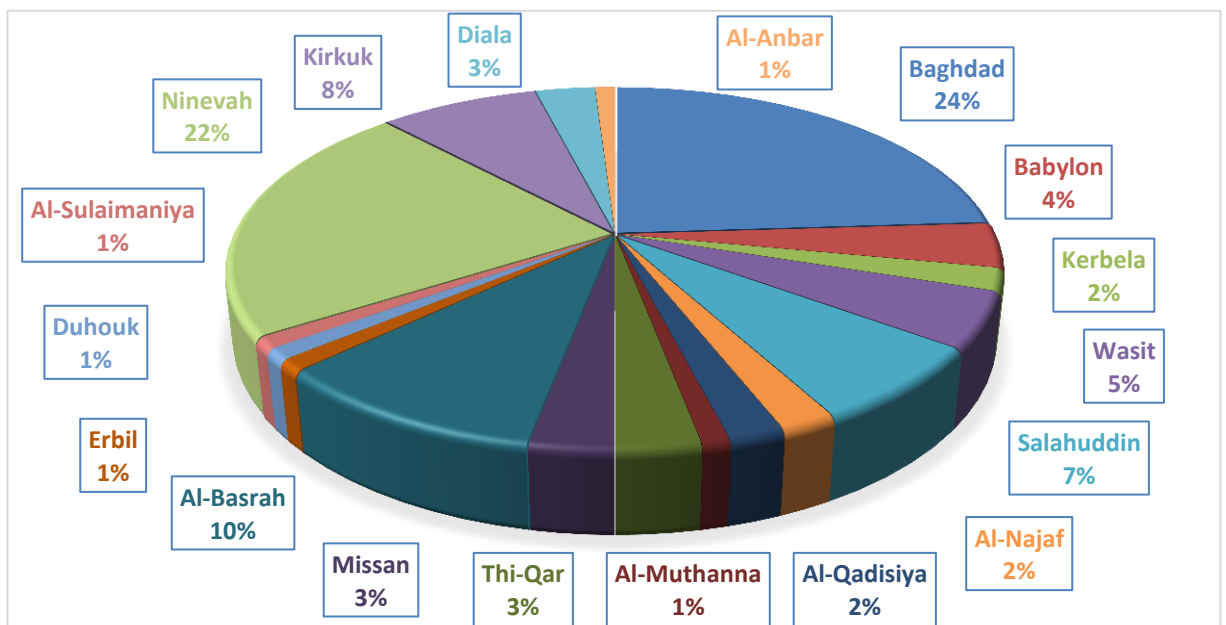


Figure 4.8 Distribution of Housing Shortage in Iraq (Ministry of Planning in Iraq, 2013)

More comprehensively, understanding the housing shortage in Baghdad requires investigating the development plans and the associated projections for phased housing improvements, which are discussed in the following four sub-sections.

4.6.1. Baghdad Development Plan up until 1978

The increased population growth in Baghdad in the early twentieth century was influenced by acts of migration from rural to urban areas. Al-Adhami (1975) asserts that the emerging job opportunities were concentrated in Baghdad, providing an attraction to rural citizens looking for improved sources of income generation.

Alternatively, the National Commission for Population in Iraq (2012: 103) states that the improved provision of services and development of public facilities in the capital pushed families from less developed areas into migration to “achieve the quality of modern living that could not be achieved without migration”. However, the majority of these migrants were unable to access these services as they had low incomes and therefore settled in sub-urban areas that had weak or absent services at that time (Al-Adhami, 1975).

According to the Municipality of Baghdad (2001), this situation encouraged the government in Iraq to improve housing provision in 1959. A development plan was prepared which aimed at resettling the migrants into new housing projects located within two districts (namely Sadr and Iskan) (see Figure 4.9). The government adopted a participatory approach for the implementation of this plan. This included a direct provision of infrastructure and services by public sector organisations alongside the use of self-help acts in house building by the prospective homeowners (Pyla, 2013).

The development plan was prepared and authenticated by ‘Doxiadis Associates’, an assigned consultancy firm by the state who projected the improvement of households socio-economic conditions by employing dynamic, modern, efficient and neutral designs that take into account the social privacy of families and their cultural traditions in Iraq (Pyla, 2008). Moreover, Pyla (2013) points out that these projections involved accommodating three million people in residential districts that are socially balanced in terms of income generation and living conditions, in which new business centres were located along the Tigris river as a central axis. The conventional business area in the city centre was supposed to develop by integrating with surrounding districts. Concurrently, the grid-iron plan was supposed to avert traffic congestion by using “controlled zoning for public buildings, road systems, and green areas. The residential areas would also continually expand along core flanks, echoing the logic of open-ended ‘linear city’” (Pyla, 2008: 8).

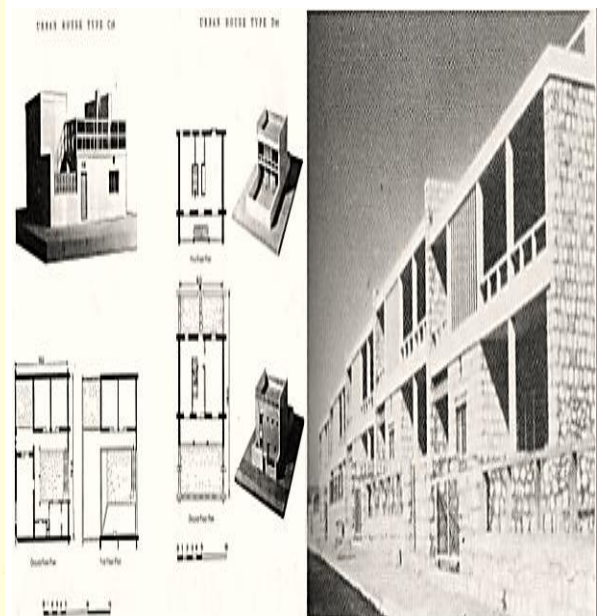
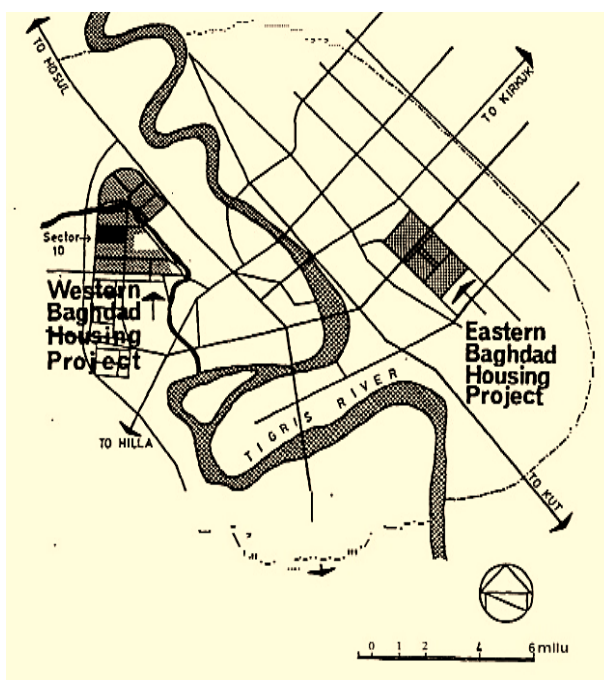


Figure 4.9 Plan and Perspective for Development in Baghdad in 1959
(Pyla, 2008; Al-Shahbander, 2010; Pyla, 2013)

4.6.2. Baghdad Comprehensive Development Plan up until 2000

The Iraqi government assigned the 'PolSERVICE Agency' for the preparation and authentication of a comprehensive development plan for Baghdad in 1967. The plan addressed the challenges of escalating population growth in the sixties by confining the rising migration to the city (Municipality of Baghdad, 2001). The plan was to provide a more inclusive approach to housing so that rural and deprived areas could be included in the bid to improve: i) households' socio-economic conditions (see Table 4.2), ii) the public provision of services and iii) planning regulations for land use (Iraqi Laws and Legislations, 1971).

Table 4.2 Improvement in Households' Socio-Economic Conditions in 1967
(Iraqi Laws and Legislations, 1971)

Average Monthly Income	Income Group	Projected Demography
Less than 50 IQD	Low	Decrease from 75% to 60%
50-100 IQD	Medium	Increase from 20% to 30%
More than 100 IQD	High	Increase from 5% to 10%

According to the Municipality of Baghdad (2001), this plan was to gradually relocate manufacturing activities from the city centre to the outskirts. This would downsize traffic congestion and improve the environmental conditions inside the city. It would also create greenfield lands surrounding the city, which can be used as a reserve for future development, as shown in Figure 4.10. Additionally, PolSERVICE (1980) states that the Tigris river would act as a symbolic spine for multi-nucleus residential neighbourhoods of low-rise houses; this stands in contrast to the 20% of stock that is built as high-rise housing blocks (Stanek, 2012).

Moreover, another study by PolSERVICE (1980) proposed eliminating the housing shortage in Iraq by 2000. The Municipality of Baghdad (2001) claimed that this study would improve the housing situation by: i) allocating public land plots to households free of charge, ii) improving public provision of funds, subsidies, grants and loans for housing development and iii) developing infrastructure and local production capacities for affordable building materials.

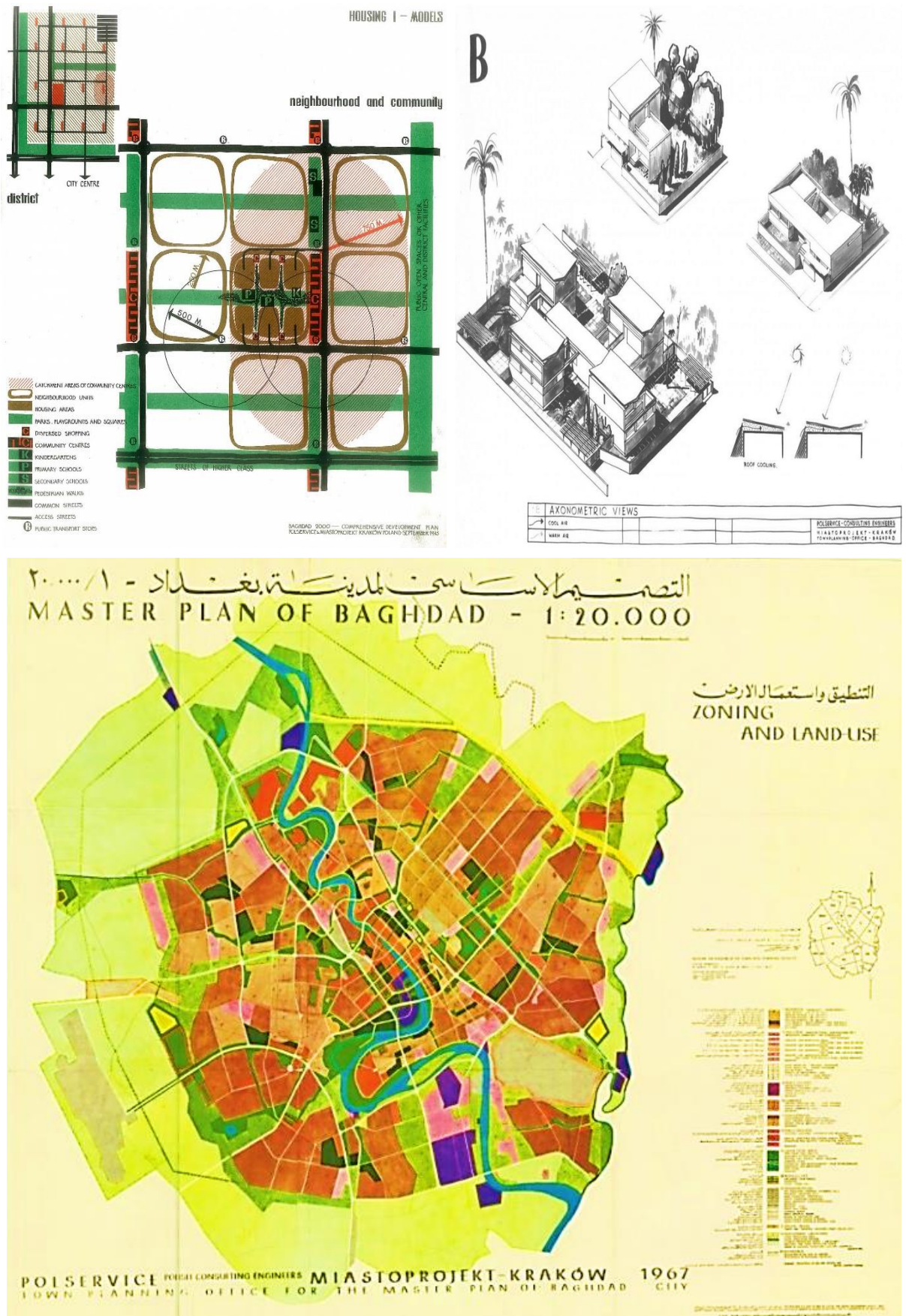


Figure 4.10 Baghdad Comprehensive Development Plan in 1967 (Iraqi Laws and Legislations, 1971; Al-Rahmani, 1986; Stanek, 2012)

4.6.3. Baghdad Comprehensive Development Plan up until 2001

A new comprehensive development plan involved improving housing affordability in Baghdad was prepared in 1987 by the 'Japanese Consortium of Consulting Firms'. The plan accelerated the economic development in Baghdad by increasing the building stock, with the aid of private investment, in alternative sites in the city, including: the centre, inner circle, outer circle and edges (Municipality of Baghdad, 2001) (see Figure 4.11). The Japanese Consortium of Consulting Firms (1987) states that the plan required employing public-private partnerships in the construction of high-rise housing blocks. This amounted to 20% to 25% of the total built stock in Baghdad. The plan aimed to serve 6.5 to 8.3 million people by 2001 through employing decentralisation in the provision of services (Ministry of Planning in Iraq, 2013). Moreover, It was recommended to: i) develop road networks and city centre facilities, ii) protect the rivers and orchards, iii) undertake long-term strategies to overcome the urban sprawl and associated recess in sub-urban greenfield land (Japanese Consortium of Consulting Firms, 1987).

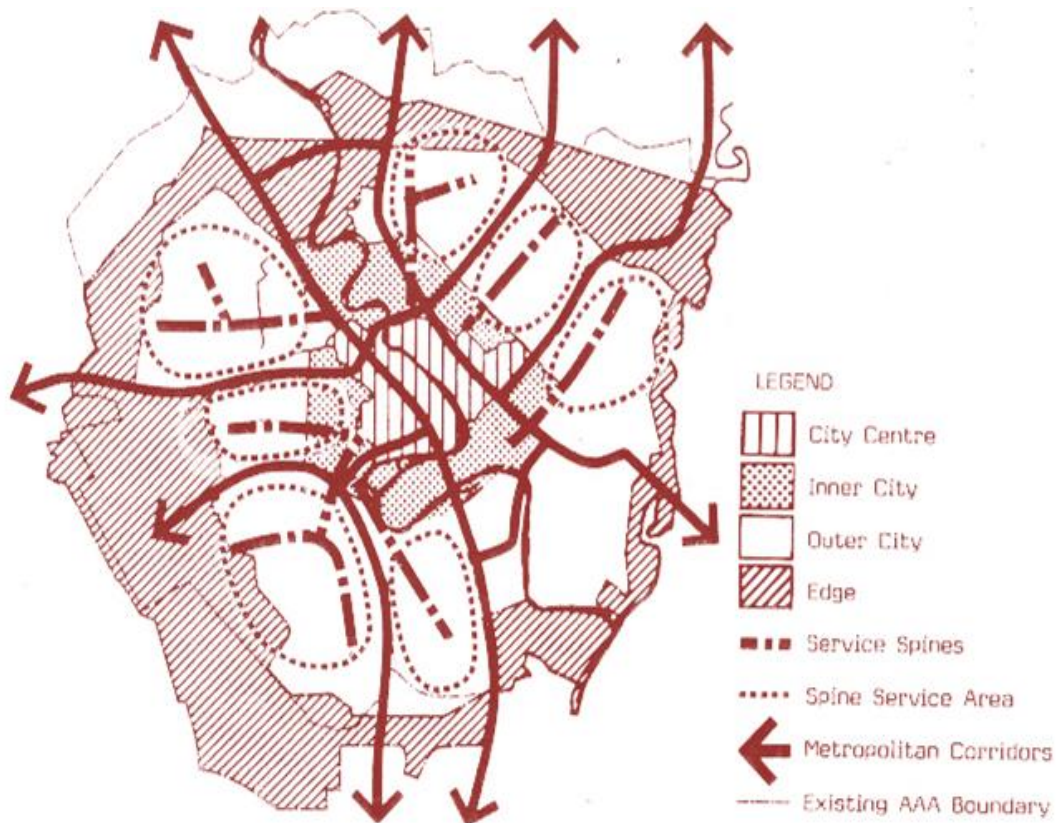


Figure 4.11 Baghdad Comprehensive Development Plan in 1987
(Japanese Consortium of Consulting Firms, 1987; Municipality of Baghdad, 2001)

4.6.4. Baghdad Comprehensive Development Plan up until 2030

A new comprehensive development plan was set up in 2015 by the ‘Khatib and Alami Consultancy Firm’ to address increased shortage in housing supply through the construction of two million dwellings. This would involve building 25% of the total stock by the public sector and 75% of the total stock by the private sector and other civic actors (Pacific Consultants International, 2015). According to the Khatib and Alami Consultancy Office (2015), the intention was to develop a policy for improving housing affordability through adopting the following recommendations: i) support participatory actions in property development that can increase the estates’ value in the market and improve living conditions, ii) increase the different types of housing options that can meet accommodation needs with a population growth that’s projected to reach 11,373,000 million by 2030 and iii) modifying the regulatory frameworks.

The Khatib and Alami Consultancy Office (2015) asserts that the planning regulations for housing in Baghdad can be revised (see Table 4.3) by authorising regulations that enhance the use of locally available resources to generate more affordable options in housing. The Pacific Consultants International (2015) claim that such revisions can facilitate tackling the challenges of housing shortage by accommodating extended families in affordably generated multi-units through property development by legal homeowners in urban areas of Baghdad. Correspondingly, the plan aimed to employ a participatory approach to housing interventions in a vision of how to use land and develop housing in Baghdad by 2030 as shown in Figure 4.12.

Table 4.3 Housing Planning Regulations in Baghdad City and Projected Revisions (Khatib and Alami Consultancy Office, 2015; Pacific Consultants International, 2015)

Type of House Building	Plot Area in m ²	Plot Width in m	Setback from Street in m	Percentage of Built Floor Area (two floors)	Density (people/hectare)	Projected Number of Floors for Multi-Story Buildings	Projected Density (people/hectare)
Detached	400-600	16-24	4	30%	80-130	2	199 or less
Semi-Attached	300-400	10-20	4	45%	110-160	3-5	200-399
Attached	200-350	5-10	2.5	60%	140-250	4-6	400-499
Courted	150-300	10-15	2.5	75%	170-290	6 or more	500 or more



Figure 4.12 Projected Land Use Plan in Baghdad by 2030
(Khatib and Alami Consultancy Office, 2015; Pacific Consultants International, 2015)

Moreover, the Khatib and Alami Consultancy Office (2015) argues that the Iraqi government in 2010 intended to increase the role of the National Investment Commission and Regional/Provincial Investment Commissions, as stated in the Investment Law no. 13 of 2006. This included building a new housing project in a sub-urban area of Baghdad (namely Bismayah, the satellite city) to accommodate 600,000 people by 2018 (see Figure 4.13), which was licensed as a private investment by the National Investment Commission (NIC) in 2010 (NIC and Hanwha Engineering and Construction Coporate, 2019).



Figure 4.13 Bismayah, the Satellite City
(NIC and Hanwha Engineering and Construction Coporate, 2019)

Additionally, further new housing projects were planned to be built in three districts of Baghdad city, that is Mansour, Karada and Sadr, to accommodate 25,000 people, 450,000 people and 535,000 people, respectively (DSC International and Consolidated Consultants, 2019; HAEAHN Architecture Incorporate, 2015; Broadway Malyan et al., 2011). However, there was a delay in building these three housing projects on account of the bureaucracy involved in licencing private developers by the Baghdad Investment Commission. These housing projects are illustrated in Figures 4.14, 4.15 and 4.16.

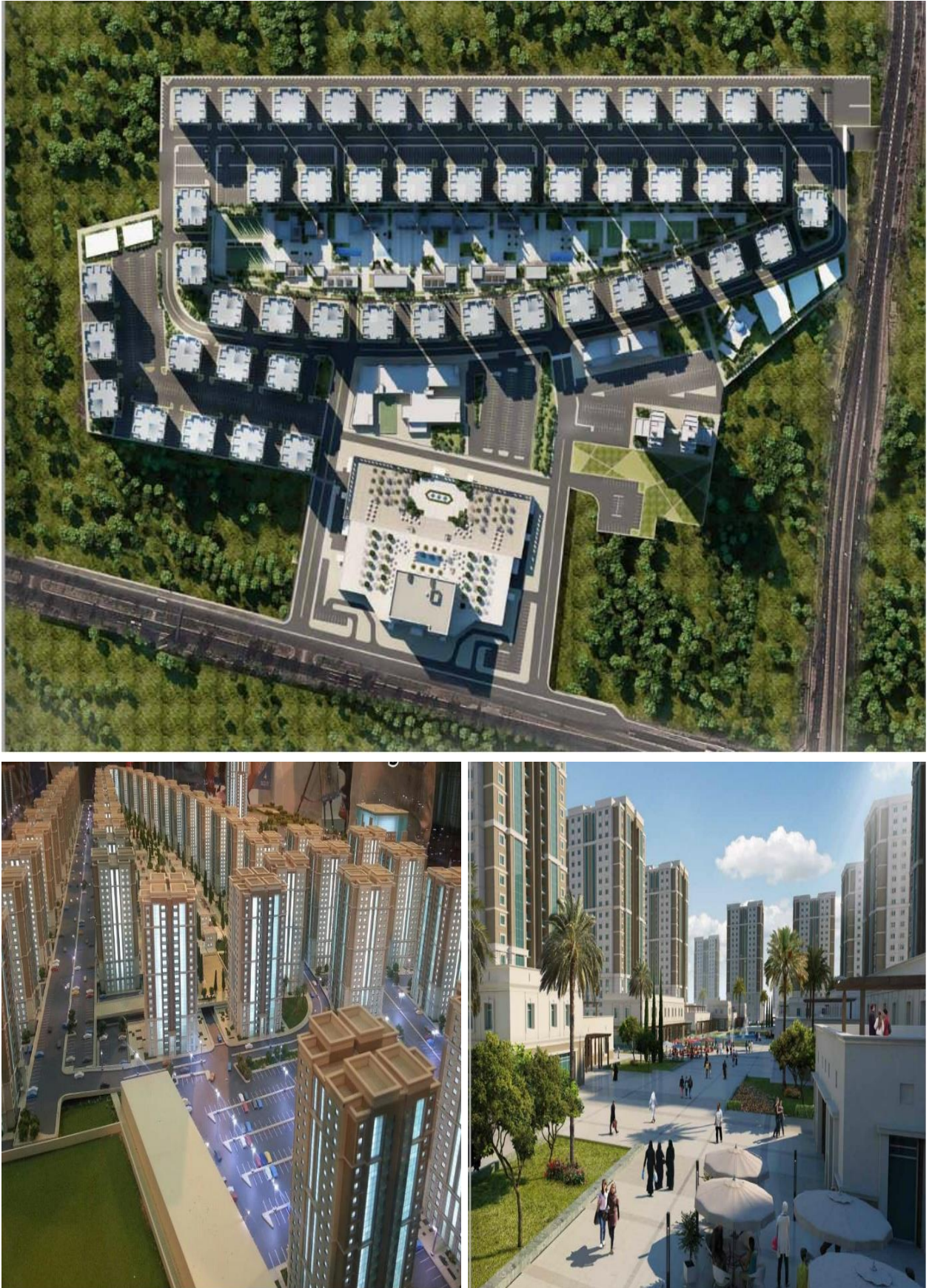


Figure 4.14 Iraq Gate Housing Project in Mansour District of Baghdad (DSC International and Consolidated Consultants, 2019)



Figure 4.15 Rasheed Housing Project in the Karada District of Baghdad (HAEAHN Architecture Incorporate, 2015)

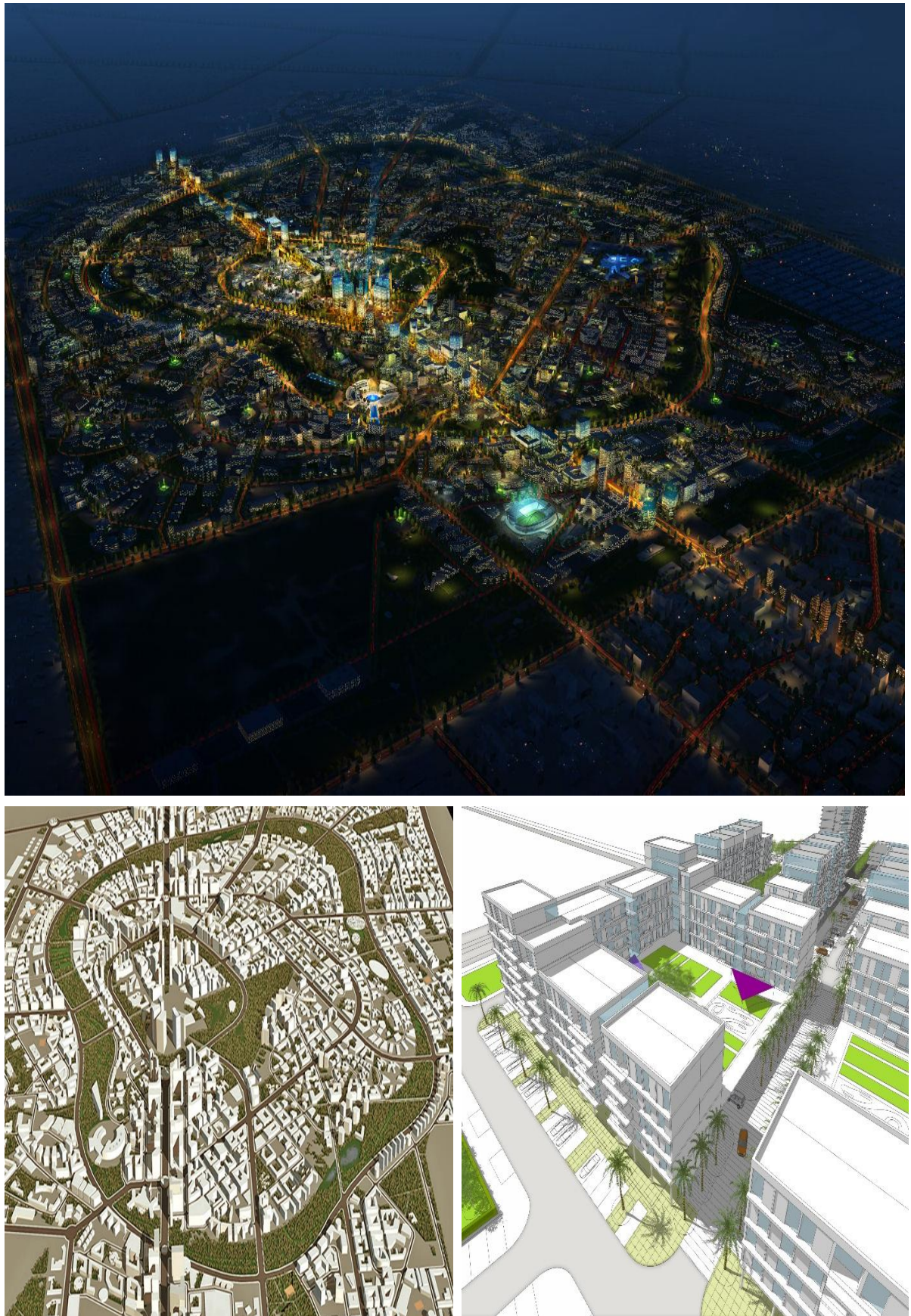


Figure 4.16 10*10 Housing Project in the Sadr District of Baghdad
(Broadway Malyan et al., 2011)

4.7. Summary

This chapter discussed Iraq as a setting for the case study as it is a developing country in a post-conflict situation undergoing particular instabilities and uncertainties; this country has been chosen because it has certain critical conditions and dynamic catalysts that affect the availability of affordable housing for those who need it. The conditions include increased growth in population and urbanisation, and the catalysts are understood to be eroded management tools and overlapping jurisdictions of authorities between multi-tiers of government. What this means is that Baghdad has experienced ongoing delays to implementing its housing development plans. These delays are also on account of the over dependency on oil revenues to fund development, and the bureaucracy involved in approving the annually allocated budgets. Iraq, and Baghdad in particular, has thus undergone a shortfall in the housing supply, witnessing a scarcity in available serviced land and funds. The next chapter analyses the secondary data on the regulatory frameworks of urban management and housing interventions in Baghdad.

Chapter Five
**Secondary Data Analysis of Regulatory Frameworks on
Urban Management and Housing**

5.1. Introduction

This chapter discusses the criteria used for collecting the secondary data on the regulatory frameworks of urban management and housing in the chosen case study for this research. This chapter explains the adopted approach to the thematic analysis of data sets. These data include twenty-six documents, which were evaluated by looking into the coded data to group together key concepts and organise them into categories. Moreover, repetitive patterns in the data are grouped into themes through the process of clustering the relevant concepts in their related categories. Consequently, this process extracted the themes of the urban management context and key influences on housing practices in the case study. These themes further revealed how the state authorities are hierarchically structured in a way that direct management processes into employing a top-down approach to urban development. However, there have been moves towards delegating authority to other key actors and organisations at local levels of government to be able to change housing practices to be more decentralised. By doing so, it enables housing to be more affordable during instabilities for low-mid income households in Baghdad, Iraq.

5.2. Criteria for the Secondary Data Collection

This research carried out secondary data collection by assessing documents associated with the regulatory frameworks on urban management and housing in case study. The data were used to understand the key elements and jurisdictions that affect the processes and practices in management and housing; they also reveal what approaches have been adopted in Baghdad, and whether they are successful in meeting accommodation needs. Moreover, an examination of the documents collected has employed the following criteria, which are informed by the literature review:

First Criterion: any indication of a reorganisation of the structure of the authorities through devolution or delegation, and what influences exist on the statutory roles in urban management in the different levels of government.

Second Criterion: any indication of changes to the key actors and organisations involved in managing housing development and improving the state-society relationship in the associated interventions.

Chapter Five: Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing

The secondary data was examined in two parts in relation to the temporal dimension of case study (see Chapter Three), looking at the documents for the regulatory frameworks on urban management and housing over different time periods (1918-2003) and (2003-2018) in case study, as demonstrated in Table 5.1 below.

Table 5.1 Documents on the Regulatory Frameworks

Data Set	Phase	Document
Secondary Data of Regulatory Frameworks on Urban Management	(1918-2003)	Constitution of the Kingdom of Iraq 1925.
		Interim Constitution of the Republic of Iraq 1958.
		Interim Constitution of the Republic of Iraq 1964.
		Provinces Law No. 159 in 1969.
		Interim Constitution of the Republic of Iraq 1970.
		Ministry of Local Governance Law No. 164 in 1980.
		Provincial Councils Law No. 25 in 1995.
	(2003-2018)	Administration in Transition Law for the Republic of Iraq in 2004.
		Authorities at Local Level of Government Order No. 71 in 2004.
		Constitution of the Republic of Iraq 2005.
		Local Councils in Baghdad Province Regulation No.17119 in 2007.
Provinces not Associated in a Region Law No. 21 in 2008.		
Secondary Data of Regulatory Frameworks on Housing	(1918-2003)	Roads and Buildings Regulation No. 44 in 1935.
		Real Estate Bank Law No. 18 in 1948.
		Iraqi Civil law No. 50 in 1951.
		Ministry of Municipalities Regulation No. 45 in 1960.
		Provision of Houses Law No.125 in 1963.
		Municipalities Management Law No.165 in 1964.
		Management of Baghdad Municipality Regulation No. 45 in 1967.
		State Commission for Housing Law No.116 in 1974.
		Ministry of Planning Law No. 27 in 1979.
		House Building Regulation No. 851 in 1980.
		State Commission for Housing Order No. 39 in 2001.
	(2003-2018)	Amendment of Building Regulation Order No. 21721 in 2004.
		National Housing Fund Law No.32 in 2011.
		Ministry of Planning Directorates and Departments Order No. 1 in 2012.

5.3. Analysing the Secondary Data

The secondary data sets of the twenty-six documents of regulatory frameworks were assessed and then coded (using the NVivo software; see Chapter Three). This involved twelve documents on the regulatory frameworks of urban management and fourteen documents on the regulatory frameworks of housing, including classified documents on: the Constitution, law, order and regulations, as shown in Figure 5.1.

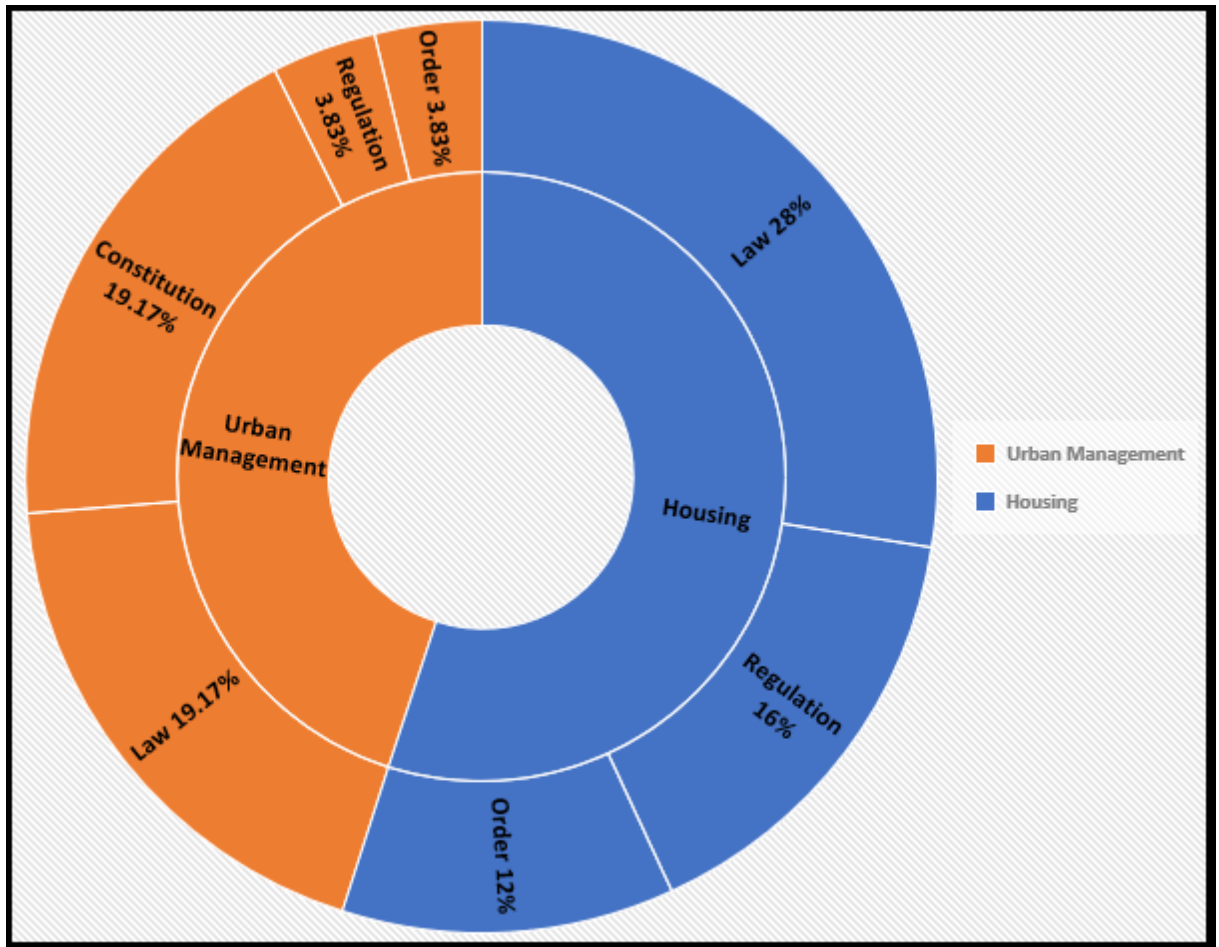


Figure 5.1 Distribution of Documents on the Regulatory Frameworks

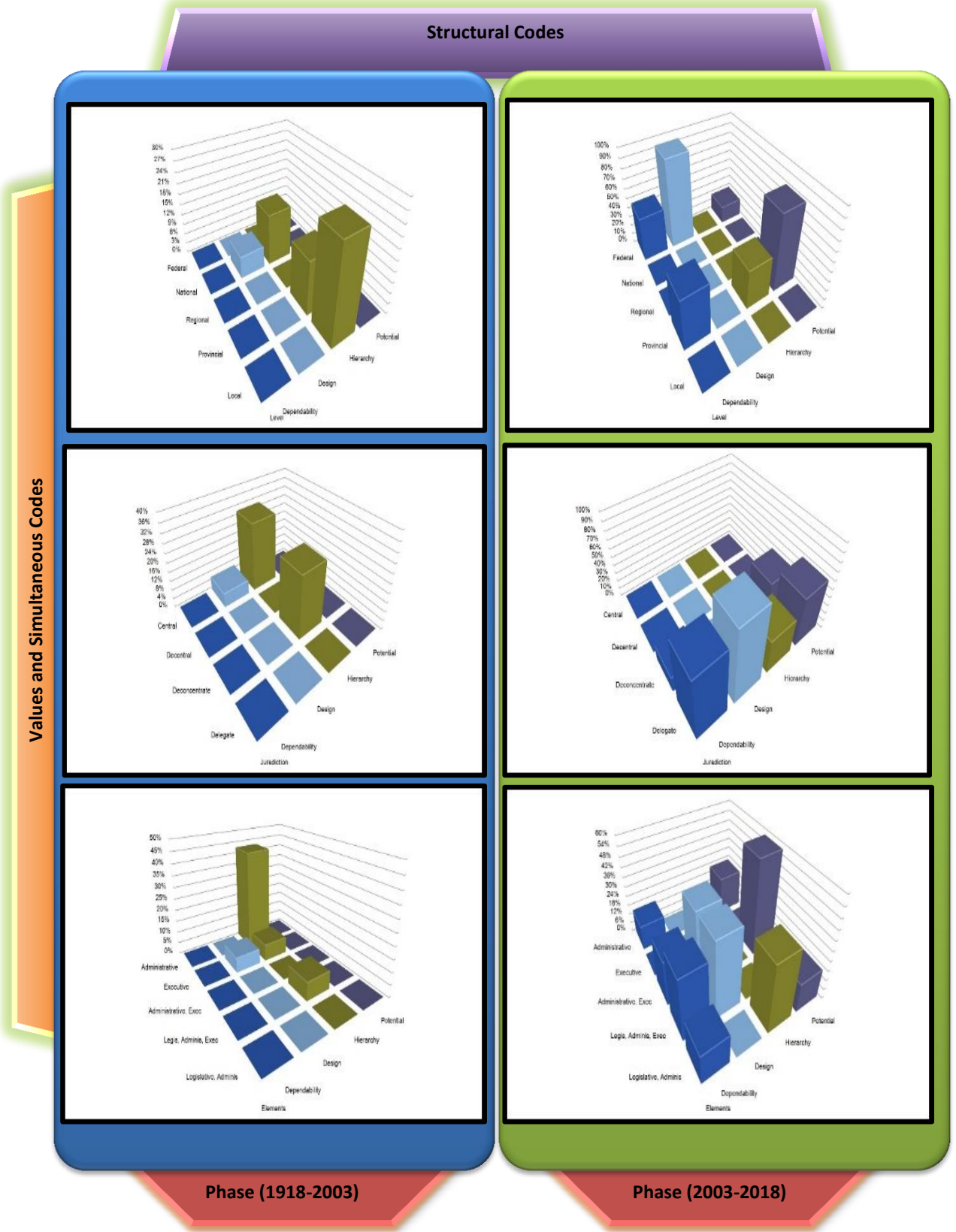
The analysis aimed at understanding the context of urban management and clarifying what the other key influences were on housing practices in case study. This involved examining two corresponding sets of data, as demonstrated below.

5.3.1. Secondary Data: Regulatory Frameworks on Urban Management

This sub-section looks at the twelve documents on the regulatory frameworks about urban management by using an inductive approach to the content and thematic analysis of this data set (see Chapter Three). The coded data (see Appendix B for further information on the codes) were compared and grouped, by queries shown in Figure 5.2, producing nodes representing the text coverage for the reoccurring codes to locate the

Chapter Five: Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing

revelatory segments of data for the concepts of these codes. The relevant concepts are organised into a particular structure to facilitate the formation of categories; these categories were then clustered to show the repetitive patterns in the data, and then grouped into a corresponding theme.



The process of looking into the data produced certain nodes by using queries, out of which, the highest value is given for the text coverage of the reoccurring codes, which are arranged into groups of concepts. These have certain values, simultaneous and structural codes with specific elements. This then shows the key indications in the secondary data about the regulatory frameworks on urban management in the case study, as shown in Table 5.2.

Table 5.2 Nodes for the Secondary Data on Urban Management

Phase	Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
(1918-2003)	First	4	27.41%	Hierarchy	Level	Local
	Second	3	30.45%	Hierarchy	Jurisdiction	Centralisation
	Third	4	42.86%	Hierarchy	Elements	Administrative Authorities
(2003-2018)	Fourth	6	93.47%	Design	Level	Federal
	Fifth	6	93.47%	Design	Jurisdiction	Delegation
	Sixth	10	58.61%	Potential	Elements	Administrative and Executive Authorities

Figures 5.3, 5.4 and 5.5 indicate that most of the reoccurring concepts in the secondary data on urban management for the phase from 1918 to 2003 involved the prevalence of a hierarchy in the organisational structure of the statutory authorities responsible for carrying out urban management responsibilities. This influences the administrative acts at the local level of government by controlling the mobility of resources, including the funds and budgetary allocations necessary for urban development. It thus represents the processes of centralisation.

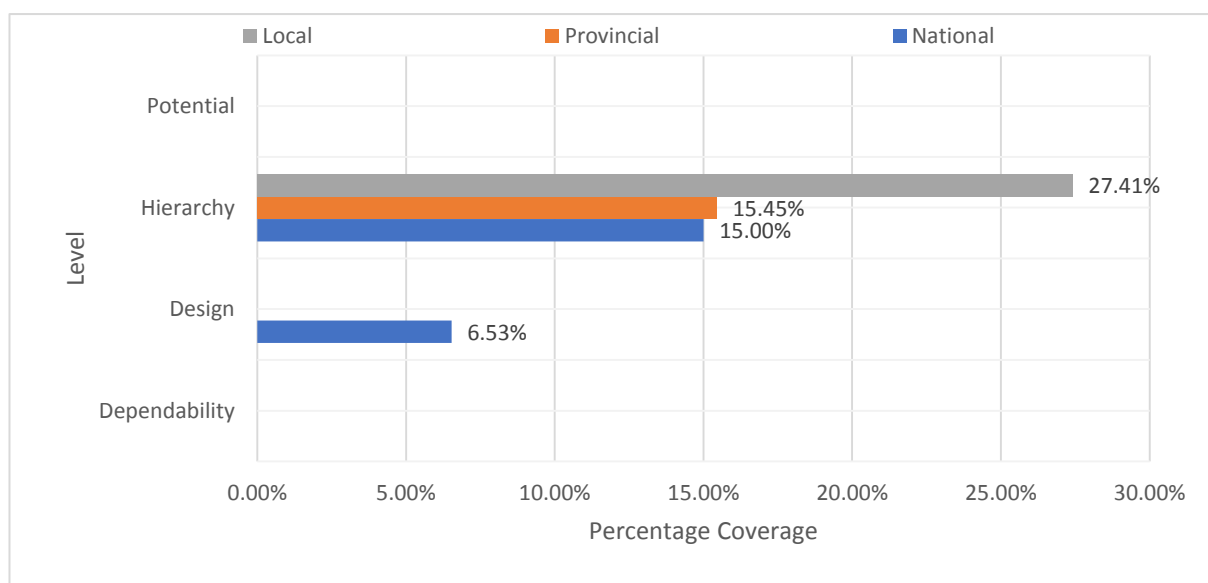


Figure 5.3 Query with Structural Codes 'Level' for Secondary Data on Urban Management (1918-2003)

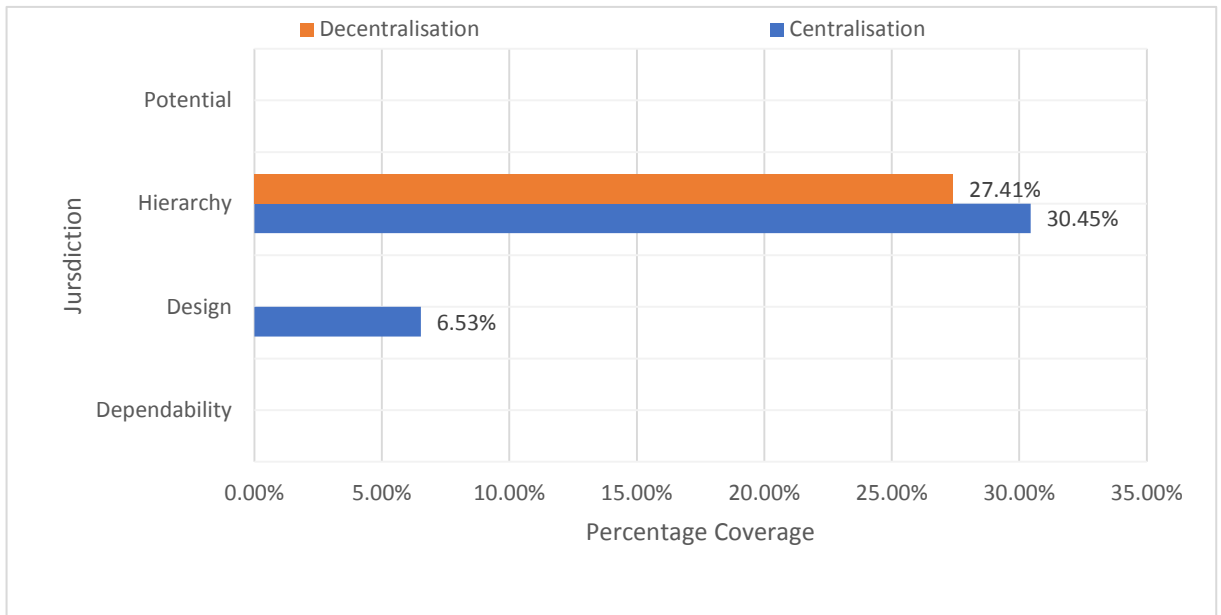


Figure 5.4 Query with Structural Codes ‘Jurisdiction’ for Secondary Data on Urban Management (1918-2003)

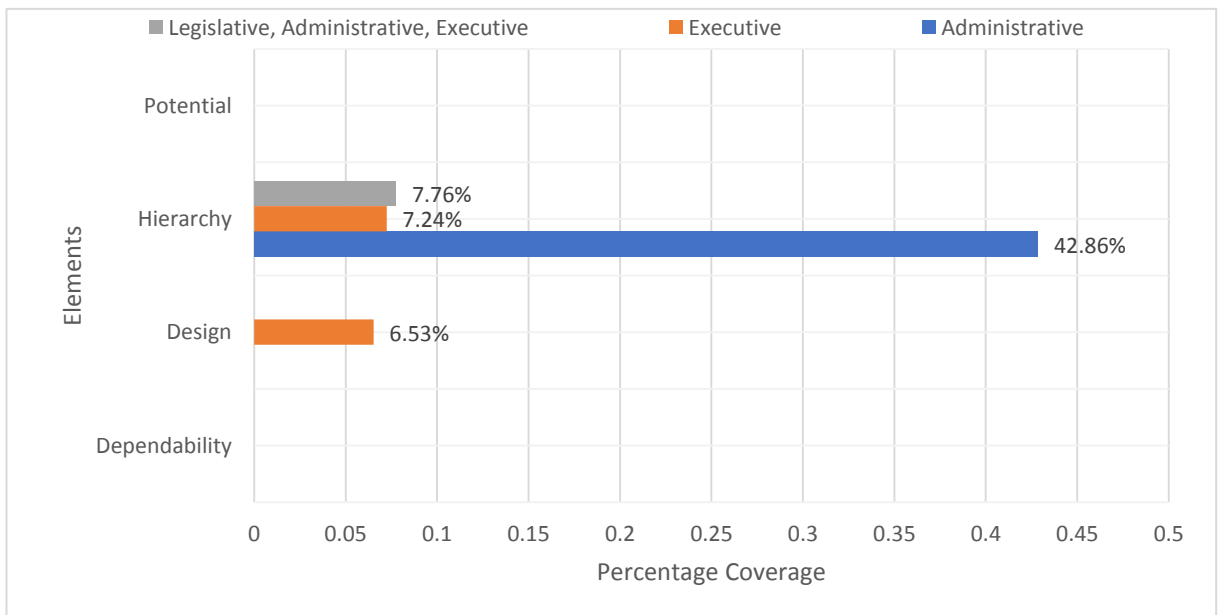


Figure 5.5 Query with Structural Codes ‘Elements’ for Secondary Data on Urban Management (1918-2003)

Figures 5.6, 5.7 and 5.8 indicate that most of the reoccurring concepts in the secondary data on urban management for the phase from 2003 to 2018 involve the potential for carrying out urban management responsibilities through the process of decentralisation and approaching development via the provincial governments; this is on account of the authorities being delegated by the federal government so that the lower levels of government have the right to perform key administrative and executive responsibilities.

Chapter Five: Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing

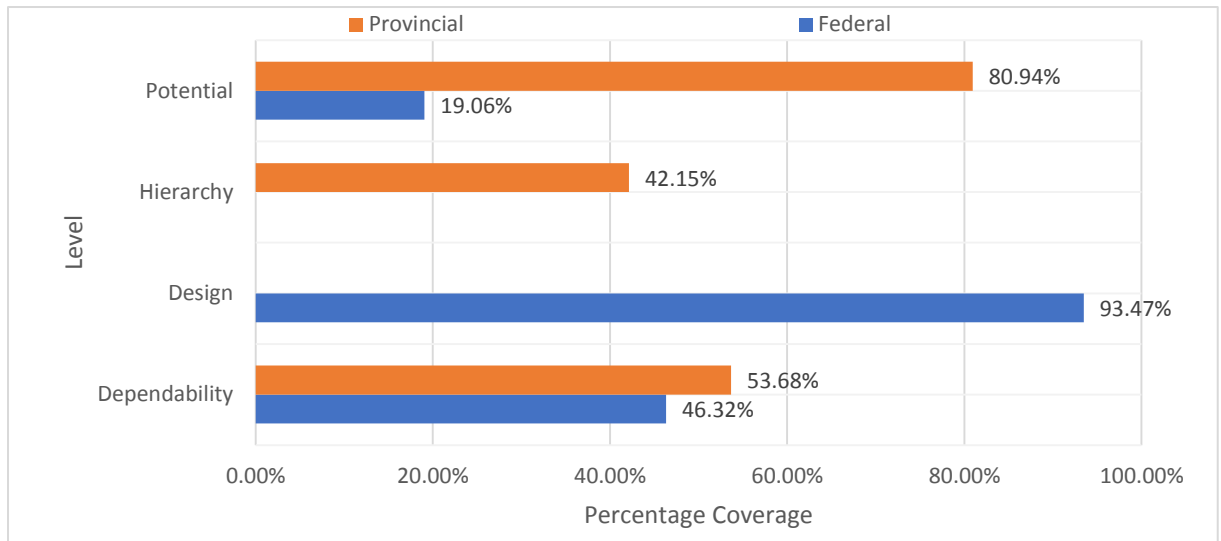


Figure 5.6 Query with Structural Codes ‘Level’ for Secondary Data on Urban Management (2003-2018)

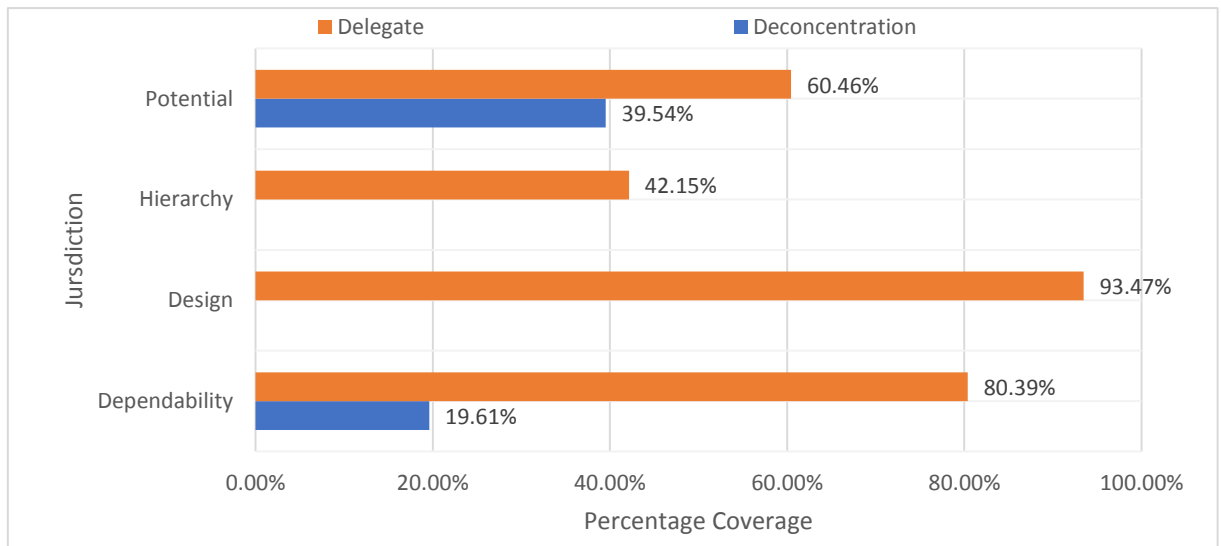


Figure 5.7 Query with Structural Codes ‘Jurisdiction’ for Secondary Data on Urban Management (2003-2018)

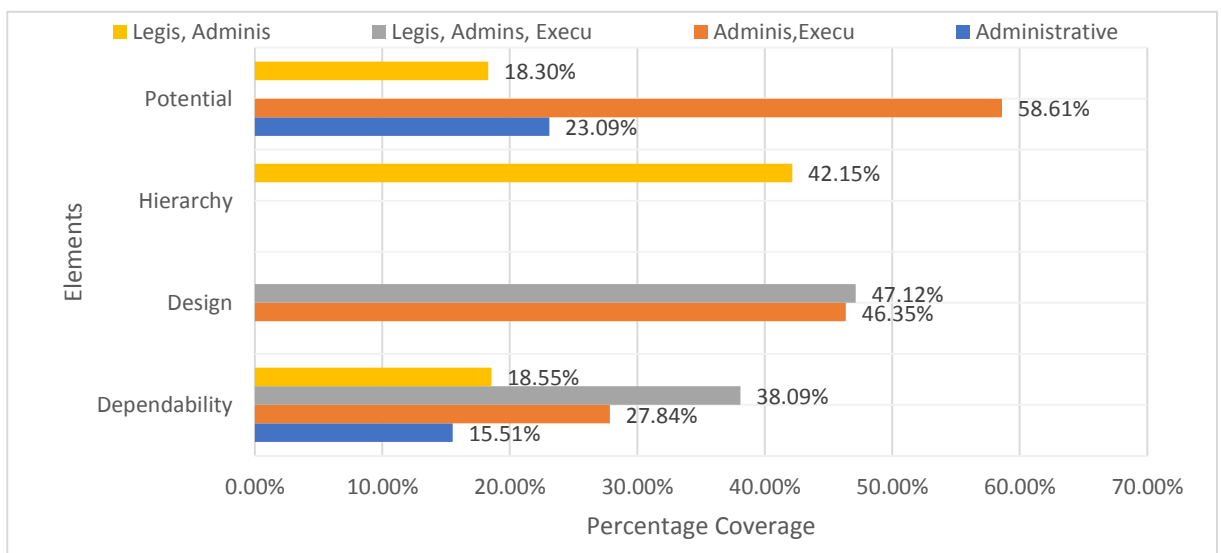


Figure 5.8 Query with Structural Codes ‘Elements’ for Secondary Data on Urban Management (2003-2018)

The concepts generated from looking into the coded data about the regulatory frameworks for urban management were evaluated and organised to form the following categories:

➤ Structure of Authorities Associated with Urban Management (1918-2003):

The different levels of government responsible for implementing urban management decisions in Iraq for the period from 1918 to 2003 were hierarchically organised. This is because they adhered to the process of centralisation, involving jurisdictions dictating certain roles for the statutory actors in their administrative responsibilities, which affects the release of funds for urban development at the local level of government. This is illustrated through the Iraqi Laws and Legislations (1969), article one hundred eighteen below:

The provincial councils set budgets associated with developing local administrative units; such budgets are funded through annual allocations that are planned by the executive bodies in national government, which must be approved by: the relevant mayoralities, Ministry of Internal Affairs and the supreme board for governing the local administrative units.

More specifically, the established centralisation influences the administrative and bureaucratic procedures that allocate budgets for implementing development plans. These budgets must be approved by the executive authorities at national tier of government, following a top-down approach with a rigid order in how processes are carried out. This is demonstrated in article sixty of Iraqi Laws and Legislations (1995):

Each mayorality makes an annual budget and plan involving provincial development and submits these to the National Ministry of Internal Affairs. This ministry reviews and submits this to the National Ministry of Finance and Planning. This is followed by an authorised version of budgets and plans to allocate funds for the purposes of provincial development.

➤ Statutory Roles in Urban Management (2003-2018):

The roles connected to the management of urban development in Iraq from 2003 to 2018 were changed to accommodate the processes of decentralisation. Hence the federal government delegates executive authorities to the provincial levels of government, thus changing the organisational structure of the authorities without constituting a full

devolution, to implement provincial development plans. These provincial development plans are dependent on the annually allocated budgets by the federal government. Accordingly, article fifty-six of the Iraqi Laws and Legislations (2004d) states that:

Executive authorities at the provincial level of government can implement urban development plans in partnership with non-governmental organisations. The federal government shall allocate annual funds and delegate the required authority to undertake such competences by local or regional governments.

Provincial governments are financially reliant on these annual budgetary allocations for implementing the development plans, and this is in relation to where their legislative authority extends to; the provincial governments' jurisdiction depends very much on the federal government which is responsible for controlling any potential changes in development plans. This is represented by article two in a law issued by the Iraqi Laws and Legislations (2004a):

Provincial councils may set priorities and needs for provincial development by applying to the Federal Ministry of Planning. This can involve suggestions for adjusting the annually allocated budget; these suggestions can be conditionally authorised by a two-thirds' vote for approving changes to the: potential expenses that must be limited by the cap allocations of the national budget; relevant guidelines for implementing provincial development plans in conjunction with the national development plan.

Moreover, article one hundred and twenty-one of the constitution (2005) illustrates the limitations to financial allocations for funding provincial development plans, which perhaps justifies why there is a necessity to reallocate the revenue collected by the federal government. This can involve empowering provincial governments by motivating the incorporation into regions:

The revenue collected by the federal government is reallocated to discharge administrative responsibilities to local governments involved in achieving public welfare and development; these allocations are proportionally quantified in relation to population size, natural resources and the need for services. The allocations can be increased to financially empower provinces in the management of public affairs as decentralised administrative units incorporating into regions.

The regulatory frameworks on urban management in Iraq from 1918 to 2003 have showed influences of centralisation, bureaucracy and the hierarchal organisation for structure of authorities on how the government use top-down approach to urban development. However, there has been a change to the administrative roles in post 2003 through the progressive delegation of authority to local governments, as part of a move towards decentralisation, incorporating a participatory and/or bottom-up approach to urban development.

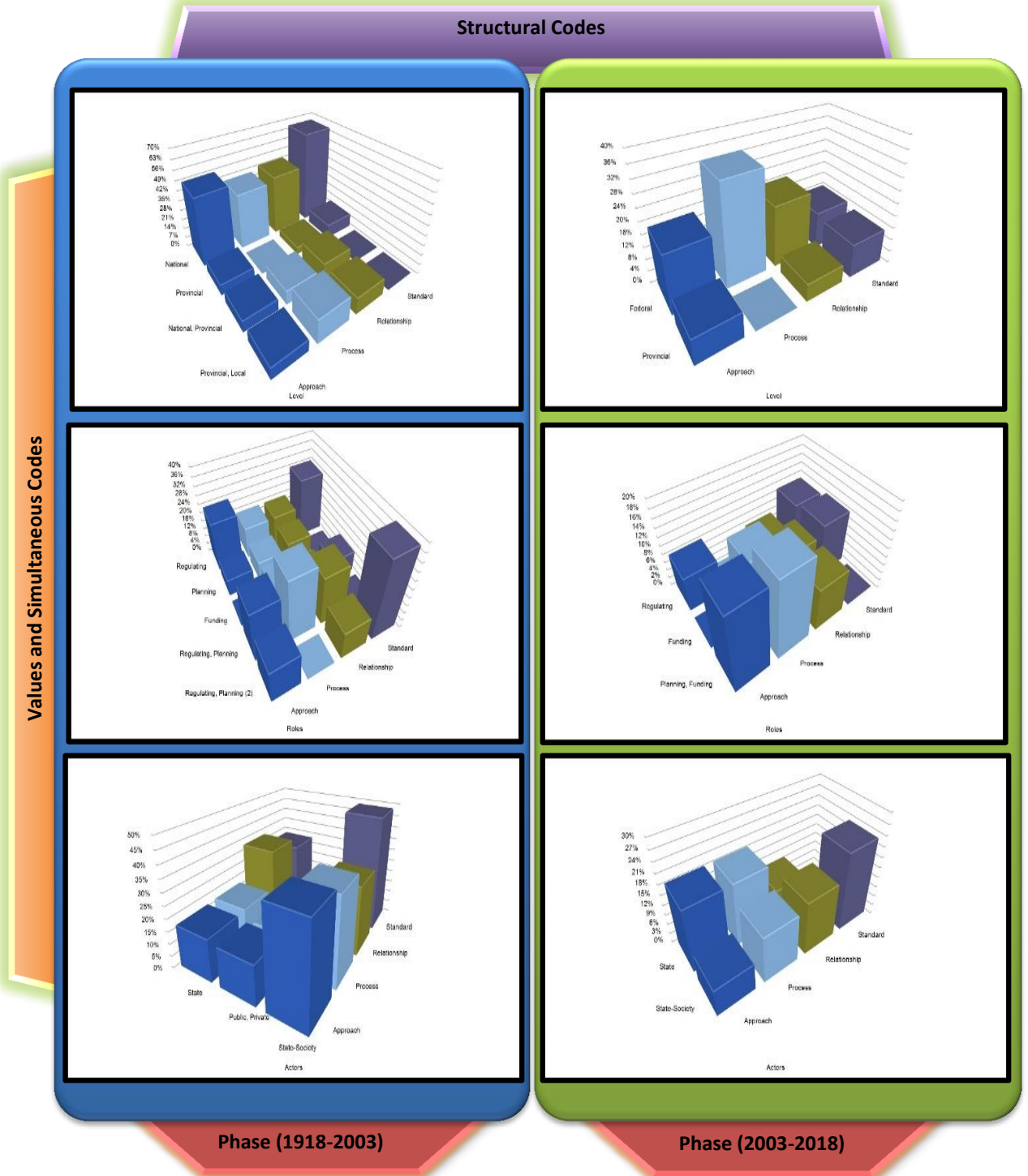
5.3.2. Secondary Data: Regulatory Frameworks on Housing

This sub-section discusses the evaluation of fourteen documents on the regulatory frameworks on housing in the chosen case study. The aim is to thematically analyse the content of these documents. The collected data were coded (see Appendix B for descriptions of the codes) and then comparatively grouped by queries, as illustrated in Figure 5.9. There was a process of generating nodes, by which the highest value node represents the text coverage of the reoccurring codes, grouped into concepts for particular values, simultaneous and structural codes with specific elements as shown in Table 5.3 below.

Table 5.3 Nodes for the Secondary Data on Housing

Phase	Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
(1918-2003)	First	13	66.24%	Standard	Level	National
	Second	16	38.71%	Standard	Roles	Planning and Regulating
	Third	11	48.35%	Standard	Actors	State-Society
(2003-2018)	Fourth	7	32.98%	Process	Level	Federal
	Fifth	9	18.89%	Process	Roles	Planning and Funding
	Sixth	7	23.36%	Standard	Actors	State-Society

Consequently, the relevantly grouped concepts were organised into a particular structure, facilitating the formation of categories that were then clustered to show repetitive patterns and finally generate a corresponding theme.



Chapter Five: Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing

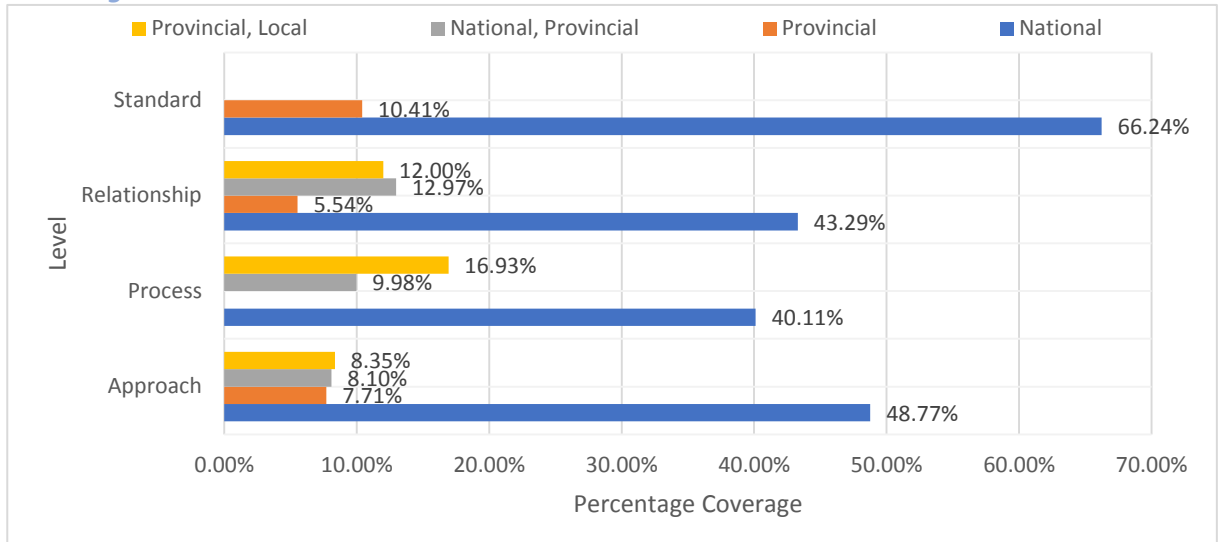


Figure 5.10 Query with Structural Codes ‘Level’ for Secondary Data on Housing (1918-2003)

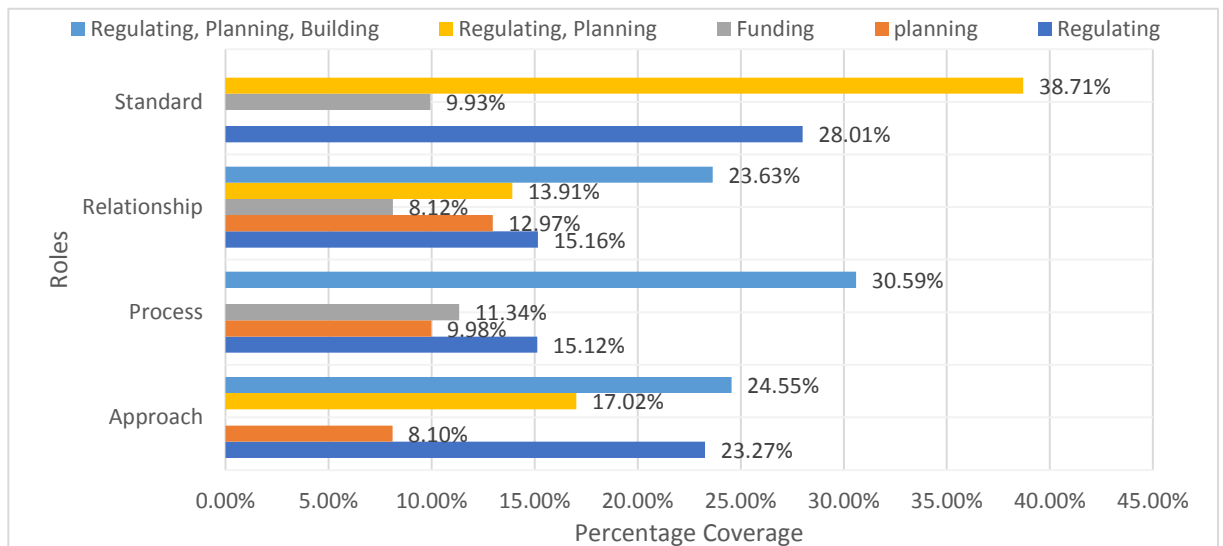


Figure 5.11 Query with Structural Codes ‘Roles’ for Secondary Data on Housing (1918-2003)

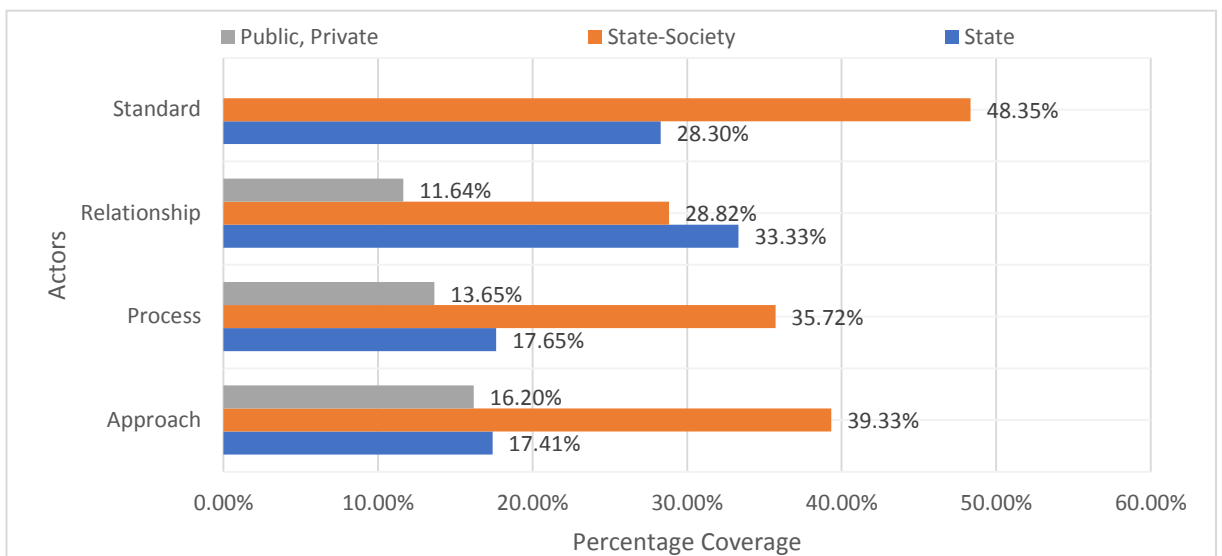


Figure 5.12 Query with Structural Codes ‘Actors’ for Secondary Data on Housing (1918-2003)

Chapter Five: Secondary Data Analysis of Regulatory Frameworks on Urban Management and Housing

Figures 5.13, 5.14 and 5.15 indicate that the majority of the reoccurring concepts in the secondary data on housing for the period between 2003 and 2018 involved levels of bureaucracy present in processes of authorising the annual budgetary allocations by the federal government, necessary for funding the implementation of provincial plans for housing development, of what can be related with changing standardized planning regulations to improve household participation through state-society relationship in building affordable homes.

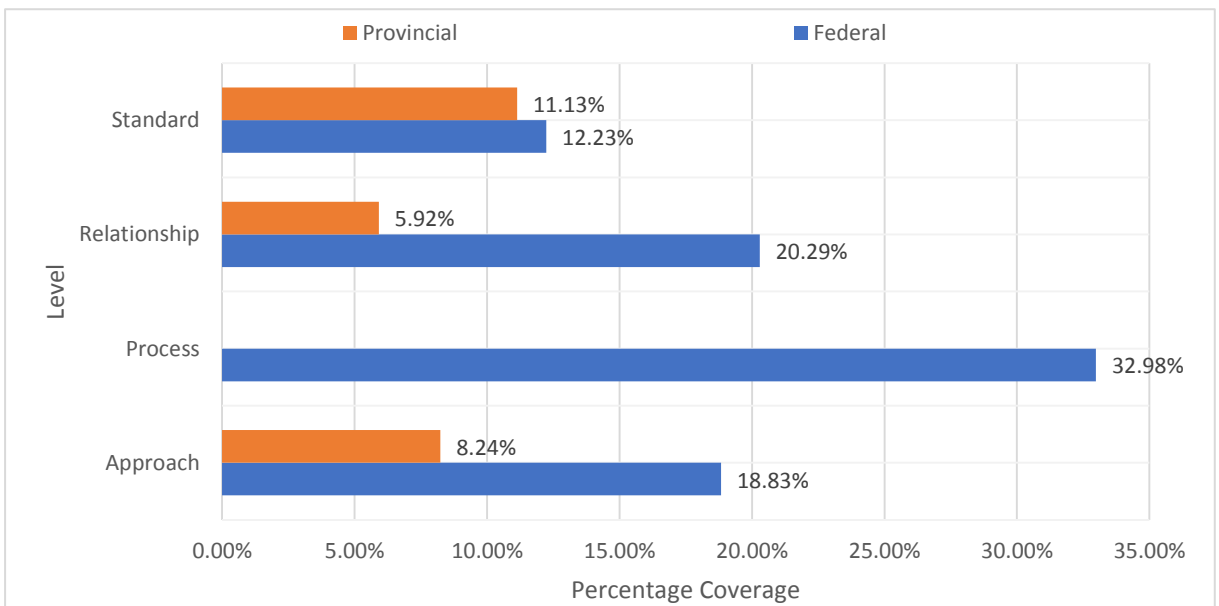


Figure 5.13 Query with Structural Codes ‘Level’ for Secondary Data on Housing (2003-2018)

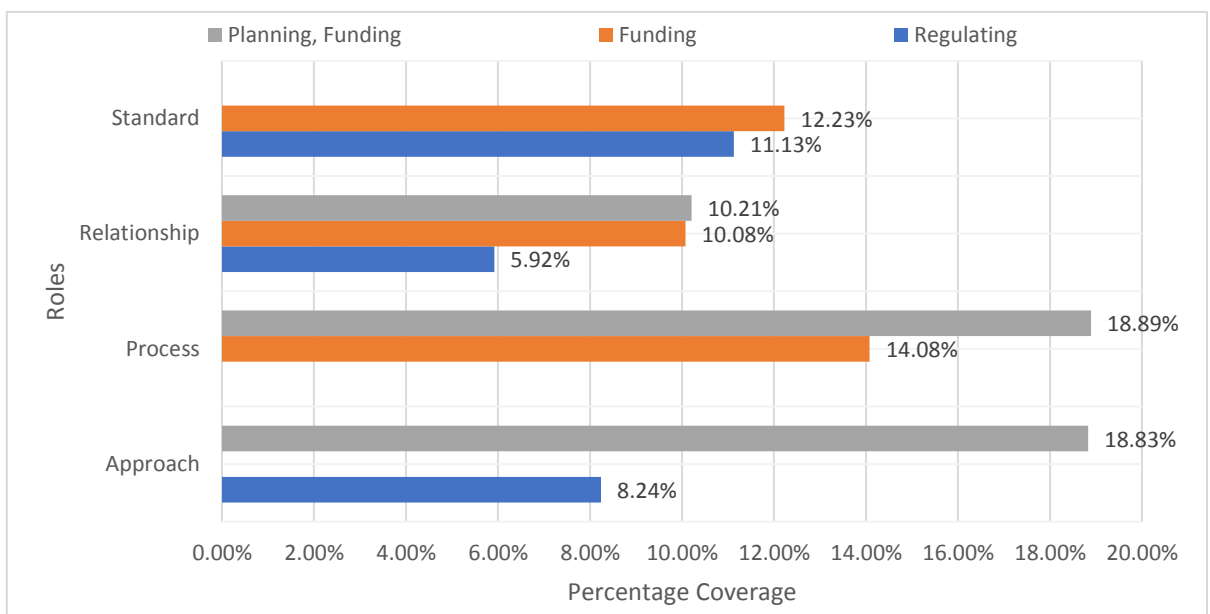


Figure 5.14 Query with Structural Codes ‘Roles’ for Secondary Data on Housing (2003-2018)

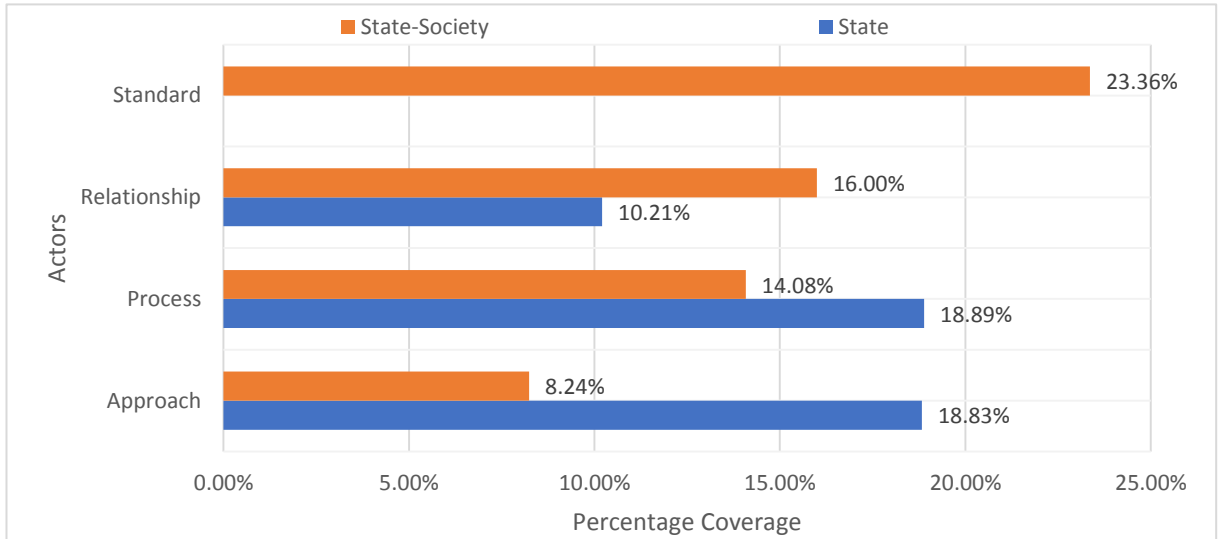


Figure 5.15 Query with Structural Codes ‘Actors’ for Secondary Data on Housing (2003-2018)
The generated concepts from applied queries to coded data of regulatory frameworks on housing were evaluated and relevantly organised to form the following categories:

➤ Planning Regulations for Housing Development (1918-2003):

The executive authorities at the national level of government aimed to regulate house building by freely allocating public lands to households and to aid provincial development in housing from 1918 to 2003. This intervention involved specific planning regulations for the use of standardised plot areas and the prohibition of any substantial changes to ownership status, as shown in articles one and three in the Iraqi Laws and Legislations (1963):

Allocated lands for housing in Iraq will be given to qualifying households free of charge; the allocations provide 150 to 200 m² plots of land for the purposes of building a house. This is on the condition that: the construction is complete within three years of the first day of land tenure registration; the registered land or dwelling is used for private occupancy for the qualifying households, without any significant alterations for up to ten years from the tenure registration date; such changes include selling, pledging, gifting or sub-division.

Moreover, the standardisation in planning regulations for house building also involves controlling the use of land plots for building more dwellings. This is shown in article two of the Iraqi Laws and Legislations (1980a) below:

It is permissible to build multiple dwellings on any individually owned property following the standards of: building multi-units on a land not exceeding an 800 m²

area. Each single unit must be no less than a 120 m² plot area and 6 m plot width; taking into account that the buildings must be setback from the serving road no less than 1.5 m for any built unit on a land plot of less than 200 m² area while buildings on land plots of 200-600 m² and 600-800 m² must be setback from the road no less than 2.5 m and 4 m, respectively.

These standardised planning regulations by the national government did not include household nor local government participation in meeting the diverse needs in accommodation. Moreover, the representative bodies at local level were only responsible for overseeing the implementation of these regulations, as demonstrated in article eight in the Iraqi Laws and Legislations (1967) in the following statement:

The municipalities oversee land use in districts and instruct the removal of any houses that are built without conforming to the granted planning permission, which abide planning regulations authorised by directorate of physical planning as representative of the national government.

➤ Local Government Role in Housing Development (2003-2018):

The roles played by local governments in housing development between 2003 and 2018 have involved dramatic changes. This has been possible as the federal government represented by executive authorities undertakes certain bureaucratic procedures in planning for development, as demonstrated in article three in the Iraqi Laws and Legislations (2012). The controlled provision of funding through the annually allocated budget affect the processes of decentralisation in the implementation of provincial development plans, thus obstructing the local government roles in managing provincial housing development:

The Federal Ministry of Planning coordinates with the Federal Ministry of Finance to provide sectorial development plans and their associated annual budgets that will be used for serving provinces and regions. Furthermore, the Federal Ministry of Planning provides plans and budgets associated with public investment projects in provinces not incorporated into a region and the provision of funding for provincial development programmes where implementing them requires collaborative acts between local governments and governmental institutions responsible for local planning.

The controlled funding by the federal government also involved provision of public loans to households to build houses, which must adhere to the standardised planning regulations, as demonstrated in articles one and nine in the Iraqi Laws and Legislations (2011). Moreover, the federal government has excluded the households from the associated process of decision-making for regulating houses building, as shown below:

The Federal Ministry of Finance provides funding for housing development that includes sponsoring a relevant programme that financially helps citizens to build their own homes; this programme grants public loans through the annually allocated budgets to local governments and the Federal Ministry of Construction and Housing. Public loans can be provided to any household buying or building a new dwelling, and which requires that planning permission has been approved.

Alternatively, article one in the Iraqi Laws and Legislations (2004b) showed a change to the standardised planning regulations, which allows households to build multi-story houses through the process of granting planning permission by local governments, thus incorporates state-society participation in the process of regulating house building,:

In recognition of the action necessary for building multi-storey houses by households in Baghdad, the planning permission shall recognise a respective change in regulations that control house construction with no more than two floors, which will be amended to permit the addition of more floors. This is on the condition that construction should not exceed 9 m above road level.

In short, regulatory frameworks on housing in Iraq have shown a change in the local governments' role in managing provincial housing development. This is on account of the process of decentralisation, which includes employing a state-society participatory approach to urban development. Hence, authorities has been delegated to local governments to meet household needs in accommodation, and which meant changing the standardised planning regulations and processes of approving planning permission.

5.4. Themes on the Regulatory Frameworks of Urban Management and Housing

This research finds repetitive patterns within the secondary data through the process of clustering, which entails grouping categories into similar classifications with their related concepts to generate the following themes.

5.4.1. The Context of Urban Management

The actions undertaken in urban management on housing development in Iraq (1918-2003) were influenced by the prevalence of: centralised processes to fund the implementation of development plans and the bureaucratic procedures to approve the annually allocated budgets. These were associated with an established hierarchy in the organisational structure of the state authorities in Iraq. This, thus, affects the administrative roles of the statutory actors involved in carrying out a top-down approach to achieve provincial development as a change driven by representatives of the national level of government.

Alternatively, the administrative roles of the statutory actors in local governments (2003-2018) were reconfigured to manage provincial development through the processes of decentralisation, instigating a change to the organisational structure of government by delegating authorities to regional and local governments to implement provincial development plans; however, within this, the federal government remains the main entity responsible for controlling any changes to development plans. This is because of the dependence on funding for the implementation of any provincial development by local governments. The later changes in the regulatory frameworks on urban management in Iraq (2003-2018) reveal a more participatory and bottom-up approach to urban development even though regional and local governments' jurisdictions are controlled in terms of the: provision of funding to local governments; and the fact that regional and local governments remain as administrative units in subordination to the federal government.

5.4.2. The Influences on Housing Practices

The regulatory frameworks on housing practices in Iraq (1918-2003) have shown that the executive authorities at the national level of government used standardised planning regulations as a method for controlling house building in provinces. This meant that housing development plans were implemented by using specific planning regulations for property development and the building of new houses on freely allocated public lands to households; it is to be noted that households were excluded from participating in the decision-making for the relevant regulation of house building, thus blocking the capacity to truly have their diverse needs in accommodation met.

Similarly, the documents of regulatory frameworks about housing in Iraq (2003-2018) have shown that the federal government controlled housing improvement in provinces. This relates to the controlled provision of funds through the annually allocated budget, which incorporates funding new housing projects and provision of public loans to households for buying or building new dwellings. The bureaucratic procedure for releasing such funds can delay the implementation of housing improvement projects in provinces. Consequently in the case of Baghdad, the growing needs of households in accommodation were addressed by the local government that allowed citizen involvement in implementation of housing development policy, which implies that there was a change to a collaborative state-society relationship when regulating house building, thus it was better able to meet households needs and priorities in accommodation. This basically means it adhered to the process of decentralisation for the period between 2003 and 2018, which initiated the process of local governments having more power over planning regulations and being able to grant planning permission that address households acts in building for development.

5.5. Summary

This chapter discussed the criteria used for collecting the secondary data on the regulatory frameworks on urban management and housing in case study. Moreover, it explained the process of theme generation to better analyse the data in the texts. The next chapter discusses the primary data collected from the official respondents in Baghdad city as a case study with a post-conflict setting.

Chapter Six

Primary Data Analysis of the Official Respondents

6.1. Introduction

This chapter discusses the criteria used for the primary data collection from the public officials. It further presents the process of applying a thematic analysis to the transcriptions of fifteen interviews with the officials. This was achieved through an evaluation of the coded data to group the core concepts into categories. The categories for these data refer to: i) state policies to improve housing affordability in Baghdad, ii) property development by homeowners as a response to the shortage in affordable housing and iii) the key agents responsible for changing the current housing practices and potential improvement in state-society approach to housing interventions at the local level; these categories were then clustered to reveal any repetitive patterns in the data, and how this could generate the relevant theme.

This is important since the data shows how housing practices are changing through the use of irregularly developed properties to improve housing affordability in Baghdad. It is helpful since it highlights what can be achieved in a metropolitan area of a developing country with a post-conflict setting, especially given that housing is a basic survival necessity, and once this is achieved, citizens can better improve the quality of their lives. The data further show how the collaborative state-society relationship in housing interventions is able to implement statutory policies for improving housing affordability, and to enable households to develop their homes affordably to be able to accommodate their extended families.

6.2. Criteria for the Primary Data Collection of the Official Respondents

This research collected the primary data from key public officials in Iraq to investigate any changes to the urban management processes and housing practices in Baghdad. The following criteria were informed by the literature review (see Chapter Two) and the preceding data analyses (see Chapters Four and Five) to evaluate the content of the data:

First Criterion: any indications about the changing roles and responsibilities of the statutory actors as part of the process of reorganising the structure of government through the devolution or delegation of authority, which are associated with the bottom-up processes of urban development intervention.

Second Criterion: any indications about the actions taken by statutory actors and homeowners in the form of interactive processes of housing interventions that

include altering planning regulations, which prevent official householding of affordably generated dwellings through property development.

Accordingly, the above criteria were used to evaluate the data collected from the officials at local, provincial and federal levels of the Iraqi government (see Chapter Three for further detail on the official respondents). These participants represent the relevant statutory bodies associated with the administrative, executive and legislative authorities identified by the regulatory frameworks on urban management and housing in case study.

6.3. Primary Data Analysis of the Official Respondents

This research examined the data collected from the fifteen official respondents in Iraq; the distribution of these participants at the different levels of government is shown in Figure 6.1 below. The evaluation involved the transcriptions of the data collected through semi-structured interviews, which was coded using the NVivo software (see Chapter Three for a detailed description of the coding). The interviews used a selection of close-ended and open-ended questions, as described in the following two sub-sections.

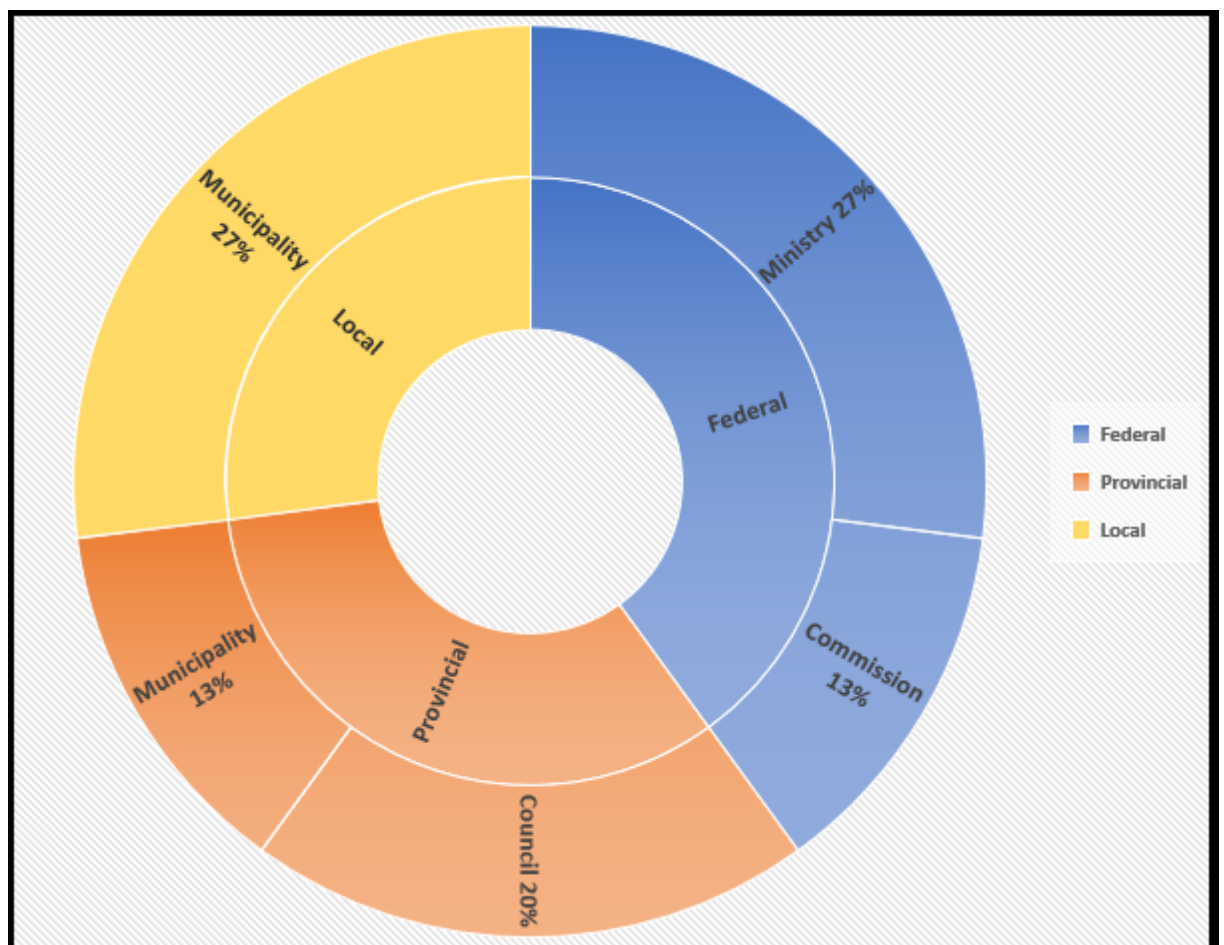


Figure 6.1 Distribution of Officials at Multi-Tiers of the Iraqi Government

6.3.1. Evaluation of Officials’ Responses to the Close-Ended Questions

This sub-section presents the evaluation of the responses to the close-ended questions collected from the recruited officials in the chosen case study. The questions were focussed on clarifying whether and how authority had been devolved to Baghdad’s local government in terms of managing housing development. Consequently, the evaluation generated the following findings:

- 33% of the respondents agreed that there are evolved processes of urban management in Baghdad in comparison to other Iraqi provinces. Out of these respondents, 60% work in federal ministries, 41% have executive and oversight responsibilities, 44% specialise in planning, 45% are planners, 60% have 6 to 10 years’ experience, 40% are 31 to 40 and 41 to 50 years old and 60% are male, as demonstrated in Tables 6.1 and 6.2 below.

Table 6.1 Officials’ Responses on the Evolution of Urban Management in Baghdad

Scope	Organisation	Responses		
		Disagree	Neutral	Agree
Federal	Ministry	0	1	3
	Commission	1	1	0
Provincial	Council	0	2	1
	Municipality	0	2	0
Local	Municipality	0	3	1
Total	15	1	9	5
Percentage	100%	7%	60%	33%

Table 6.2 Attributes of Officials in Agreement with the Evolution of Urban Management in Baghdad

Attribute	Responses			
Scope	Federal	Provincial	Local	
Organisation	Ministry	Council	Municipality	
	60%	20%	20%	
Responsibility	Administrative	Executive	Oversight	
	18%	41%	41%	
Job	Administration	Investment	Planning	Construction
	22%	22%	44%	12%
Position	Head/Chief	Coordinator	Planner	Engineer
	33%	11%	45%	11%
Experience	1-5 Years	6-10 Years	11-20 Years	
	20%	60%	20%	
Age	31-40 Years	41-50 Years	More than 60 Years	
	40%	40%	20%	
Gender	Male		Female	
	60%		40%	

Chapter Six: Primary Data Analysis of the Official Respondents

- 47% of the respondents disagreed that the affordability of housing in Baghdad had been improved through new housing projects. Out of these respondents, 56% work in the municipalities, 44% have executive and oversight responsibilities, 49% specialise in planning, 46% are heads of organisations, 44% have 11 to 20 years' experience, 58% are 41 to 50 years old and 86% are male, as demonstrated in Tables 6.3 and 6.4 below.

Table 6.3 Officials' Responses to Improving Housing Affordability in Baghdad through New Housing Projects by Local Government

Scope	Organisation	Responses		
		Disagree	Neutral	Agree
Federal	Ministry	2	1	1
	Commission	0	0	2
Provincial	Council	1	0	2
	Municipality	2	0	0
Local	Municipality	2	1	1
Total	15	7	2	6
Percentage	100%	47%	13%	40%

Table 6.4 Attributes of Officials in Disagreement with Improving Housing Affordability in Baghdad through New Housing Projects by Local Government

Attribute	Responses			
Scope	Federal	Provincial	Local	
Organisation	Ministry	Council	Municipality	
	28%	16%	56%	
Responsibility	Administrative	Executive	Oversight	
	12%	44%	44%	
Job	Administration	Investment	Planning	Construction
	17%	17%	49%	17%
Position	Head/Chief	Planner	Engineer	
	46%	39%	15%	
Experience	1-5 Years	6-10 Years	11-20 Years	More than 20 Years
	14%	28%	44%	14%
Age	31-40 Years	41-50 Years	More than 60 Years	
	14%	58%	28%	
Gender	Male		Female	
	86%		14%	

- 60% of the respondents agreed that changes in local government planning regulations were required to enable households to officially develop their properties in Baghdad. From these respondents, 34% work in federal ministries, 45% have oversight responsibilities, 54% specialise in planning, 27% are planners and heads, 56% who have 6 to 10 years' experience, 33% are 31 to 40 and 41 to 50 years old and 77% are male, as demonstrated in Tables 6.5 and 6.6 below.

Table 6.5 Officials’ Responses to Permitting Property Development through Changing Planning Regulations in Baghdad

Scope	Organisation	Responses		
		Disagree	Neutral	Agree
Federal	Ministry	0	1	3
	Commission	0	0	2
Provincial	Council	1	1	1
	Municipality	1	0	1
Local	Municipality	2	0	2
Total	15	4	2	9
Percentage	100%	27%	13%	60%

Table 6.6 Attributes of Officials in Agreement with Changing Planning Regulations to Permit Property Development in Baghdad

Attribute	Responses					
Scope	Federal		Provincial		Local	
Organisation	Ministry		Commission		Council	
	34%		22%		11%	
Responsibility	Legislative		Administrative		Executive	
	5%		10%		40%	
Job	Administration		Investment		Planning	
	8%		8%		54%	
Position	Head/Chief	Deputy	Coordinator	Planner	Technician	Engineer
	27%	7%	14%	27%	7%	18%
Experience	6-10 Years		11-20 Years		More than 20 Years	
	56%		33%		11%	
Age	31-40 Years		41-50 Years		51-60 Years	
	33%		33%		23%	
Gender	Male			Female		
	77%			33%		

The official respondents representing executive authorities in ministries and municipalities, who are young to middle aged and have intermediate to proficient experience in planning and overseeing procedures predominantly agreed that Baghdad’s local government should change planning regulations to enable affordable property development, which would involve considerable delegation of authority to the local levels of government.

6.3.2. Evaluation of Officials' Responses to the Open-Ended Questions

This sub-section evaluates the officials' responses to the open-ended questions using an inductive approach to the content and a thematic analysis of the data set (see Chapter Three for a detailed explanation of the data analysis). The data-driven codes (see Appendix B) were compared and grouped by queries as demonstrated in Figure 6.2.

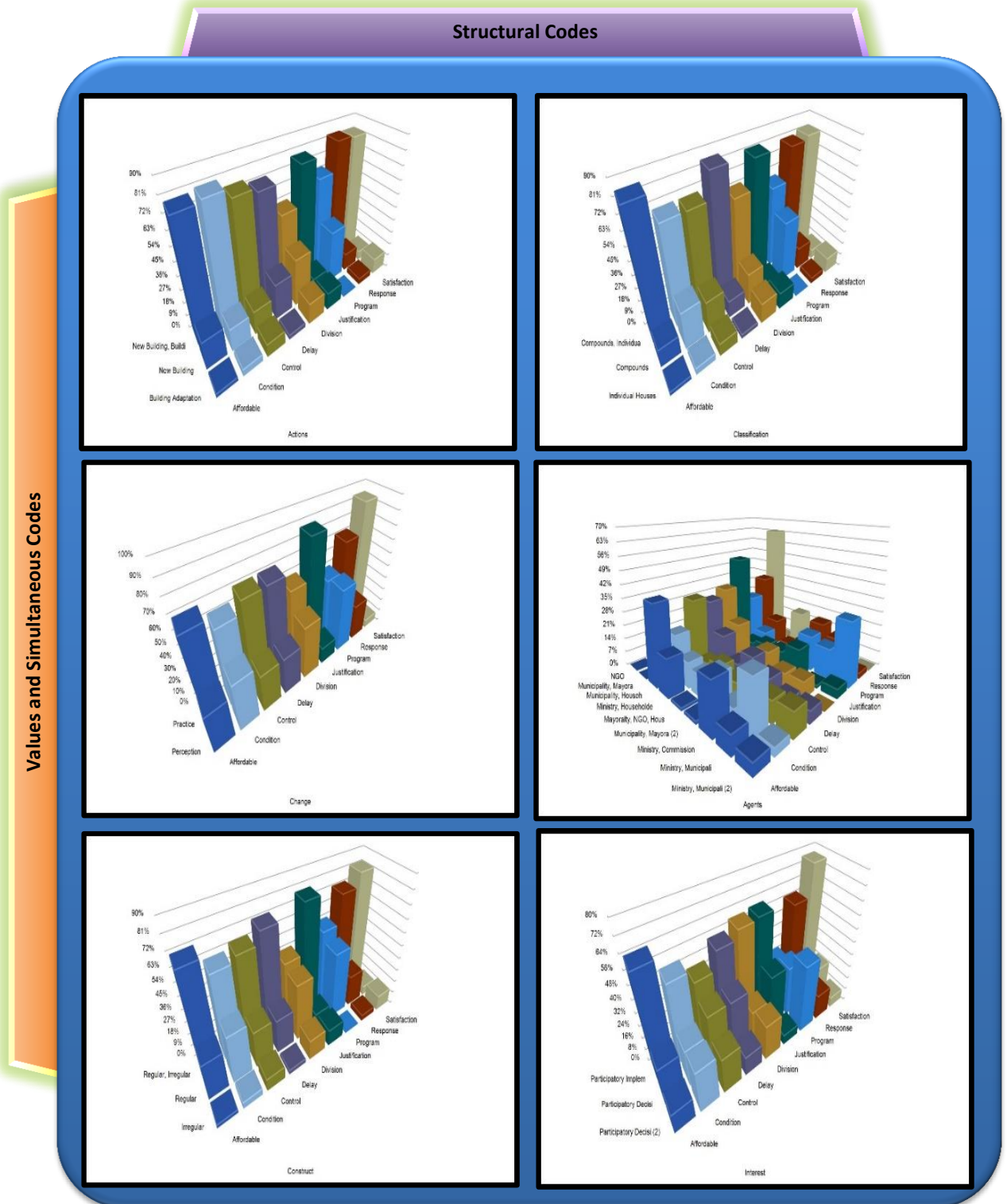


Figure 6.2 Query of Codes for the Responses from the Officials

This produced the nodes; from these nodes, the highest value of text coverage given to the reoccurring codes reported the grouping of concepts involving their relevant values and simultaneous codes with structural codes; this further includes the structural codes elements from the primary data collected from the fifteen official respondents, as shown in Table 6.7. Consequently, the concepts of reoccurring codes are organised into a particular structure, which form certain categories. These are then clustered to reveal any repetitive patterns in the examined data to generate the theme.

Table 6.7 Nodes for the Primary Data of the Official Respondents

Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
First	26	82.87%	Response	Actions	build new dwellings and develop built houses
Second	26	84.31%	Affordable	Classification	new housing projects and develop built houses
Third	18	93.04%	Satisfaction	Change	practices in housing improvement
Fourth	62	63.43%	Satisfaction	Agents	municipality and householders
Fifth	26	81.71%	Satisfaction	Construct	regular and irregular house building
Sixth	27	76.00%	Satisfaction	Interest	participatory implementation of policies for housing improvement

The first query presented in Figure 6.3 indicates that most of the reoccurring concepts in the officials’ responses were about building new dwellings and developing built houses as a response to the shortage in affordable housing and associated population growth.

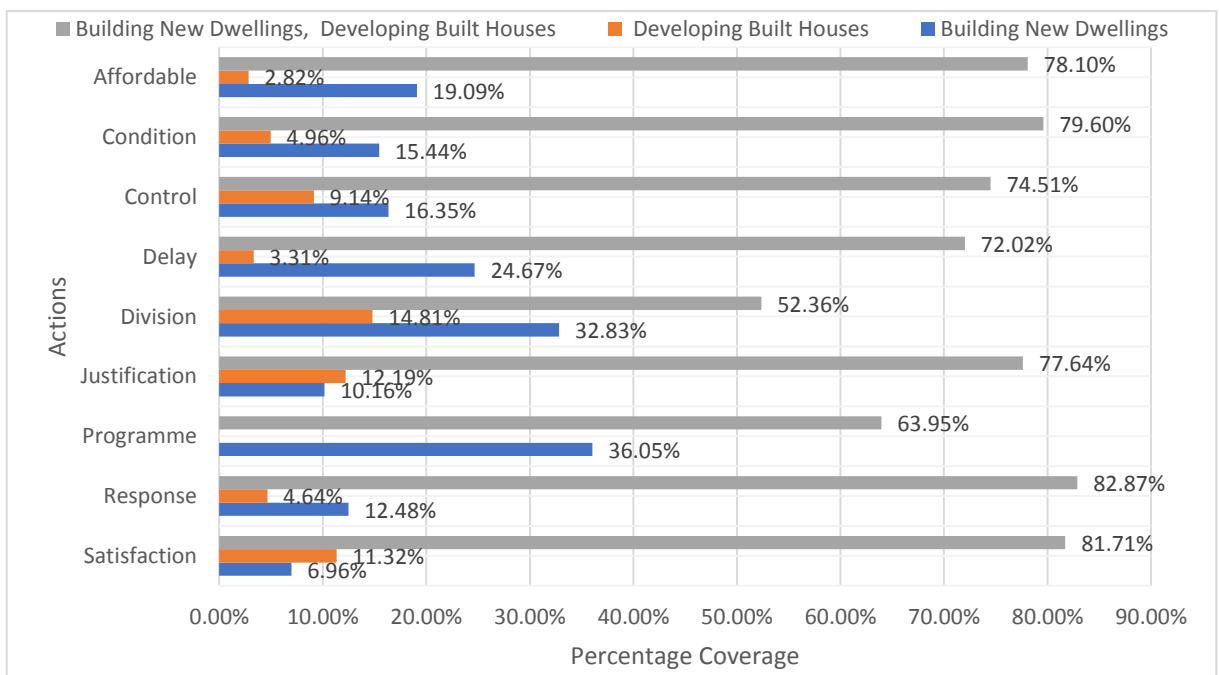


Figure 6.3 Query with Structural Codes ‘Actions’ for Primary Data of Official Respondents

Chapter Six: Primary Data Analysis of the Official Respondents

The second query presented in Figure 6.4 indicates that most of the reoccurring concepts involved building new housing projects and developing built houses by households to generate affordability in accommodation in response to the delayed provision of funds, lands and services for new housing projects.

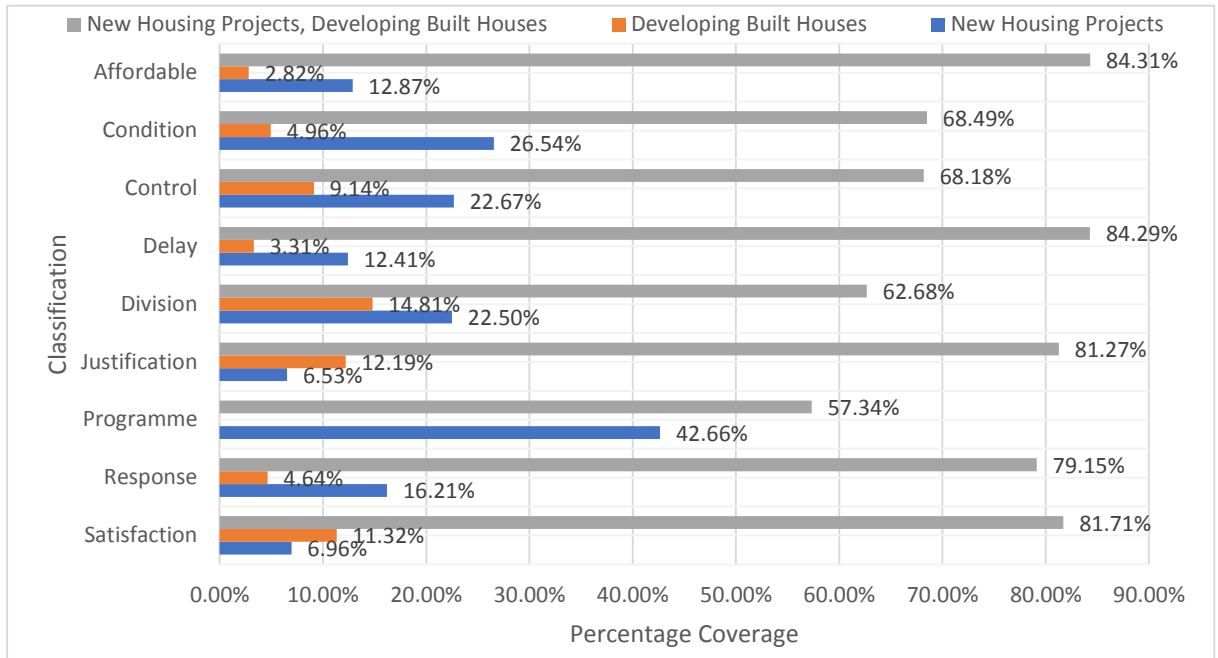


Figure 6.4 Query with Structural Codes ‘Classification’ for Primary Data of Official Respondents

The third query presented in Figure 6.5 indicates that most of the reoccurring concepts in the officials’ responses were about household satisfaction in relation to generating affordably built houses and the changing housing practices to improve affordability through properties development.

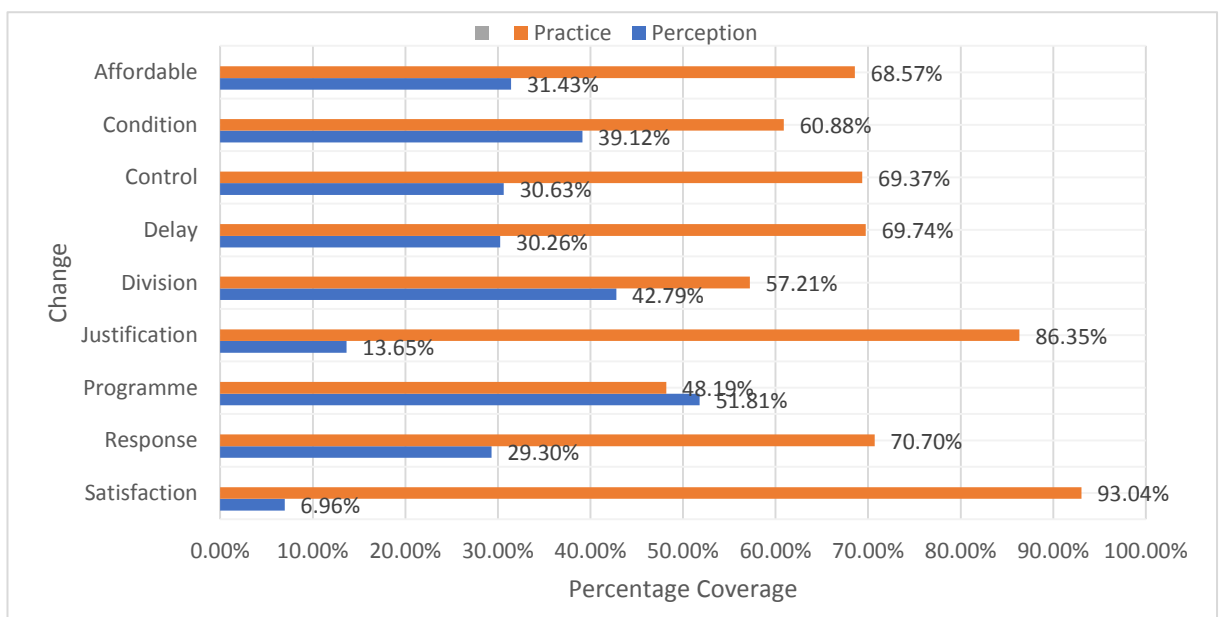


Figure 6.5 Query with Structural Codes ‘Change’ for Primary Data of Official Respondents

Chapter Six: Primary Data Analysis of the Official Respondents

The fourth query presented in Figure 6.6 shows that the majority of the reoccurring concepts in the officials’ responses was linked to household satisfaction with the capacity to generate affordably built houses by incorporating the municipality and homeowners as key agents of change in housing practices that aim to improve affordability through properties development.

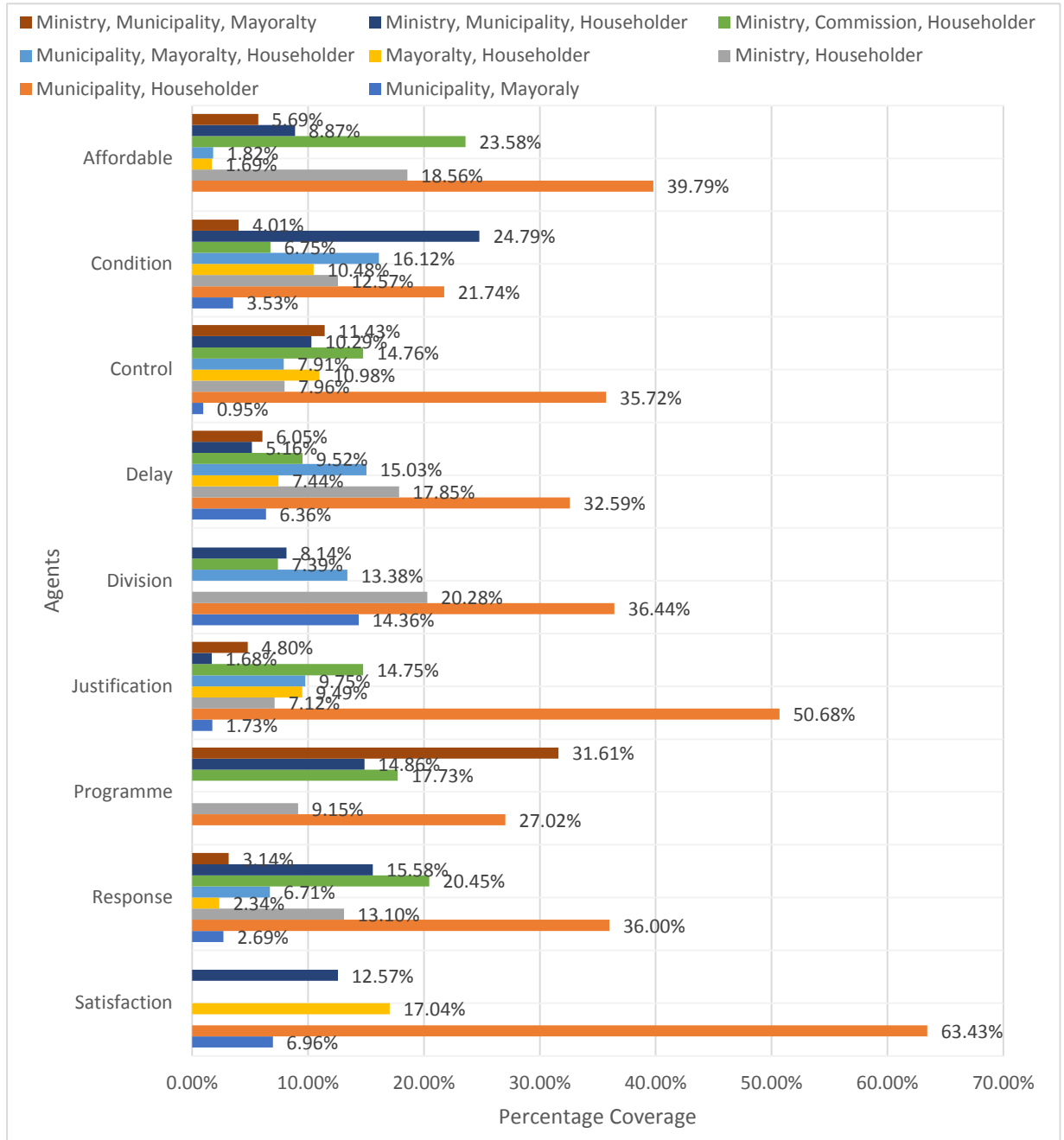


Figure 6.6 Query with Structural Codes ‘Agents’ for Primary Data of Official Respondents

The fifth query presented in Figure 6.7 indicates that most of the reoccurring concepts in the officials’ responses were about household satisfaction in the affordable building of houses through the use of housing interventions that employed the regularisation of irregularly developed properties.

Chapter Six: Primary Data Analysis of the Official Respondents

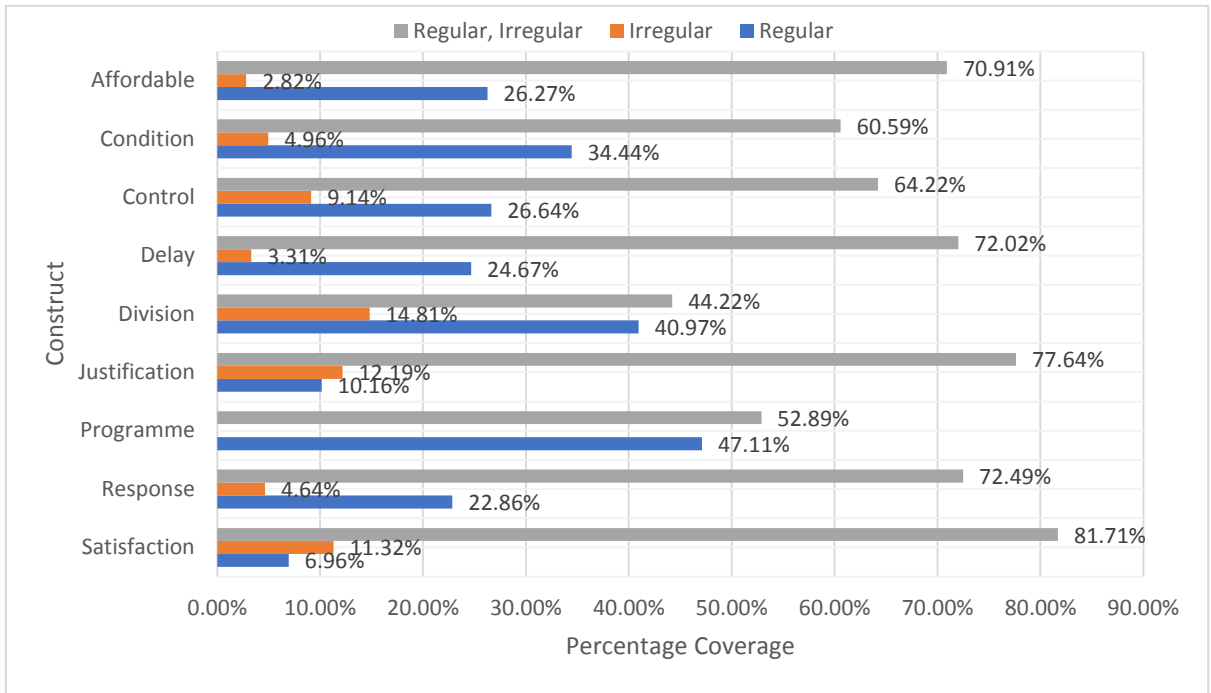


Figure 6.7 Query with Structural Codes ‘Construct’ for Primary Data of Official Respondents
 The sixth query presented in Figure 6.8 indicates that the majority of the reoccurring concepts in the officials’ responses were about household satisfaction in the affordable building of houses by using the regulating interventions as a method for serving state-society interest in achieving a participatory implementation of housing development policies.

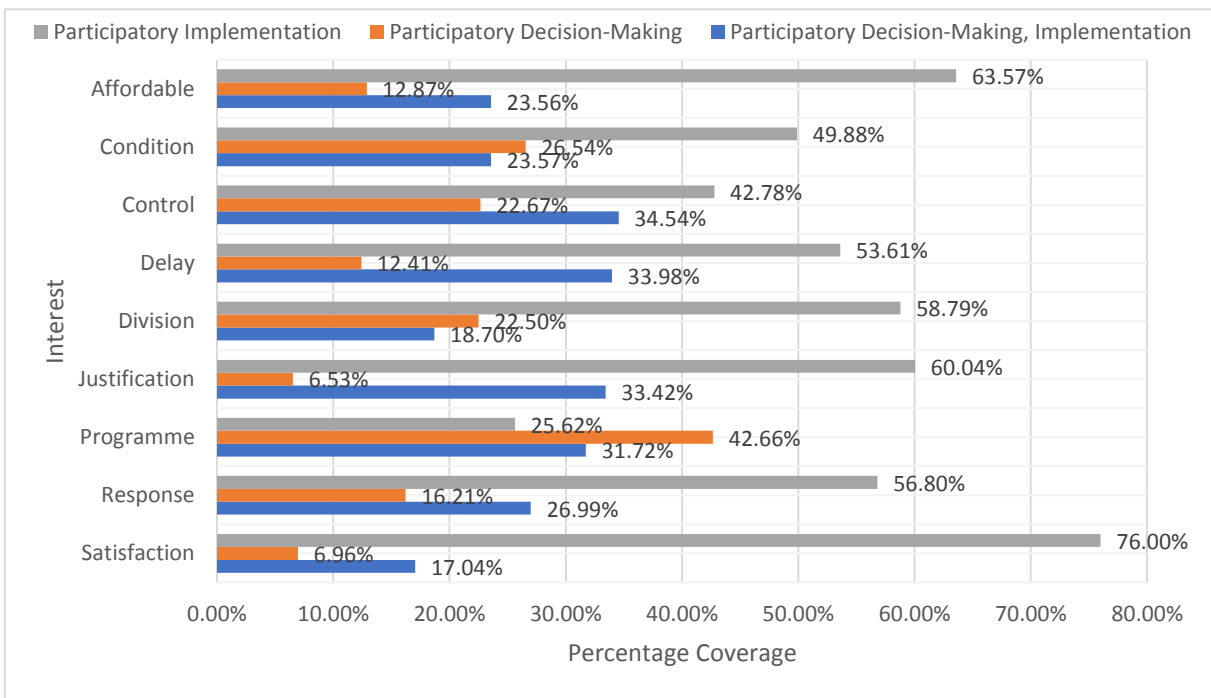


Figure 6.8 Query with Structural Codes ‘Interest’ for Primary Data of Official Respondents

The generated concepts from these queries into the coded data of the recruited officials in the case study were evaluated and organised to form the following categories:

➤ State Policies to Improve Housing Affordability in Baghdad:

The state created a particular policy for improving housing affordability in Baghdad (see Chapter Four); this policy was in response to the critical conditions evident from the rising population growth and subsequent shortage in housing supply within this post-conflict setting. The policy aimed to shape household choices in affordable housing that would meet their needs in accommodating their extended families. This could include purchasing or building new houses and/or developing built houses into a multi-dwelling. This involved providing more affordable options to housing through the building of new housing projects in suburban areas of Baghdad, which could facilitate the reduction of: i) housing densification and associated pressure on infrastructure inside the city and ii) the rising expenses to build new houses inside the city as a result of the limited availability for vacant land plots. According to respondent MD.S:

The State Commission for Housing is responsible for planning new housing projects to implement housing improvement policies in coordination with the Federal Ministry of Planning. The allocated budget for such purposes is used in funding the building of large-scale housing projects by private developers. The projects are usually built in suburban areas to save the cost of purchasing expensive land and to reduce the densification inside the city.

Similarly, respondent NR.H. confirms that the state policy for improving housing affordability included building new developments in the form of satellite cities:

To mitigate the issue of the shortage in housing supply, the decision was to develop new houses in the form of satellite cities to save on rising land prices and to reduce the traffic congestions inside the city.

Moreover, the aim of state policy to influence household decisions and drive them to purchase new dwellings as a preferred choice in affordable housing was clarified by respondent MM.M:

The state policy of building new housing projects outside the city was intended to provide affordable options in housing as the land is cheap, and hence this policy attracts households with modest budgets for accommodation to invest in these affordable options in housing.

Chapter Six: Primary Data Analysis of the Official Respondents

However, the implementation of this policy was interrupted, and there was a delay in the provision of services for these new housing projects outside Baghdad as a result of: i) the limited delegation of executive authorities to the provincial governments, ii) the financial dependability on centralised sources of funding of the annually allocated budget, iii) the established centralisation in governmental acts for managing the use of resources for development and the associated control over public lands and iv) the incompetent private developers in the construction sector. According to respondent DA.F:

The processes of funding development are heavily centralised in Iraq, leading to delays in the implementation of housing improvement policies including the building of new housing projects. Consequently, the housing sector represents one of the development sectors that are in a dire situation, especially with the dramatic growth in population and urbanisation and the severe shortage in the housing supply.

The respondent NR.H. provides further explanation:

Most of the annually allocated funds for provincial development in housing are not distributed within the fiscal year. This is because of the delays encountered in approving the budget allocations by the federal government and the consequent release of funds to provinces, which impacts the building of these new housing projects. This is in combination with the limited capacities of private developers in the construction sector and the limited release of public lands for investment purposes, which interrupt the implementation of housing improvement policies.

The respondent FH.M. clarifies that the control of public lands by the federal government not only leads to delays in housing improvement policies, but it also exacerbates the pressing problems of shortage in the housing supply and overburdened infrastructure in Baghdad:

The majority of these lands are controlled by the Federal Ministry of Finance and its representatives at the provincial level of government. The federal government keep these lands on hold for the purpose of future development. This is despite the persistent efforts by local governments to release these lands for building new housing projects; the federal government is ignoring the existing crisis in the housing supply and overburdened infrastructure.

➤ Property Development by Homeowners as a Response to the Shortage in Affordable Housing:

The shortage in affordable housing in Baghdad is driving households to not only avoid purchasing or building new houses, but also to find a realistic option that meets their accommodation needs. The household responses showed that generating affordably built houses through property development represents a popular option in housing for the following reasons: i) it has socio-economic advantages; ii) it enables households to legally acquire the tenure of the land plots; and iii) it has required services for these properties including a properly established infrastructure. According to respondent MD.S:

Households are not in a good situation regarding the acquisition of adequate accommodation for their families, which is normal because of the decreased supply in affordable housing and rising prices for buying land plots inside the city. This situation proved to be worse in terms of the inefficient provision of services for suburban areas that are classified as economically feasible for building new houses. The households prefer, therefore, adopting alternative options that meet their immediate needs in affordable housing; these households are investing in their parents' properties to develop affordably built units.

Similarly, the respondent HR.A. explains that choosing to generate affordably built houses through properties development is also linked with a generalised household perception that this choice in housing is financially viable, maintains the provision of services and enables them to socially integrate with their extended families:

The Iraqi households are unwillingly avoiding the procurement of newly built dwellings that are located far from the city centre where most of their jobs exist; this choice is also influenced by the poor provision of transport, services and infrastructure for these areas. The households are cooperating with their relatives and financially supporting each other to develop their properties into multi-dwellings to be able to accommodate their families.

The respondent MM.M. clarifies that this sort of housing can increase affordability in housing by saving on the potential costs of purchasing new land:

The homeowners are developing their properties to generate multi-storey buildings or sub-dividing their relatively large plots into smaller ones, thus saving

on the cost of purchasing new land, and they can use this saved sum of money for constructing more housing units that allow them to accommodate their relatives and stay close to their jobs at the same time. This sort of housing is proving to be feasible, efficient and able to provide affordably built houses at the local level.

The respondent JM.N. explains that the actions in property development are carried out by homeowners with the approval of the state authorities in the generation of affordable housing that can meet the needs in accommodation that have arisen because of the critical conditions in this post-conflict setting:

The citizens are adapting to the unstable situation in Iraq by developing their properties into multi-dwellings with shareholding rights, so that homeowners can accommodate their extended families. The state is facilitating such acts in improving housing affordability through granting planning permission.

Moreover, respondent MD.S. describes how choosing to develop the properties enables homeowners to generate affordably built houses, which is brought about by interactions with statutory representatives of executive authorities:

State-society interaction to improve the building of affordable houses involves enabling homeowners to develop their properties by sub-dividing them into multi-units, or adding extra floors to a building or other housing units in gardens. To achieve this, the state provides subsidised funding to the Real Estate Bank and National Housing Fund to financially enable these households to improve their own properties. The state also grants planning permission despite the possible mis-fit between building parameters and official standards, especially in terms of the height of these buildings, the setback from street, the total plot area and width of the plot. This permission is comprehensively reviewed by specialised committees in the municipalities to ensure the structural integrity of the buildings and to prevent overcrowding in these dwellings.

The respondent AM.S. explains that the state promotes these types of interventions to facilitate official house building processes, and to recognise the outdated and inefficient regulatory frameworks that do not reflect the present economic situation in Iraq and the average financial capacity for acquiring affordable houses by low-mid income households:

The Municipality of Baghdad organises meetings to discuss changing planning regulations that can enable households to officially develop their properties within their budget. The existing standards for building are outdated, enforcing sophisticated requirements for building construction that are beyond the current average financial capacity of households.

The respondent J.L.O. provides further explanation:

Building standards are gradually changing to mitigate the issue of these obsolete regulations that are out of date and do not meet the needs of households in providing affordable homes. For instance, it is now permitted that four-storey buildings may be constructed in place of only three storeys in residential areas. The municipality is, thus, facilitating official development of properties by granting planning permission.

➤ The Key Agents Responsible for Changing the Current Housing Practices and Potential Improvement in Housing Interventions:

The changes in housing practices aim to increase household satisfaction in building options that meet the socio-economic needs of the families in question. According to respondent F.H.M:

The homeowners are taking drastic action in building by developing their properties, and sometimes this can be associated with certain changes by the municipality in the related planning regulations. These practices and acts are advocated to be able to meet households' needs in affordable housing that can accommodate extended families.

The respondent A.N.R. clarifies that these changed practices in housing are supported through the interactive processes of interventions that enable homeowners to officially develop their properties:

The municipalities and householders form a collaborative relationship for the purposes of meeting priorities and needs in accommodation, and to arrive at satisfactory solutions in the affordable building of houses through the official development of properties.

The respondent MD.A. explains that the municipality enables households to participate in the processes of decentralisation to improve housing affordability through the provision of financial and legal support for property development:

The decentralised acts in building through property development by homeowners are supported by statutory grants for building loans or the provision of planning permission to generate housing that corresponds to the needs and capacities of the families in affordable accommodation.

Moreover, the respondent MD.A. describes how household satisfaction in affordable building of houses can be increased through the use of regulating interventions to developed properties as a method for serving state-society interest in achieving the participatory implementation of housing improvement policies:

I would describe it as a participatory relationship between state and society for the purposes of arriving at mutually acceptable solutions in the affordable building of houses that involve housing improvement policies, which can support the voluntary actions of society and refine the regulatory frameworks into something more adequate for the present situation of the extensive shortage in housing supply.

The processes of housing interventions in Baghdad can be adjusted to allow for the enhanced involvement of households in the implementation of state policies for housing improvement. According to respondent JL.O., this can be achieved by improving the technical capacities of provincial governments to support this state-society partnership in regulating property development:

The provincial governments need to build up their technical capacities in planning to get up-to-date data for crucial aspects of new developments like the physical changes in the urban fabric. I think that we can have an improved experience of householder participation in regulating affordably built houses if the government utilises other alternatives for interaction as in websites or smart applications, which take into account the priorities and needs of households in terms of financial and legal support for property development.

The respondent JL.O. clarifies that the improvement of these technical capacities can lead to satisfactory participation in the interactive processes of housing interventions at the local level despite the enduring instabilities present in this post-conflict setting:

I suggest offering financial and technical support to households from the local government, so that more satisfactory results in property development can be achieved by meeting the drastic needs for adequate accommodation for these families. This can be crucially important at critical times of restricted mobility, especially when the situations are unstable.

Moreover, the respondent JM.N. explains that the improvement of technical capacities can facilitate an efficient provision of services from the municipality, particularly regarding the provision of planning permission:

I suggest improvements to the technical capacities of municipalities by employing the use of smart applications that can improve state-society interactions in housing interventions to be able to provide more efficient services while saving time and money; maybe more people can be served at the same time if planning applications can be digitised.

Accordingly, state policy is aimed at influencing household preferences for affordable housing, driving households to buy inexpensively built dwellings in the new housing projects in suburban areas of Baghdad. However, the delayed provision of land, services and funding for these projects has interrupted the implementation of this policy for improving housing affordability; this has meant that households have been pushed to choose alternative options in affordable housing that meet their socio-economic needs in accommodation. Moreover, this process was made possible by executive authorities using regulating interventions for affordably built houses through property development that increase the state-society collaborations in achieving a participatory implementation of housing development policies.

6.4. Changed Housing Practices to Improve Affordability through Irregularly Developed Properties

The repetitive patterns in primary data of official respondents are reported through clustering the categories of reoccurred concepts in coded data to generate this theme, which involves explaining how it is challenging to provide a viable policy for improving housing affordability through building new housing projects in developing countries in a

post-conflict setting. The implementation of such policy that aims to meet the increasing demand for affordably built houses can involve substantial delays in relation to the provision of funds, lands and services. This can affect household preferences in affordable housing to meet their needs in accommodation that are associated with the rising population growth and shortage in housing supply.

In the case of Baghdad, the delays encountered in building new housing projects and overcoming the socio-economic needs of households in affordably built houses have accelerated the need to change current housing practices in properties development. This change to housing is facilitated by the interactive processes of intervention involving local government and homeowners as key agents of change, which enable official development of properties that help in achieving affordability by saving on potential costs for purchasing new lands and provision of services while establishing social integration with extended families. Moreover, adopting this type of intervention in housing can overcome the problems associated with the overlapping jurisdictions of authorities affecting how the annually allocated resources are distributed for provincial development in housing. This is also linked with the enhancing role of local governments in changing management processes by delegating authority as part of a move towards decentralisation for approaching urban development, which can involve the change of planning regulations to reflect household needs in affordably built houses through property development.

This collaborative relationship between state and society in regulatory housing interventions can be part of a participatory implementation of housing improvement policies, as it can: i) establish official processes of creating affordably built multi-dwellings in terms of properties development, ii) regulate house building at the local level and iii) advocate the use of adaptive capacities in building and property development as an applicable option in affordable housing that correspond to the critical conditions in times of instability.

6.5. Summary

This chapter discussed the criteria used for collecting the primary data from the public officials in Baghdad. This was followed by an analysis of the data in terms of the generated codes reflecting the data-driven concepts grouped into relevant categories.

Chapter Six: Primary Data Analysis of the Official Respondents

This chapter further showed how repetitive patterns could be found in the data through clustering the relevant concepts into a corresponding theme. The next chapter involves an analysis of the primary data collected from the homeowner respondents in Baghdad as a case study with post-conflict setting.

Chapter Seven

Primary Data Analysis of the Homeowners Respondents

7.1. Introduction

This chapter discusses the criteria used for collecting the primary data from the homeowners of developed properties in Baghdad. A thematic analysis was applied to the relevant data sets, to reveal the underlying structure of experiences or processes that are evident in text (Thomas, 2006). Thirty-four semi-structured interviews were conducted with the recruited homeowners. From these interviews, eight categories of reoccurred concepts about property development were extracted from the data. This includes information about households' priorities, needs, aspirations and the challenging circumstances present within the inherent instability of a post-conflict setting. The categories underwent the process of clustering to create four themes that relate to the notion of generating affordably built housing that is able to accommodate the extended families by using alternative: i) means to establish cost-efficiency in property development, ii) methods to enhance customisation in property development, iii) practices to increase a property's value and iv) approaches to improve land use for building in properties.

7.2. Criteria for the Primary Data Collection from the Homeowners of Developed Properties

This research carried out data collection from the homeowner respondents to examine the experience of attaining homes that have been affordably generated through properties development, and to further look at the associated interventions for the irregular type of housing in Iraq. The criteria for evaluating the content of the data were informed by the literature review (see Chapter Two) and the preceding data analyses (see Chapters Four, Five and Six), which includes the following:

First Criterion: any indication of house building practices that have changed in terms of developing a property to enable affordable accommodation that can integrate extended families, and whether these practices incorporate resource mobility and coordinated actions that form part of the process of decentralisation and bottom-up interventions.

Second Criterion: any indication for a participatory implementation of policies that can meet the socio-economic needs and preferences in housing at the local

level through affordable property development available for households' extended families.

Moreover, the criteria of selecting the neighbourhoods for recruiting the homeowners in Baghdad stipulated that there were direct indicators for property development, including being in areas that had high: i) population growth and ii) increase in building density as opposed to planned density for house building per neighbourhood.

Baghdad comprises fourteen districts (Central Organisation for Statistics of Iraq, 2010). The Ghadeer district qualified for selection because it has the highest population growth in Baghdad. The Karada district was also selected because it has an average population growth; hence, the districts with the lowest values for population growth in Baghdad (namely Karkh and Risafa) were excluded since they had low levels of property development, thus not providing a reliable representation of these changes in housing practices to meet accommodation needs. This is because these areas constitute minor conditions of population growth as opposed to critical ones that have a severe housing shortage. These fourteen districts and their related values of population growth are shown in Table 7.1 and Figure 7.1 below.

Table 7.1 Population Growth in Districts of Baghdad
(Khatib and Alami Consultancy Office, 2015; Pacific Consultants International, 2015)

N	District	Population (1997)	Population Increase (1997-2010)	Population (2010)	Population Growth
1	Adamiyah	217,000	75,000	292,000	34.5%
2	Kadhimiya	92,000	32,000	124,000	34.7%
3	Risafa	185,000	35,000	220,000	18.9%
4	Karkh	135,000	25,000	160,000	18.5%
5	Dora	236,000	64,000	300,000	27.1%
6	Karada	204,000	98,000	302,000	48.0%
7	Sadr 1	531,000	133,000	664,000	25.0%
8	Sadr 2	407,000	86,000	493,000	21.1%
9	Sha'ab	293,000	317,000	610,000	108.1%
10	Shuala	399,000	259,000	658,000	64.9%
11	Rasheed	499,000	131,000	630,000	26.2%
12	Ghadeer	233,000	404,000	637,000	173.3%
13	Baghdad AL-Jadeeda	370,000	248,000	618,000	67.0%
14	Mansour	341,000	84,000	425,000	24.6%
15	Total	4,143,000	1,990,000	6,133,000	48.0%

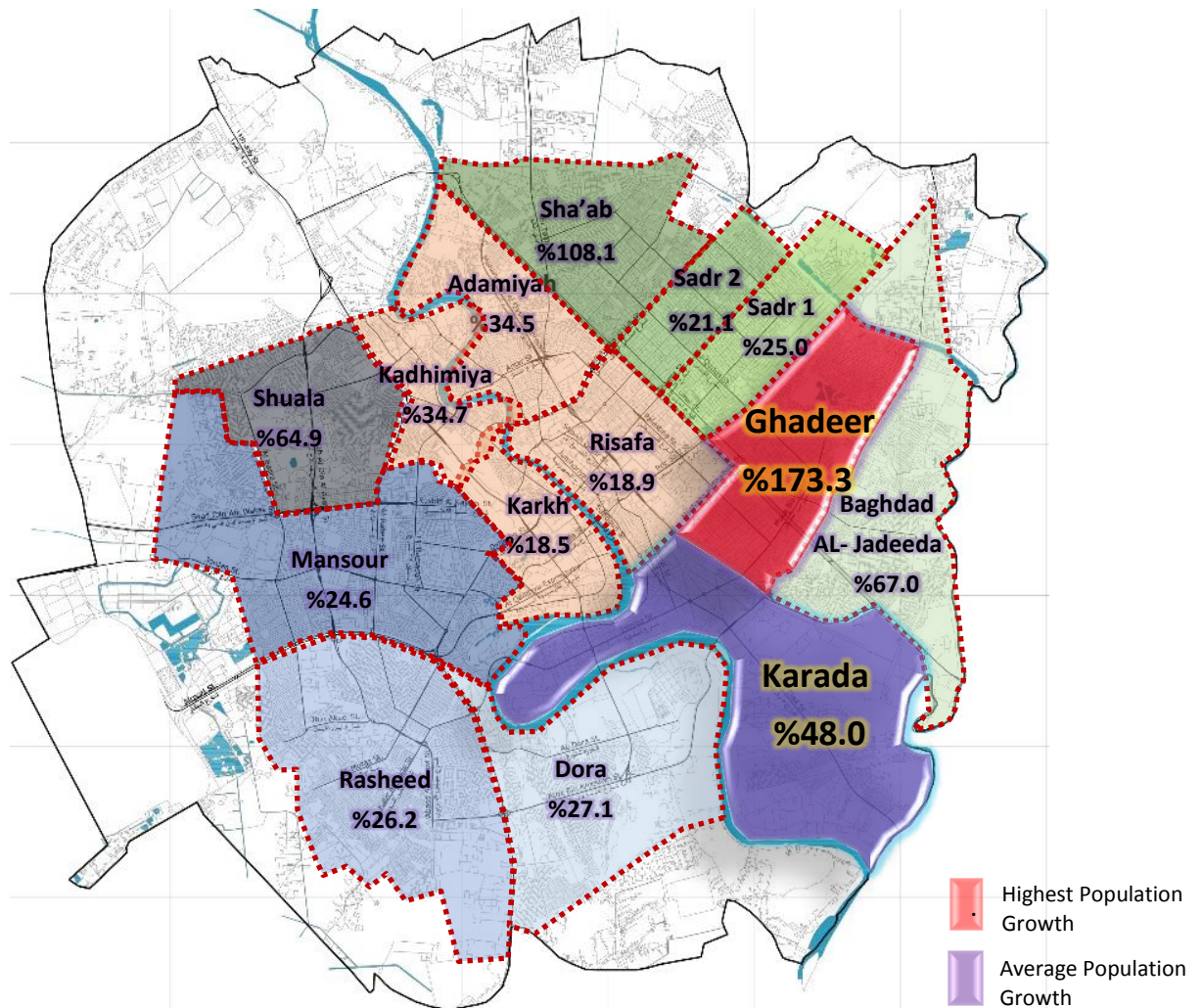


Figure 7.1 Baghdad Districts

(Ministry of Planning in Iraq, 2013; Khatib and Alami Consultancy Office, 2015; Pacific Consultants International, 2015)

The district of Ghadeer is composed of three neighbourhoods, and the district of Karada has six neighbourhoods (Central Organisation for Statistics of Iraq, 2010). Within these districts, the planned plot areas and the planned density for house building per km² of each neighbourhood were used to select which neighbourhoods qualified for interview. These particular measurements represent the current regulations for land allocation and the official registration of properties in Baghdad (Khatib and Alami Consultancy Office, 2015). The records for the Ghadeer district indicate that the Sumer neighbourhood has the highest density in terms of the planned number for house building per km², with a value of 3,000 dwellings; the Baladiyat neighbourhood has 2,000 planned dwellings, and the Muthana neighbourhood has the lowest density with 1,500 dwellings planned to be built per km². The records for the Karada district indicate that the neighbourhoods of Riyadh and Za'franiya have the highest density in relation to the planned number of house building per km² with 3,000 dwellings; the Karada neighbourhood has 2,000

dwelling, and the neighbourhoods of Whada, Babil and Jamaa have the lowest density with 1,000 dwellings. The Ghadeer and Karada districts and their planned density for house building are shown in Figure 7.2 and Table 7.2 below:

Table 7.2 Planned Building Density in Ghadeer and Karada
(Central Organisation for Statistics of Iraq, 2010; Khatib and Alami Consultancy Office, 2015)

N	District	Neighbourhood	Planned Plot Area in m ²	Planned Density for House Building per km ²
1	Ghadeer	Sumer	200	3,000
2		Muthana	400	1,500
3		Baladiyat	300	2,000
4	Karada	Karada	300	2,000
5		Wahda	600	1,000
6		Babil	600	1,000
7		Jamaa	600	1,000
8		Riyadh	200	3,000
9		Za'franiya	200	3,000

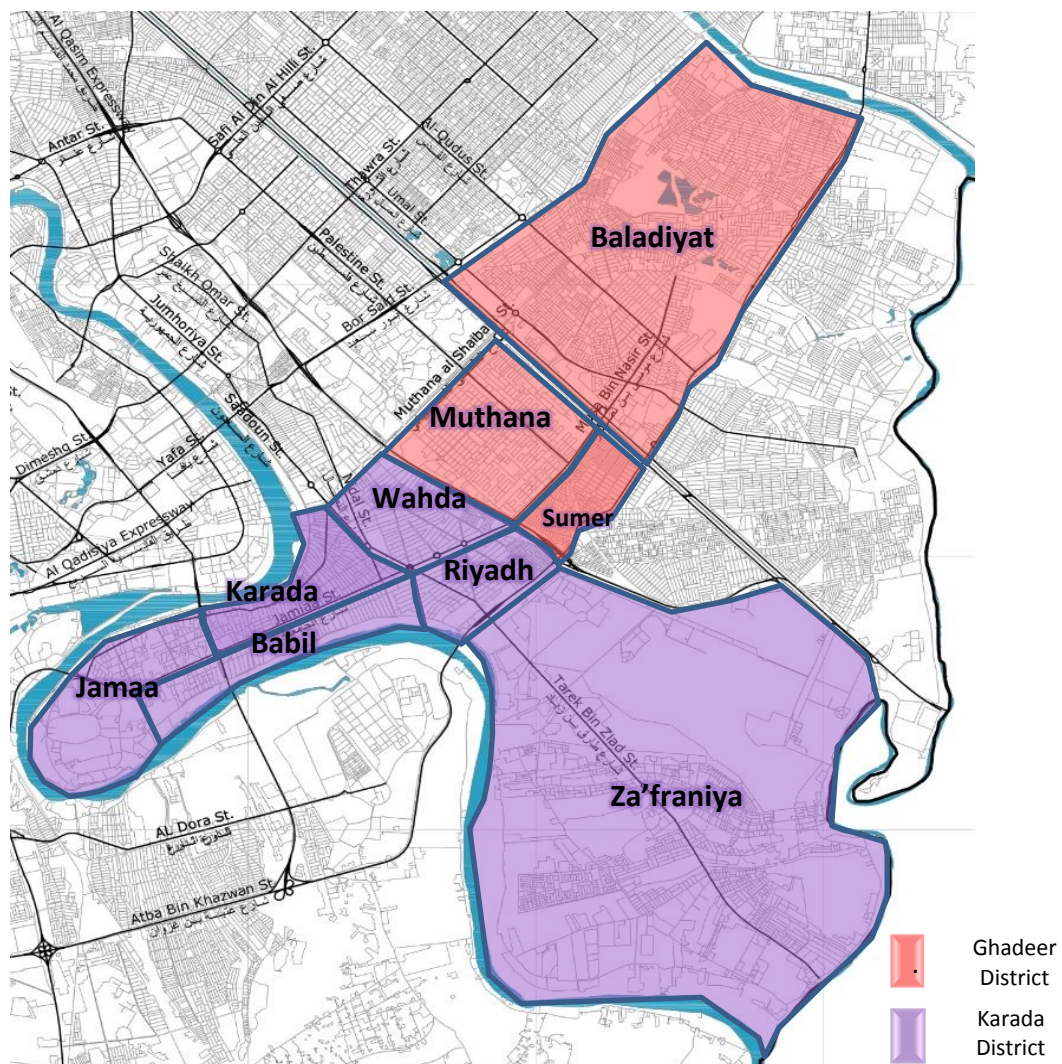


Figure 7.2 Ghadeer and Karada Districts
(Central Organisation for Statistics of Iraq, 2010; Khatib and Alami Consultancy Office, 2015)

The records for the Ghadeer district indicate that the Sumer neighbourhood has the highest increase in density with 5,333 actual houses built per km²; the Muthana neighbourhood has 2,500 dwellings, and the Baladiyat neighbourhood has the lowest density with 2,333 dwellings. The records for the Karada district indicate that the Karada and Wahda neighbourhoods have the highest density in terms of the actual number of houses built per km², with 4,500 and 2,000 dwellings, respectively; the Riyadh and Babil have 1,500 and 1,142 actual dwellings built per km². The neighbourhoods of Za'franiya and Jamaa have the lowest density with 1,020 and 1,000 dwellings, respectively. The actual density for houses built per km² in the Ghadeer and Karada districts are shown in Table 7.3 below.

Table 7.3 Actual Density for Houses Built per km² in Ghadeer and Karada
(Central Organisation for Statistics of Iraq, 2010; Khatib and Alami Consultancy Office, 2015)

N	District	Neighbourhood	Actual Number of Built Houses	Neighbourhood Area in km ²	Actual Density for Built Houses per km ²
1	Ghadeer	Sumer	8,000	1.5	5,333
2		Muthana	10,000	4	2,500
3		Baladiyat	35,500	15	2,333
4	Karada	Karada	9,000	2	4,500
5		Wahda	5,000	2.5	2,000
6		Babil	4,000	3.5	1,142
7		Jamaa	3,000	3	1,000
8		Riyadh	3,000	2	1,500
9		Za'franiya	25,500	25	1,020

The selection of neighbourhoods for recruiting the homeowners requires evidence of an actual increase in building density as opposed to a planned density because it shows what building adaptations and property development are already in process. Hence, the homeowners in these neighbourhoods provide a reliable representation of a population who need to change house building practices to be able to adequately develop their properties. Consequently, the values for the Sumer and Muthana neighbourhoods in the Ghadeer district have the highest increase in building density with 2,333 dwellings and 1,000 dwellings, respectively, that is a 44% and 40% increase against planned density. Similarly, the values for the Karada and Wahda neighbourhoods in the Karada district have the highest increase in building density with 2,500 and 1,000 dwellings, respectively, with a 55% and 50% increase. The increase in building density in the selected

neighbourhoods is illustrated in Table 7.4 and Figure 7.3; moreover, the qualifying examples of developed properties are shown in Figures 7.4, 7.5, 7.6 and 7.7.

Table 7.4 Increased Building Density in Ghadeer and Karada
(Central Organisation for Statistics of Iraq, 2010; Khatib and Alami Consultancy Office, 2015)

N	District	Neighbourhood	Planned Density for House Building per km ²	Actual Density for Built Houses per km ²	Increase or Decrease in Building Density per km ²	Percentage
1	Ghadeer	Sumer	3,000	5,333	+2.333	44%
2		Muthana	1,500	2,500	+1.000	40%
3		Baladiyat	2,000	2,333	+333	14%
4	Karada	Karada	2,000	4,500	+2.500	55%
5		Wahda	1,000	2,000	+1.000	50%
6		Babil	1,000	1,142	+142	12%
7		Jamaa	1,000	1,000	0	---
8		Riyadh	3,000	1,500	-1.500	50%
9		Za'franiya	3,000	1,020	-1.980	66%

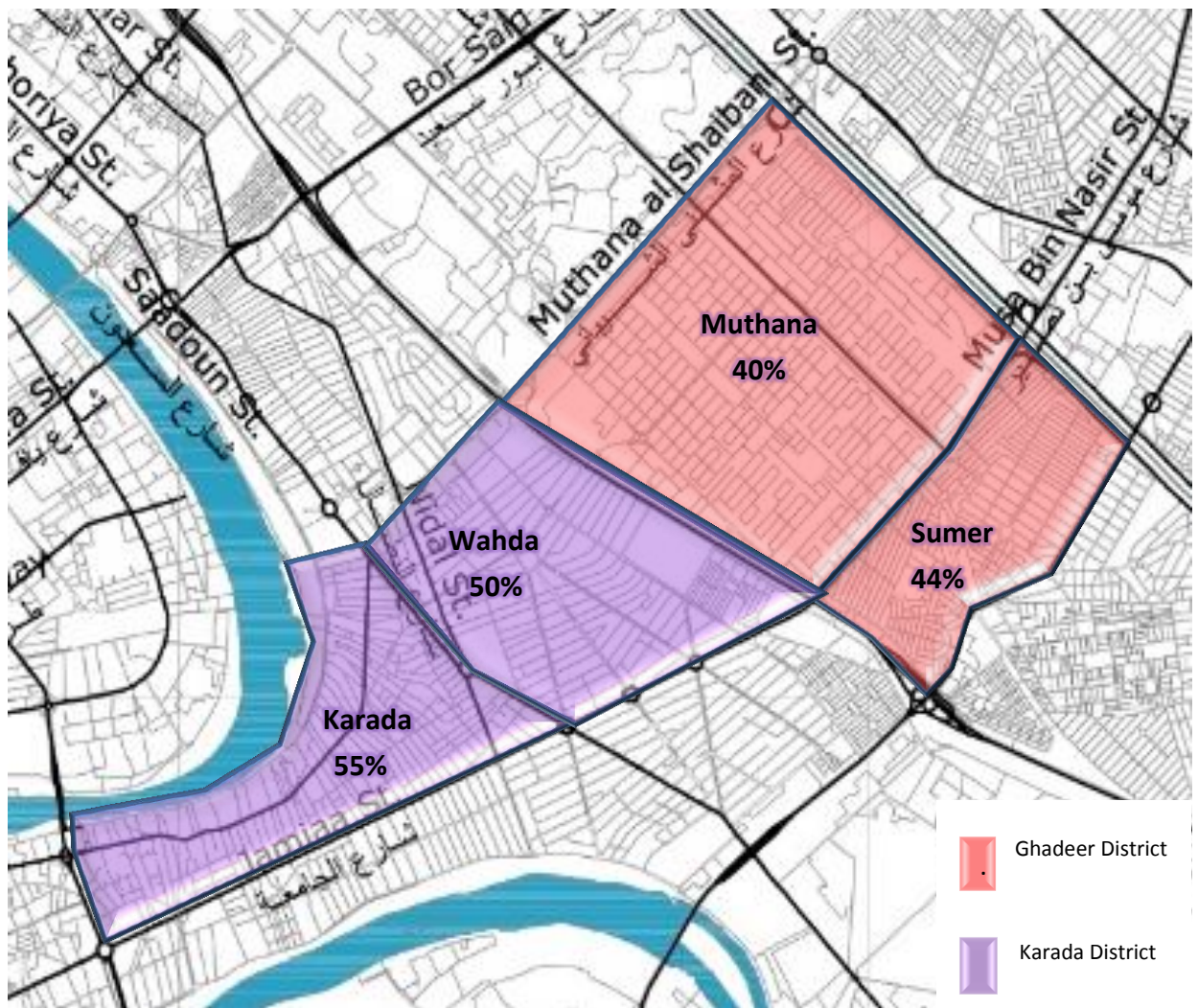


Figure 7.3 Neighbourhoods Selected for Recruiting the Homeowners
(Central Organisation for Statistics of Iraq, 2010; Khatib and Alami Consultancy Office, 2015)



Figure 7.4 The Qualifying Examples of Developed Property in the Sumer Neighbourhood



Figure 7.5 The Qualifying Examples of Developed Property in the Muthana Neighbourhood



Figure 7.6 The Qualifying Examples of Developed Property in the Karada Neighbourhood



Figure 7.7 The Qualifying Examples of Developed Property in the Wahda Neighbourhood

7.3. Primary Data Analysis of the Homeowners Respondents

This study examined four sets of primary data collected from thirty-four recruited homeowners of developed properties in Baghdad. The distributions of the selected neighbourhoods are demonstrated in Figure 7.8. The aim of the data collection from four different neighbourhoods is to understand how satisfactory the official development of properties in Baghdad has been, as a post-conflict setting. The interviews were all transcribed, and in total, there were seven interviews from the Sumer neighbourhood, nine from Muthana, ten from Karada and eight from the Wahda neighbourhood. The transcriptions were coded using the NVivo software (see Chapter Three for a detailed description of the coding). The analysis of the homeowner responses was two-fold in that there was an evaluation of the close-ended and open-ended questions, as presented in following two sub-sections.

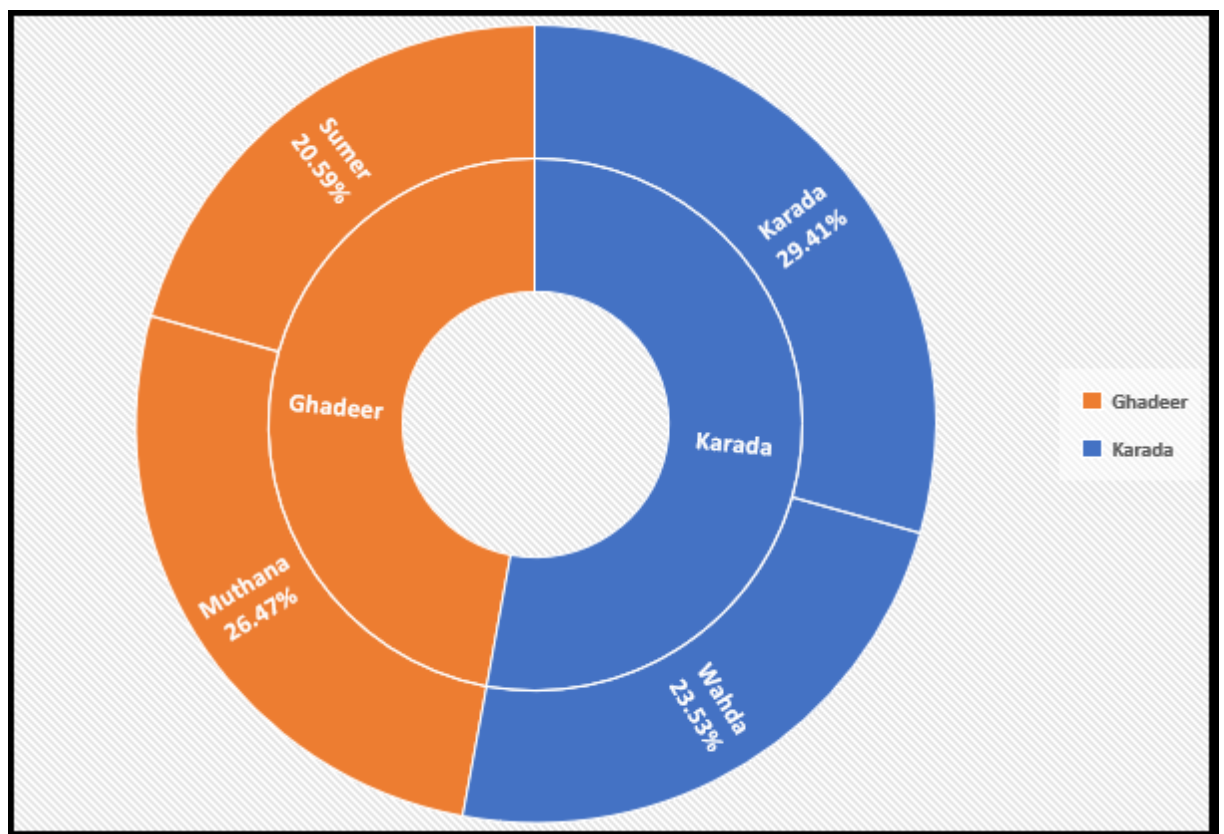


Figure 7.8 Distribution of Homeowners Respondents in the Selected Neighbourhoods

7.3.1. Evaluation of Homeowners' Responses to the Close-Ended Questions

This sub-section presents an evaluation of the homeowner responses to the close-ended questions to clarify their role in decision-making and the implementation of policies to improve housing affordability in Baghdad. The evaluation generated the following findings:

- 38% of the respondents expressed agreement about a household’s role in the official development of properties in Baghdad by taking part in the changes to planning regulations and building construction; of these respondents: 54% live in the Karada neighbourhood, 54% live in developed properties of 100-200 m² plot, 54% have integrated their extended families of up to 6 to 9 members, 31% work in trading, 47% are 51 to 60 years old and 85% are male, as demonstrated in Tables 7.5 and 7.6 below.

Table 7.5 Homeowners’ Responses to Household Involvement in Official Property Development

District	Neighbourhood	Responses		
		Disagree	Neutral	Agree
Ghadeer	Sumer	2	5	0
	Muthana	5	2	2
Karada	Karada	1	2	7
	Wahda	2	2	4
Total	34	10	11	13
Percentage	100%	30%	32%	38%

Table 7.6 Homeowners Attributes of those in Agreement with their Involvement in Official Property Development

Attribute	Responses							
	Neighbourhood	Muthana		Karada			Wahda	
15%		54%			31%			
Property Area	100-200 m ²			200-400 m ²				
	54%			46%				
No. of Family Members	3-5		6-9			10 or more		
	15%		54%			31%		
Job	Administration	Education	Security	Legal	Manufacturing	Private	Trading	
	8%	8%	8%	15%	15%	15%	31%	
Age	20-30 Years		31-40 Years		41-50 Years		51-60 Years	More than 60 Years
	8%		15%		15%		47%	15%
Gender	Male				Female			
	85%				15%			

- 68% of the respondents expressed disagreement about a household’s involvement in decision-making for policies associated with improving the affordability in housing in Baghdad. This includes: 30% who live in the neighbourhoods of Muthana and Karada, respectively, 57% who live in developed properties of 100-200 m² plot, 48% who have integrated up to 6 to 9 family members, 48% who work in private jobs, 39% who are 51 to 60 years old and 52% who are female, as demonstrated in Tables 7.7 and 7.8.

Table 7.7 Homeowners’ Responses to Household Involvement in Decision-Making of Policies

District	Neighbourhood	Responses		
		Disagree	Neutral	Agree
Ghadeer	Sumer	6	1	0
	Muthana	7	2	0
Karada	Karada	7	3	0
	Wahda	3	5	0
Total	34	23	11	0
Percentage	100%	68%	32%	0

Table 7.8 Homeowners Attributes of those in Disagreement about their Involvement in the Decision-Making of Policies

Attribute	Responses								
Neighbourhood	Sumer		Muthana		Karada		Wahda		
	27%		30%		30%		13%		
Property Area	Less than 50 m ²		50-100 m ²			100-200 m ²			
	13%		30%			57%			
No. of Family Members	3-5		6-9			10 or more			
	39%		48%			13%			
Job	Administration	Education	Security	Legal	Manufacturing	Private	Trading	Transport	
	8%	5%	8%	8%	5%	48%	13%	5%	
Age	20-30 Years		31-40 Years		41-50 Years		51-60 Years		More than 60 Years
	13%		22%		22%		39%		4%
Gender	Male				Female				
	48%				52%				

- 50% of the respondents expressed agreement about household’s involvement in the implementation of policies for improving the affordability in housing in Baghdad. Of this group, 29% live in the neighbourhoods of Karada and Wahda, 41% live in developed properties of 100-200 m² and 200-400 m² plots, respectively, 64% have integrated their extended families of up to 6 to 9 members, 29% work in private jobs, 52% are 51 to 60 years old and 65% are male, as shown in Tables 7.9 and 7.10.

Table 7.9 Homeowners’ Responses to Household Involvement in the Implementation of Policies

District	Neighbourhood	Responses		
		Disagree	Neutral	Agree
Ghadeer	Sumer	2	2	3
	Muthana	4	1	4
Karada	Karada	3	2	5
	Wahda	3	0	5
Total	34	12	5	17
Percentage	100%	35%	15%	50%

Table 7.10 Homeowners Attributes of those in Agreement with their Involvement in the Implementation of Policies

Attribute	Responses						
Neighbourhood	Sumer	Muthana	Karada	Wahda			
	18%	24%	29%	29%			
Property Area	50-100 m ²		100-200 m ²		200-400 m ²		
	18%		41%		41%		
No. of Family Members	3-5		6-9		10 or more		
	18%		64%		18%		
Job	Administration	Education	Security	Legal	Manufacturing	Private	Trading
	12%	12%	6%	23%	12%	29%	6%
Age	20-30 Years	31-40 Years	41-50 Years		51-60 Years		More than 60 Years
	6%	18%	12%		52%		12%
Gender	Male			Female			
	65%			35%			

As such, the homeowners who are middle to old age and accommodating 1 to 2 extended families in multi-housing units are officially supported in being able to implement the state policy to develop their property to make housing more affordable in Baghdad. More specifically, Baghdad’s local government collaborates with the homeowners in implementing these policies, not via decision-making for these policies, but rather through the granting of planning permission for the development of multi-dwellings on plots with areas below the planned standard per property¹⁹, and in response to households needs in changing planning regulations to generate affordable housing through property development.

7.3.2. Evaluation of Homeowners’ Responses to the Open-Ended Questions

This sub-section evaluates the responses of homeowners to the open-ended questions by using an inductive approach to the content and a thematic analysis of the associated data sets (see Chapter Three). The coded data were compared and grouped according to

¹⁹ The public officials grant planning permissions by referencing the relevant regulations. The regulatory amendments are undertaken within a framework relative to the originally planned area for a property before development. For example, the official standard for the planned area per property in the Karada neighbourhood is 300 m²; a homeowner may apply for permission to sub-divide the property and add a housing unit to generate two dwellings with independent tenures of 120 m² per plot or more. Another example is property development in the Muthana neighbourhood where the official standard for the planned area per property is 400 m². A homeowner who is a shareholder of land less than 240 m² a plot as an inherited share from parent’s property may apply for permission to sub-divide and extend his/her share to generate two or more dwellings with shareholder rights. The same applies for examples to property development in the Sumer neighbourhood where 200 m² is the official standard for the planned area per property. There is a slight difference in the Wahda neighbourhood where the inherited share from a parent’s property is less than the official standard of 600 m² area per property. The homeowner with shareholder rights to a property in this neighbourhood may apply for permission to vertically extend his/her share to generate multi-housing units with shareholder rights.

specific queries, producing nodes that represent the amount of text coverage for the reoccurring codes. These reoccurring codes or concepts are located in certain segments of the data and were organised into a particular structure to form the relevant categories. These were then clustered to find any repetitive patterns to extract the corresponding themes. The analyses of the primary data involved four neighbourhoods in Baghdad, which are presented in the following sub-sections.

7.3.2.1. Primary Data Analysis of Homeowners in the Sumer Neighbourhood

This research used coded data from the seven interviews with the homeowners of developed properties in the Sumer neighbourhood (see Appendix B for the codes). The coded data were compared and grouped by queries, as illustrated in Figure 7.9 below.

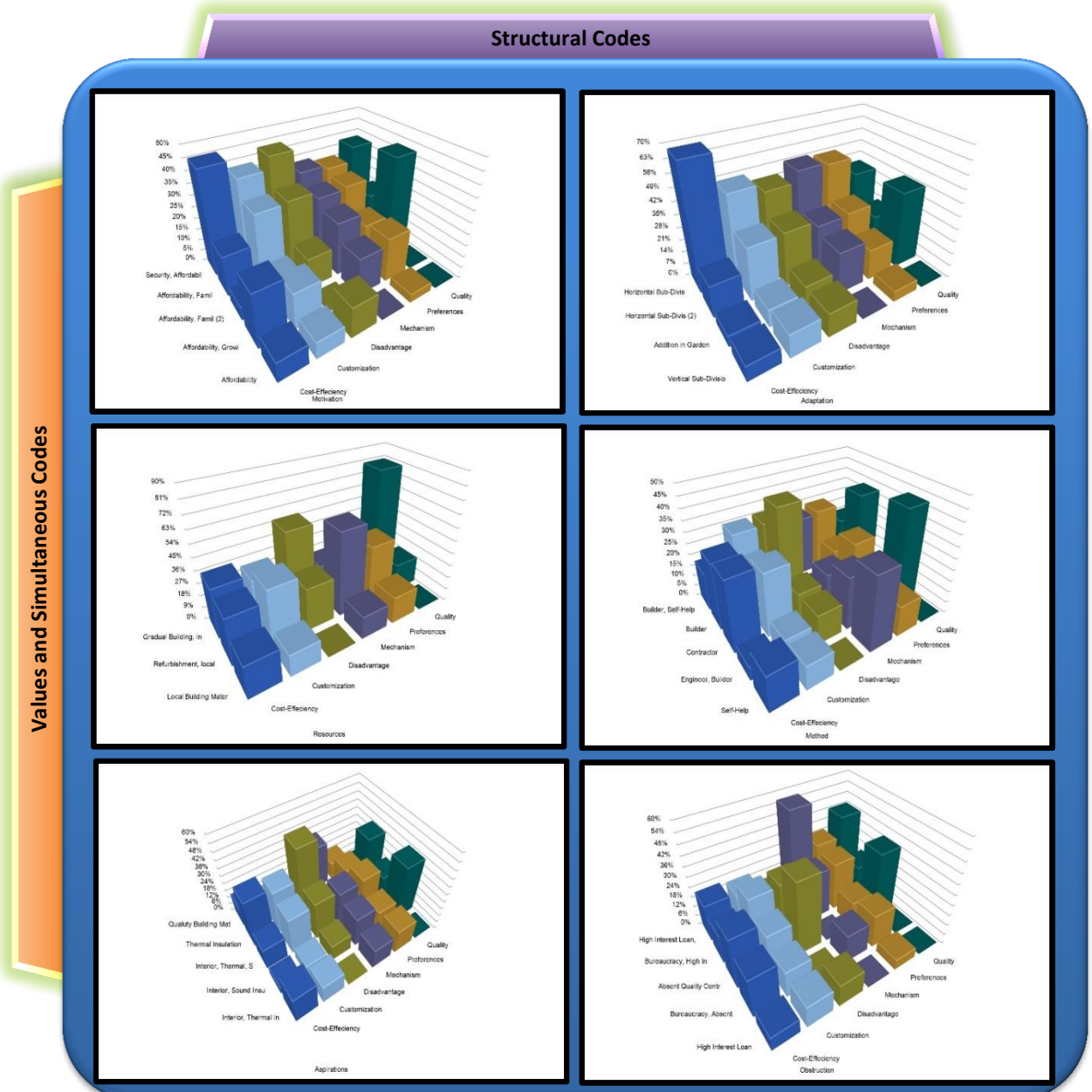


Figure 7.9 Query of Codes for the Homeowners' Responses in the Sumer Neighbourhood

The coding and analysis of the transcripts produced reoccurring codes that were represented by nodes grouping concepts, assigned to values and simultaneous codes and structural codes, including associative elements of the structural codes for the homeowners from the Sumer neighbourhood, as shown in Table 7.11 below.

Table 7.11 Nodes for the Primary Data of Homeowners in the Sumer Neighbourhood

Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
First	25	45.14%	Cost-Efficiency	Drivers	affordability and security
Second	22	67.96%	Cost-Efficiency	Development	building sub-divisions
Third	16	80.05%	Quality	Resources	gradual building and instalment charges
Fourth	26	43.09%	Disadvantage	Method	builders
Fifth	17	56.28%	Disadvantage	Aspirations	Improving interior, sound Insulation and ventilation
Sixth	25	56.18%	Mechanism	Obstruction	high interest loans for building and weak coordination between state actors for approving planning permission

The first query presented in Figure 7.10 indicates that most of the reoccurring concepts in the homeowners’ responses involved the cost-efficiency of house building through property development, driven by their needs for improved security and affordability in housing.

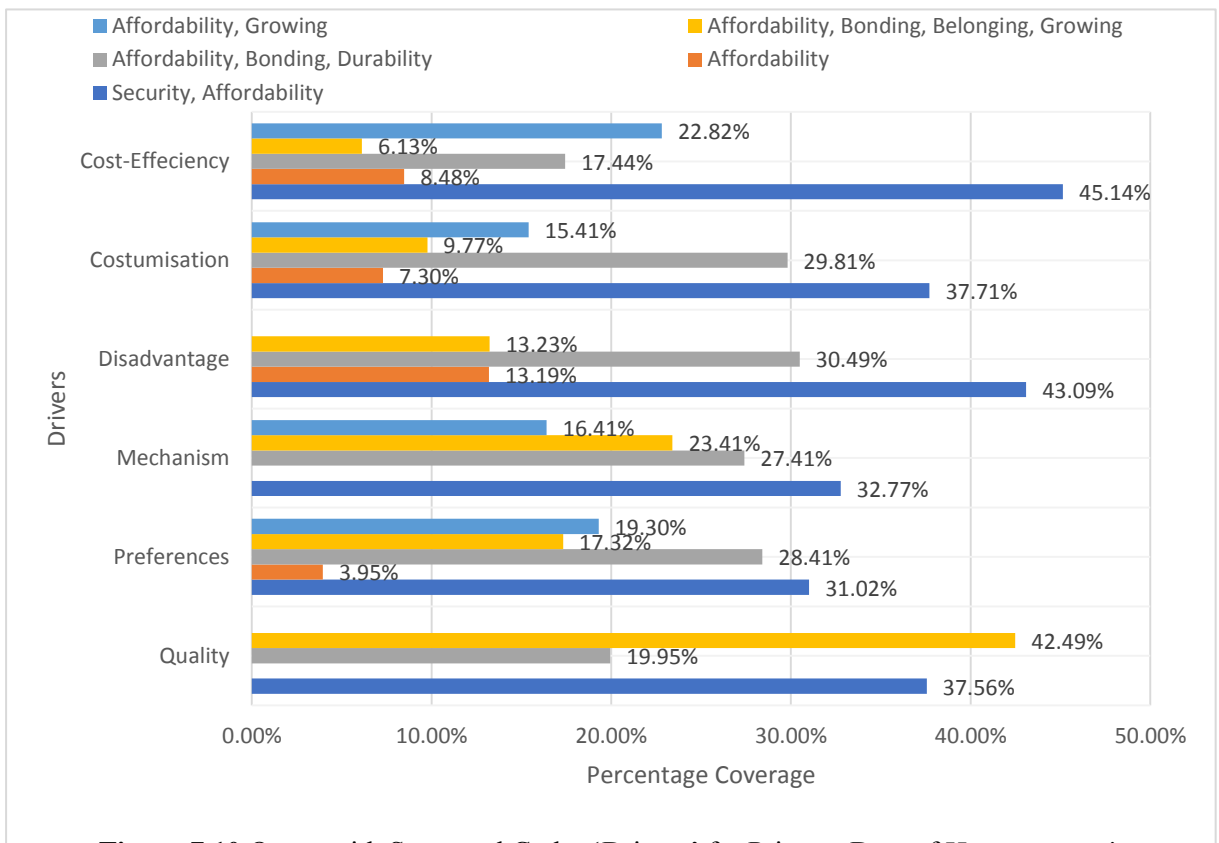


Figure 7.10 Query with Structural Codes ‘Drivers’ for Primary Data of Homeowners in the Sumer Neighbourhood

The second query presented in Figure 7.11 indicates that the majority of the reoccurring concepts in the homeowners' responses involved cost-efficiency in house building through property development carried out by subdividing existing houses.

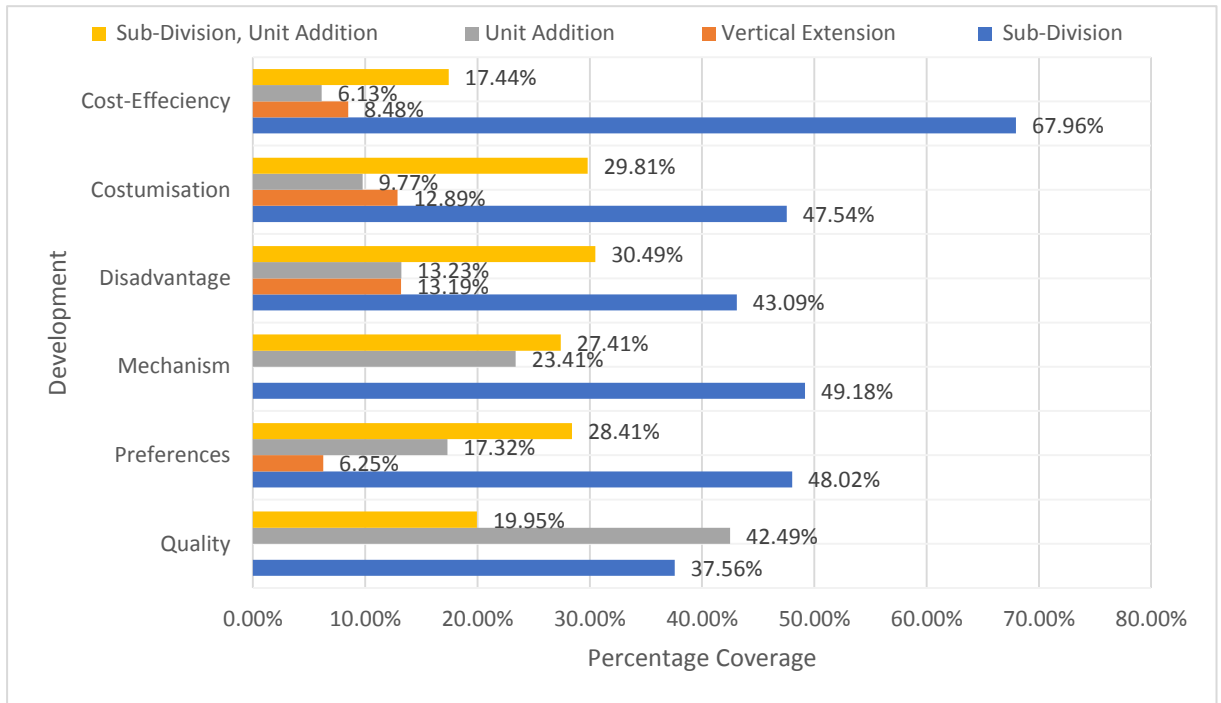


Figure 7.11 Query with Structural Codes 'Development' for Primary Data of Homeowners in the Sumer Neighbourhood

The third query presented in Figure 7.12 shows how most of the reoccurring concepts in the homeowners' responses was about improved quality of property development through gradual building alongside the payment of phased instalments towards the building charges.

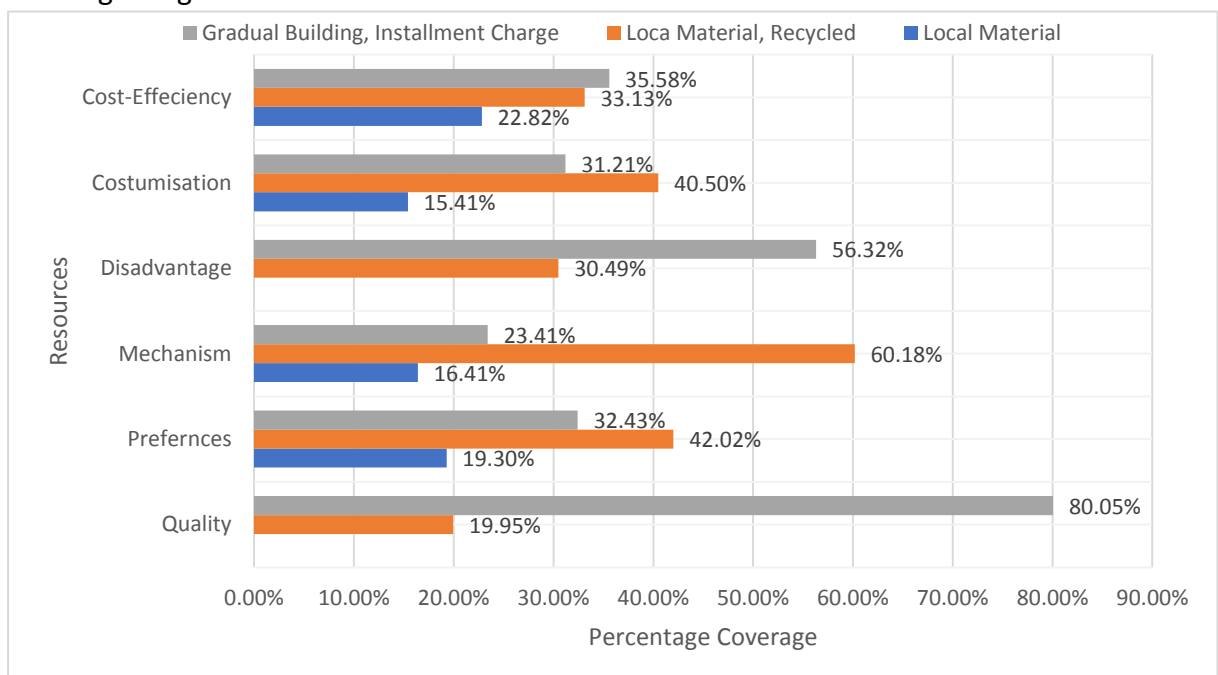


Figure 7.12 Query with Structural Codes 'Resources' for Primary Data of Homeowners in the Sumer Neighbourhood

The fourth query illustrated in Figure 7.13 indicates that the majority of the reoccurring concepts in the transcripts for the homeowners were about overcoming their disadvantage of having a low budget for building by using builders as a method for property development.

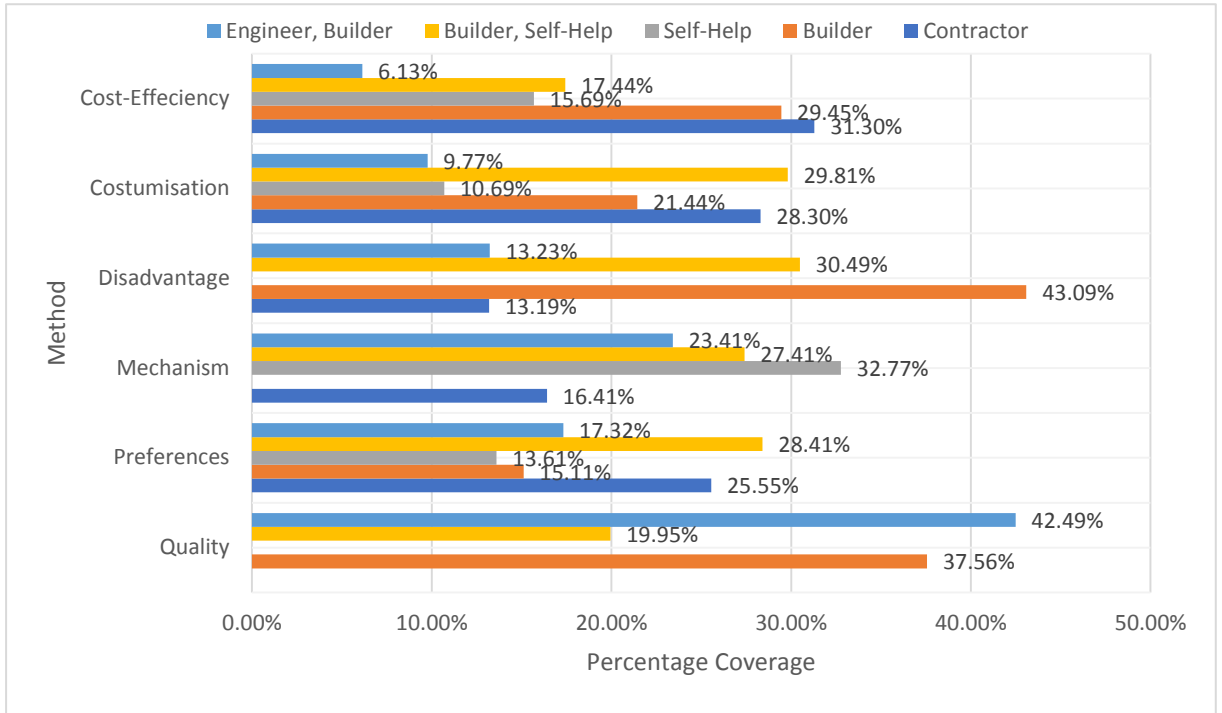


Figure 7.13 Query with Structural Codes 'Method' for Primary Data of Homeowners in the Sumer Neighbourhood

The fifth query shown in Figure 7.14 indicates that the majority of the reoccurring concepts from the homeowner interviews focussed on their aspirations to improve the interiors, sound insulation and ventilation in the adapted buildings to combat their exposure to sound conductivity and poor ventilation.

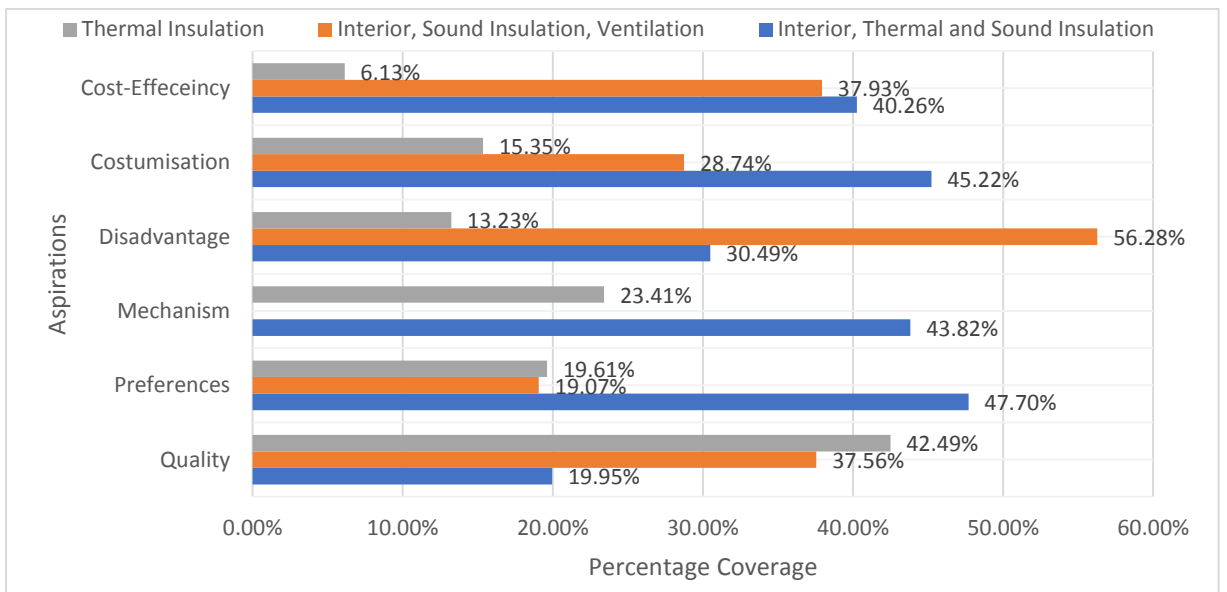


Figure 7.14 Query with Structural Codes 'Aspirations' for Primary Data of Homeowners in the Sumer Neighbourhood

The sixth query represented in Figure 7.15 illustrated how most of the reoccurring concepts from the homeowners' responses were about the obstructed mechanism for typical processes in administration that organise property development. The obstructions happen because of the high interest rates on building loans and weak coordination between the state actors for approving planning permission.

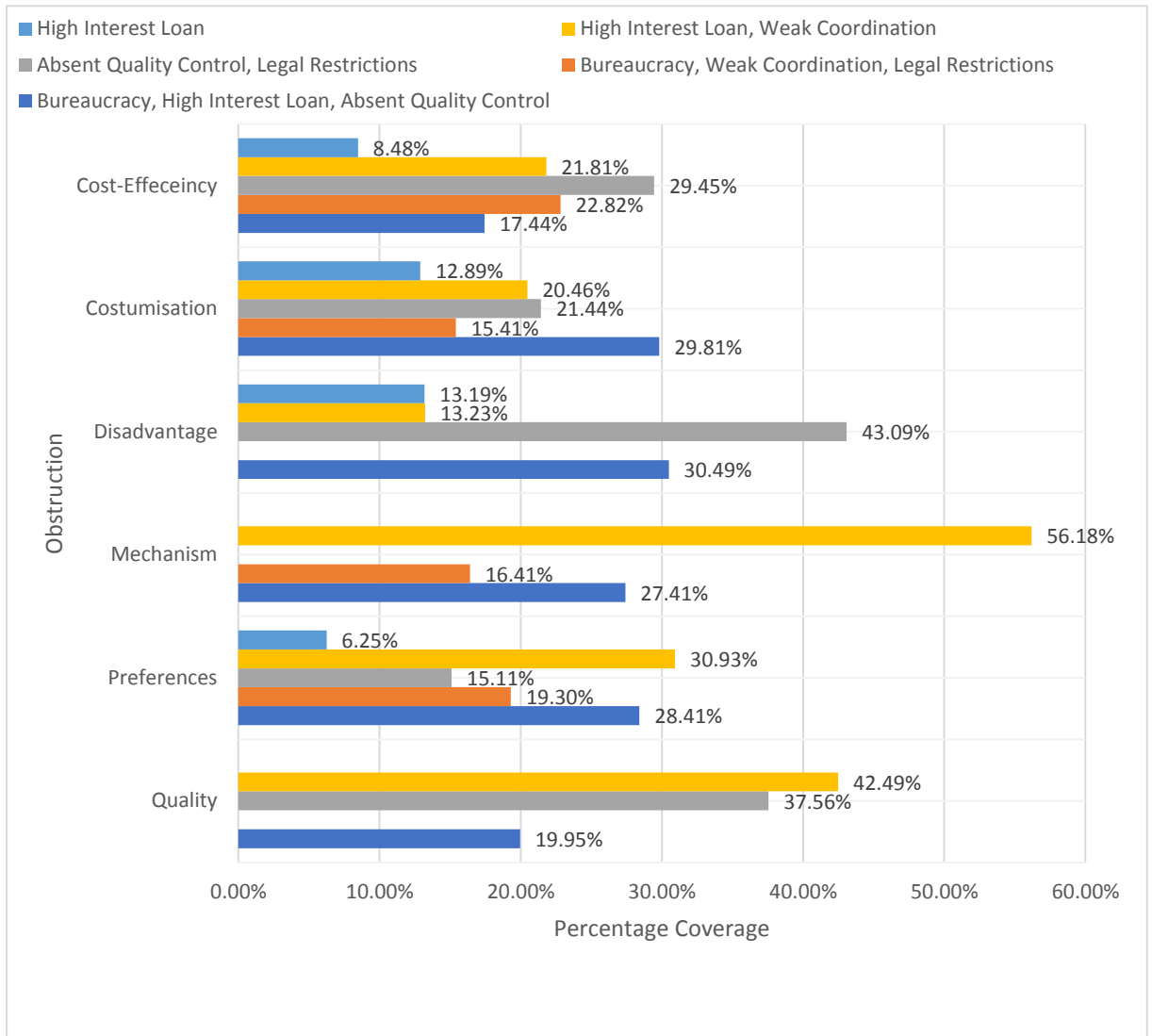


Figure 7.15 Query with Structural Codes 'Obstruction' for Primary Data of Homeowners in the Sumer Neighbourhood

These concepts in the data from homeowners in the Sumer neighbourhood were evaluated and organised to form the following two categories:

➤ Sub-Division of Existing Houses in the Sumer Neighbourhood:

The homeowners of properties in the Sumer neighbourhood are sub-dividing their existing houses to generate multi-dwellings that can accommodate their extended families. This solution is adopted as a response to the need for improved affordability and

security that could raise their levels of satisfaction in terms of their living environment. According to respondent MD.N:

The unstable security situation in Baghdad and the high prices of land have pushed my family to develop the property on a budget by building sub-divisions, and in a way that helps me and my extended family in having independent units.

The respondent KH.A. provides a further explanation:

It was a joint decision made by my husband and his brother. They decided to develop their inherited property through sub-dividing the building into two units as they felt that this neighbourhood is safer than taking the other option of purchasing new dwellings in other neighbourhoods that might also be very expensive compared to what we can afford.

The practices of homeowners to sub-divide their houses were, therefore, driven by their need for improved security and affordability in householding, which can save on the cost of purchasing new land and on building a new construction from foundation. According to respondent AU.A:

This option helped me to save more on the cost of starting a new construction, buying a new land plot and paying the charges of a real estate agent or contractor. This helped me to save at least 40 to 50 million IQD.

The respondent MD.N. explains the following:

The building was sub-divided by internal partitioning and by changing the function of some of the rooms; then we renovated the front elevation. The property development satisfies our family needs in having budget accommodation because we saved on the costs associated with land acquisition and building a new construction.

These homeowners achieved cost-efficiency without compromising on the quality of their constructions by carrying out building activities in separate phases; this was facilitated by: i) spending their savings on a staged process of adapting their existing constructions, ii) paying phased instalments towards the builder's charges including their wages and the

building costs and iii) being able to accumulate funds in preparation for the consequent phases of adaptation. According to respondent FA.Z:

My husband insisted on building with good quality building material. He was willing to wait as long as required so that he could save the required amount of money for achieving this goal, and that's what happened; we waited for quite a long time to save money and finish the building. We hired a builder that was recommended by a relative of my husband, and he was very dependable and efficient; he was able to work for us on the basis of paying him back later. That helped us a lot when we were running out of money.

The respondent BQ.R. provides further explanation:

Choosing to gradually develop the property helped us a lot; I was able to improve part of the building whenever enough money was saved and with no pressure to do things urgently given that I had the full support of my family. I hired a builder to develop the property, and I made sure to hire someone I knew very well so that I could depend on him for the quality and structural safety of the building; I also had a reasonable quote for his services because we knew and trusted each other as neighbours. This helped our family to build in phases, and sometimes my builder neighbour was very patient in claiming his wages; he showed so much understanding during hard times when we had little income generation; he lent us the money to buy the building materials, so we were able to pay him back when we could afford to do so.

➤ Impact of Property Development on Housing Practices in the Sumer Neighbourhood:

The homeowners in the Sumer neighbourhood use builders to achieve affordability in property development. This is in contrast to hiring an engineer or a contractor; builders are more cost-efficient in house building, so it is possible to mitigate the disadvantages of having a low budget for construction. According to respondent AU.A:

I developed the property on a low-cost basis by hiring a builder, rather than a contractor, to cut the cost of extra services that I can do myself, like wholesale buying of building material, instead of retail buying that also has a commission fee attached.

However, choosing this option has a downside in terms of sound insulation and ventilation. This is because sub-dividing the building can impose certain shapes and sizes of generated dwellings, following the pre-determined design of the existing construction, which require experiences in building construction and the employment of materials or equipment to improve these building conditions that the builders cannot offer. According to respondent BQ.R:

It would be better for us to improve the sound insulation, ventilation and interiors. I think this will help us a lot in being able to tolerate the noise, especially at weekends. The builder was unable to help us in mitigating these conditions and he recommended hiring an engineer instead, which we could not afford to pay his charges.

The participants explain that there are two main obstacles to establishing an improved mechanism for typical processes in administration to organise property development. The first is the high interest rates for building loans that influence whether a household decides to apply for such loans, especially because of their average monthly financial capacity. This can lead the households to rely on their social networks for borrowing on the basis of flexibility and interest-free when paying back building debts. According to respondent FA.Z:

We had a small loan from a private bank, and it helped us obtain our floor tiles, but there was a problem with the interest rates. They were too expensive, and this made us decide not to take any other loans from any organisation in the future as we might not be able to afford to pay it back. We, alternatively, borrowed from our relatives and friends to fund our building project, and we paid them back in instalments with no interest at all.

The respondent AU.A. provides further explanation by stating that:

I took a loan from a private bank, which I regret because the interest rate was too high for my income, and it had to be paid within five years, which placed extra pressure on me. This is why I suggest facilitating accessibility to public loans that are customised for the purposes of building adaptations to encourage households to develop their properties. These sorts of loans could be given with minimum

interest rates to enable citizens to achieve the affordable development of their houses.

The second obstacle to an enhanced organisation of the property development is the weak coordination between state actors for approving planning permission. According to respondent MD.N:

The weak coordination between the different levels of authority caused a delay in obtaining our planning permission, which disrupted the whole process of property development.

The respondent FA.Z. provides further explanation in that:

There was weak coordination between the municipality staff, especially between the site inspection officers and the technical committee at the headquarters who are responsible for checking the plans. This caused significant delays to the application process for planning permission, which affected the whole procedure of building sub-divisions in terms of the significant delays.

Thus, the property development in Sumer has enabled a cost-efficiency for the residents by sub-dividing their existing houses. This included: saving on the cost of purchasing new land or building new constructions; spending savings on a staged process for building adaptations; using builders who act as money lenders as opposed to engineers or contractors; and using their social networks for borrowing the necessary money to build, which helps overcoming the disadvantage of having a low budget for building new houses. Moreover, the high interest rate loans for building that are offered by public and private banks and the weak coordination between the key state actors approving planning permission represent principal obstructions to an enhanced organisation of the property development in this neighbourhood.

7.3.2.2. Primary Data Analysis of Homeowners in the Muthana Neighbourhood

The coded data of nine interviews with the homeowners in the Muthana neighbourhood were compared and grouped by queries, as illustrated in Figure 7.16 (see Appendix B for a description of the codes). The queries produced nodes shown in Table 7.12. The highest value node represents the amount of text covered by the most reoccurring codes. These

grouped the concepts with a certain values, simultaneous and structural codes and the elements of the structural codes.

Table 7.12 Nodes for the Primary Data of Homeowners in the Muthana Neighbourhood

Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
First	33	61.24%	Disadvantage	Drivers	affordability, family bonding, sense of belonging to neighbourhood and growing family members
Second	23	69.87%	Quality	Development	building sub-divisions and floor extensions
Third	27	59.83%	Trust	Resources	refurbishment and local building materials
Fourth	28	63.81%	Trust	Method	Builders and self-help
Fifth	22	52.79%	Trust	Aspirations	Improving interiors and thermal sound Insulation
Sixth	28	49.33%	Disadvantage	Obstruction	small credit for building loans and legal restrictions for granting independent tenures

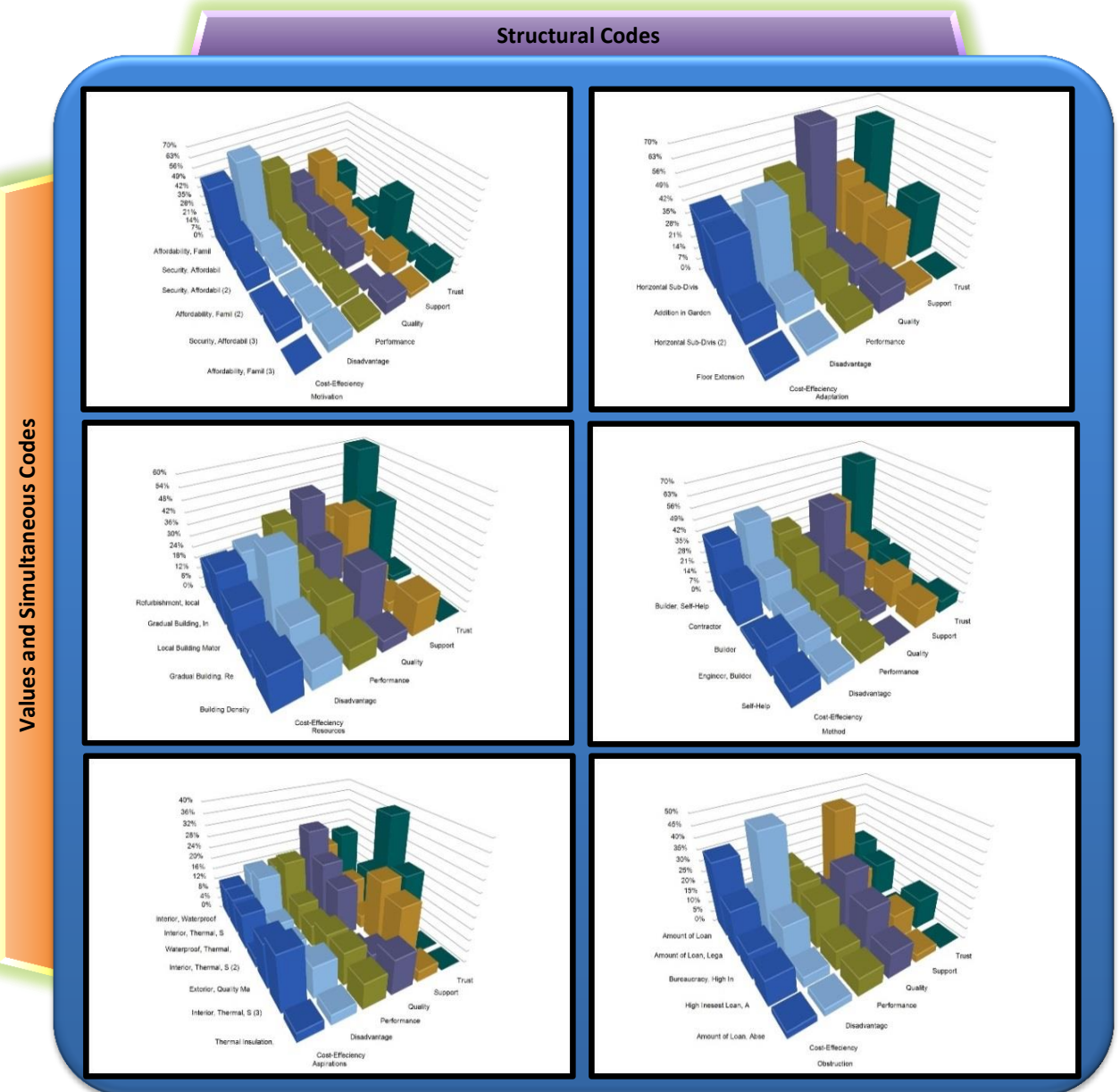
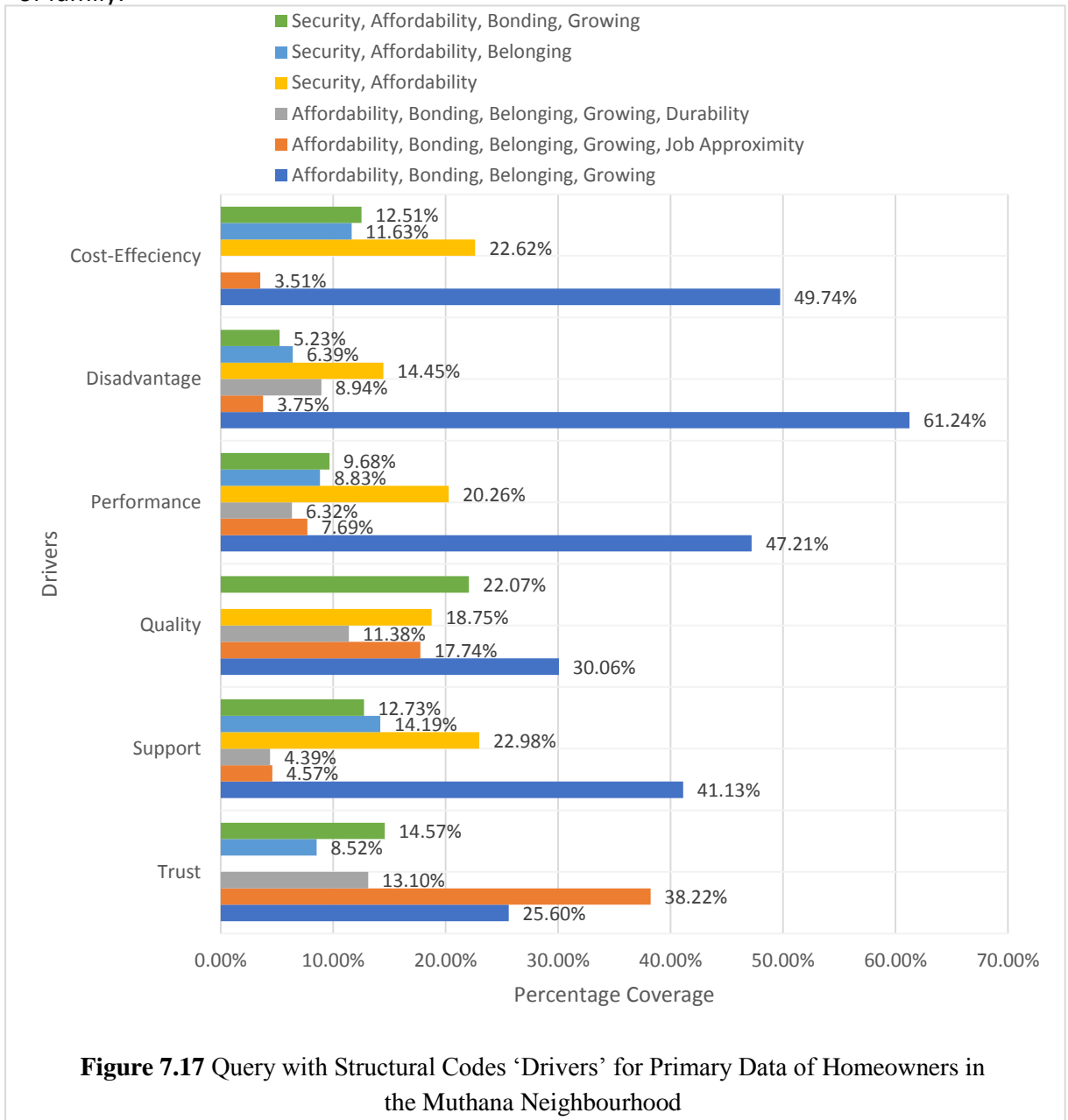


Figure 7.16 Query of Codes for the Homeowners' Responses in the Muthana Neighbourhood

The first query illustrated in Figure 7.17 shows how most of the reoccurring concepts in the responses of homeowners were about overcoming the disadvantage of having a minimal budget for house building. This is tackled by property development that is driven by their need for an improvement in: housing affordability, family bonding, a sense of belonging to the neighbourhood and being able to accommodate their growing members of family.



The second query shown in Figure 7.18 illustrates that the majority of the reoccurring concepts in the responses of homeowners was about having an improved quality in the property development by building sub-divisions and floor extensions.

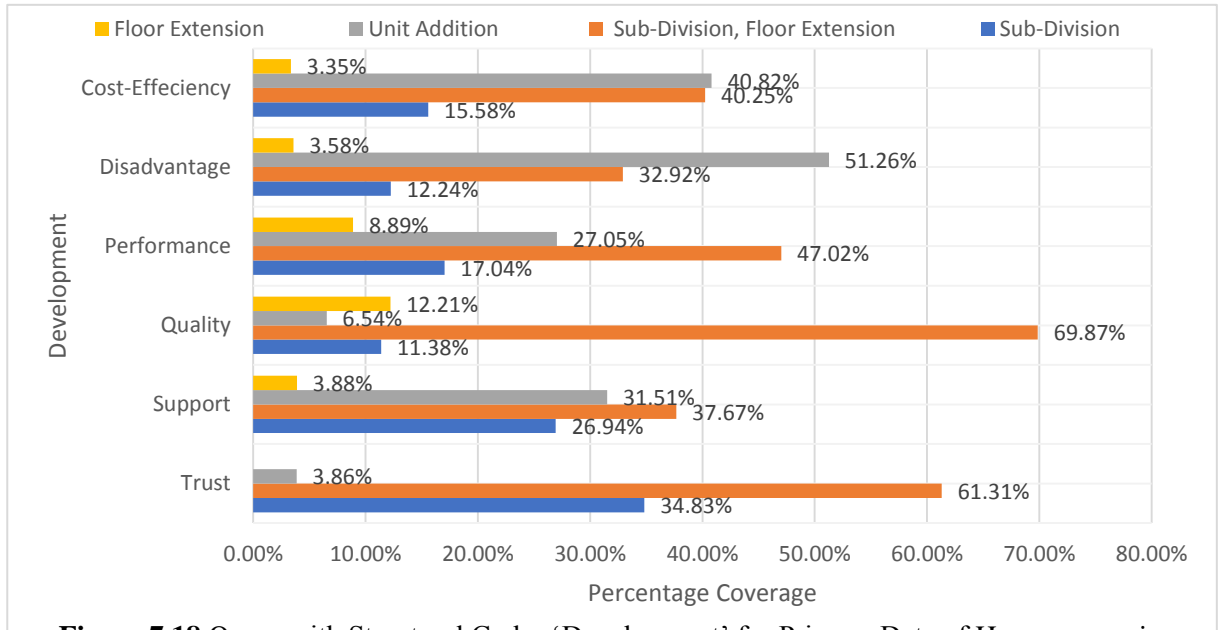


Figure 7.18 Query with Structural Codes ‘Development’ for Primary Data of Homeowners in the Muthana Neighbourhood

The third query presented in Figure 7.19 shows how most of the reoccurring concepts from the homeowners interview transcriptions were about refurbishment of rooms and using local building materials for properties development to achieve affordability and consolidate trust in the structural integrity and durability of the building materials used in their houses.

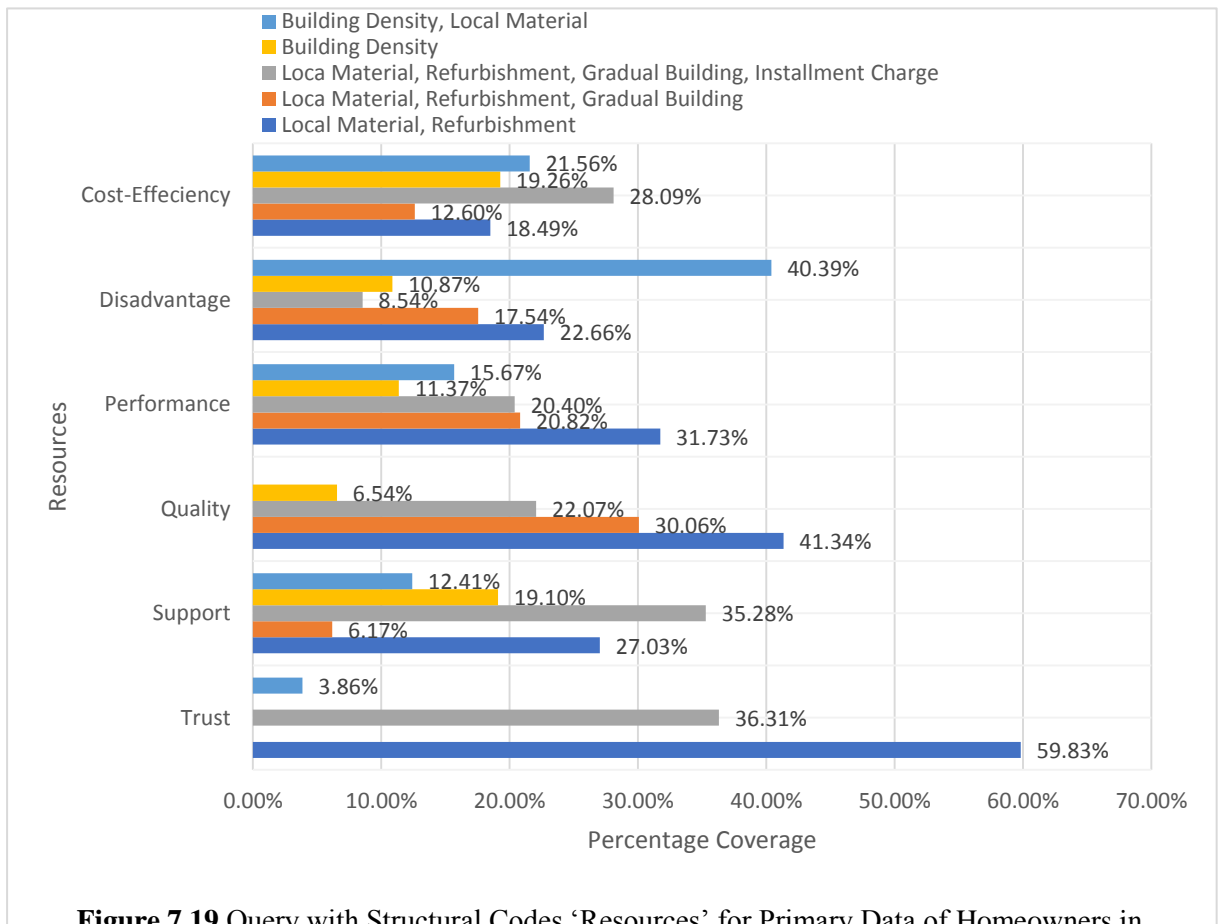


Figure 7.19 Query with Structural Codes ‘Resources’ for Primary Data of Homeowners in the Muthana Neighbourhood

The fourth query presented in Figure 7.20 illustrates the way that the majority of the reoccurring concepts in the data were about using builders and self-help methods for property development to consolidate the trust in structural integrity of refurbished units when applying the floor extensions to their houses.

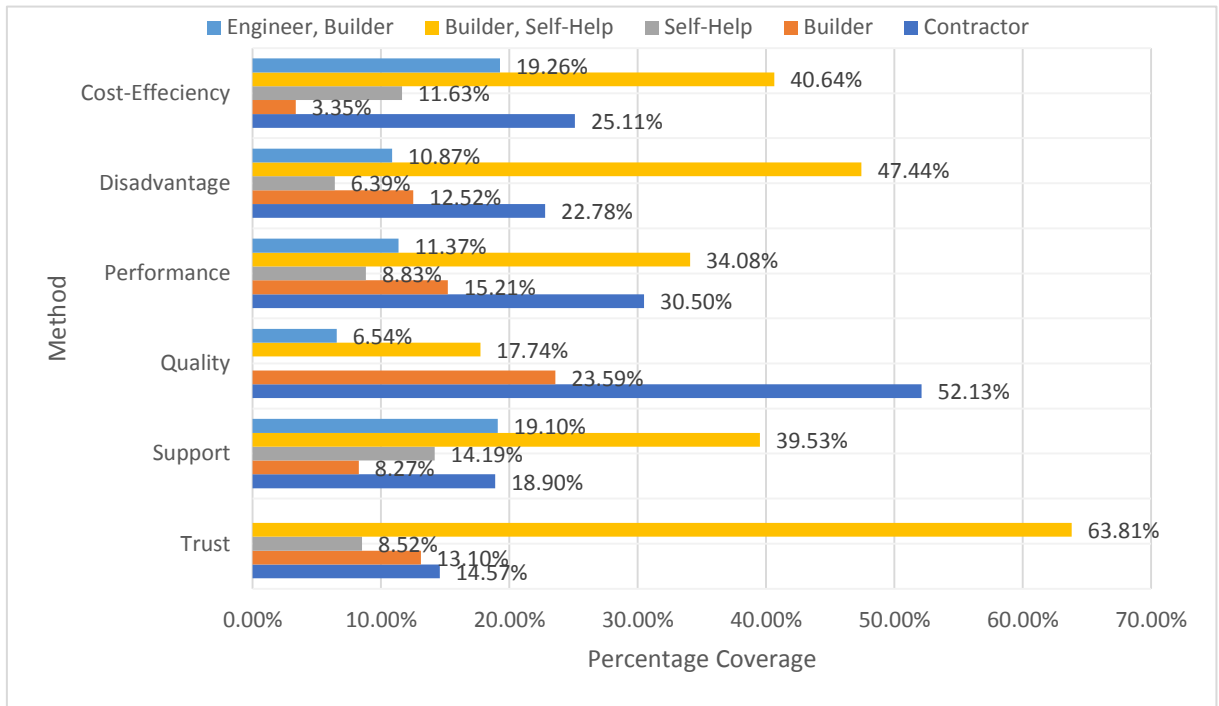


Figure 7.20 Query with Structural Codes ‘Method’ for Primary Data of Homeowners in the Muthana Neighbourhood

The fifth query illustrated in Figure 7.21 shows how most of the reoccurring concepts raised in interviews with homeowners were about their aspirations to improve the interiors, thermal and sound insulation in the adapted buildings to improve the trust in building’s performance against exposure to thermal conductivity and noise.

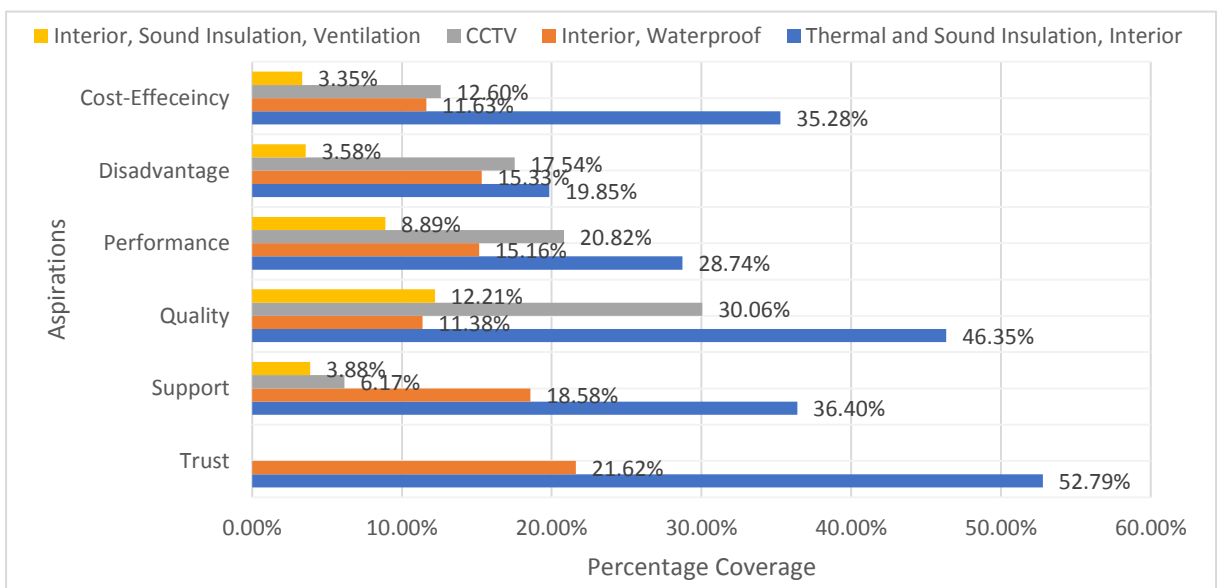


Figure 7.21 Query with Structural Codes ‘Aspirations’ for Primary Data of Homeowners in the Muthana Neighbourhood

The sixth query shown in Figure 7.22 illustrates how the majority of the reoccurring concepts were about the legal restrictions to granting independent tenure for multi-dwellings in developed properties and the small credit building loans, which were considered as obstructions to overcome the disadvantage of having low budgets for house building.

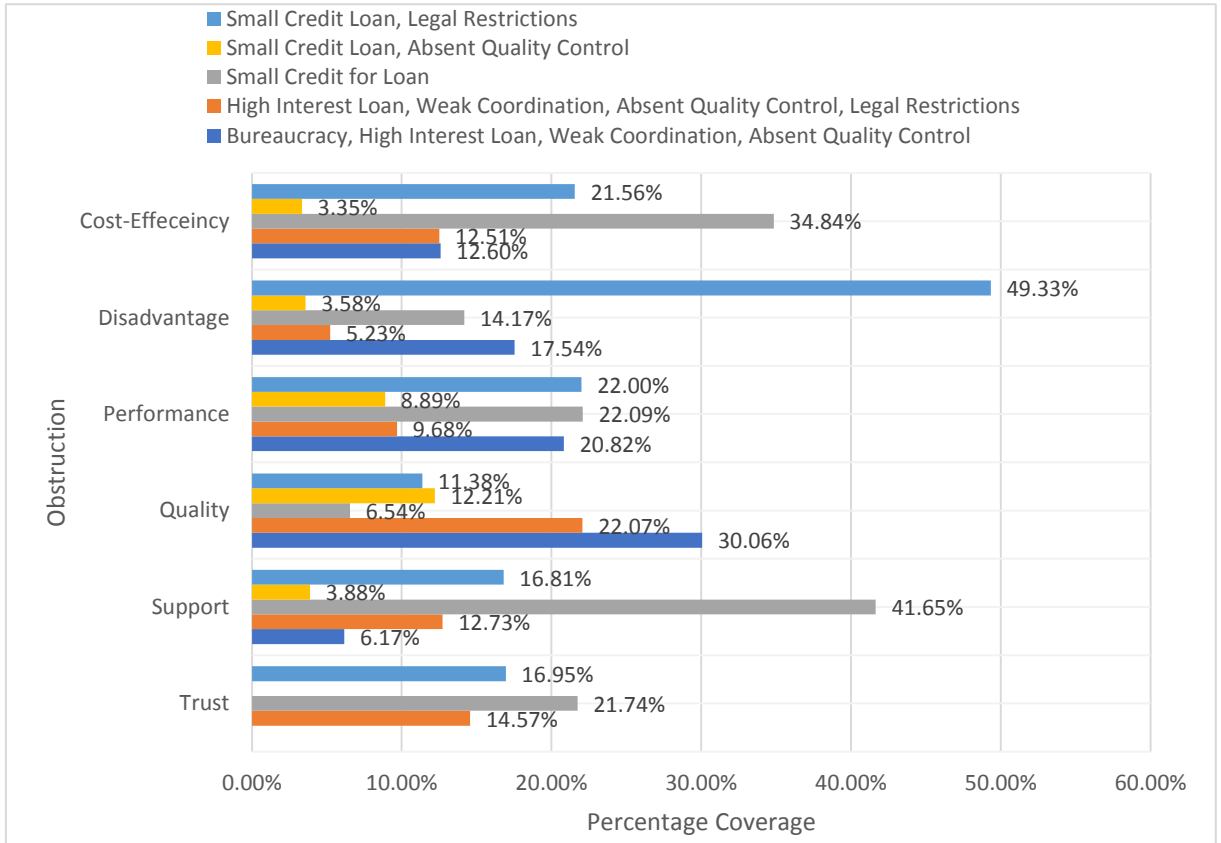


Figure 7.22 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Muthana Neighbourhood

The concepts extracted from the transcripts of the homeowners in Muthana neighbourhood were organised into the following two categories:

➤ Refurbishment and Sub-Division of Built Houses in the Muthana Neighbourhood:

The homeowners in Muthana develop their properties by building sub-divisions combined with floor extensions to generate multi-dwellings to accommodate their extended families. This action is a response to the increasing need for affordable housing that is not only about where people live, but also how family members: bond to one another, feel a sense of belonging to their neighbourhood and create feelings of trust by living together as integrated families that take care of each other. According to respondent HN.A:

We developed the property because we prefer to stay in this neighbourhood as my husband’s family has been living here for the past 40 years. Our family is

connected to this neighbourhood, and we cannot imagine living outside this place. Besides, we cannot afford to buy a new dwelling or land in other places.

The respondent HM.A. provides further explanation:

We needed more rooms for our children, and we could not afford to buy a new dwelling or land because it is too expensive for our budget. The choice of extending the first floor helped us to stay close to my parents, so that we can take good care of them, and they enjoy being together with their grandchildren.

This idea of building extensions helps to overcome the disadvantage of having a low budget for house building by refurbishing existing rooms which are extended to become a housing unit attached to the main property, saving on the cost of purchasing new land or building a new construction from foundation. According to respondent AR.M:

The property was sub-divided into two units, and several rooms were added to the ground and first floors of one of these units, meeting the needs of two families by creating bigger dwellings that comprise all necessary rooms, such as bedrooms, guest rooms and kitchens.

The respondent FA.M. provides further explanation in that:

I added two extra rooms and a bathroom to my parent's property; one of these additional rooms is used as a living room, and the other one is used as a kitchen. I also built an additional staircase. It was straightforward and convenient for our budget as we only had to develop what had already been built by our parents, which was really good quality in terms of the structure and durability of the building materials.

These household aspirations to overcome their low budgets for building has been obstructed by the small credit loans for building and the legal restrictions for granting independent tenure to the generated multi-dwellings in developed properties. The acquisition of independent tenure requires that each housing unit must be built on land measuring a 120 m² plot area with a 6 m width of plot. This stands in contrast to having shareholder rights of ownership to the whole developed property. According to respondent AR.M:

It is crucial to improve the lending capacity of building loans; improvements can include bigger credits with lower interest rates to enable households to develop their properties in accordance with their budget and ability to pay back. Maybe, the government can provide more customised services for lending; for instance, a specialised committee could be founded at the Real Estate Bank to assess living conditions and the financial capacity of each household applying for these loans. This process can be more productive and attractive to households interested in developing their properties without an excessive budget.

Moreover, respondent HN.A. describes some common concerns for granting independent tenure to the generated multi-dwellings in developed properties:

I suggest revising the planning requirements of the minimum plot area associated with registering an independent tenure for generated dwellings in developed properties; in a way, it enables households with extended families to achieve more affordable options in house building that can suit their modest budgets.

The respondent SR.M. provides further explanation in the following:

Planning permission for developing a property through floor extensions has been facilitated by the municipality; however, the land tenure is registered with shareholder rights of ownership. This is because each of the generated multi-dwellings is built on a plot below the standard planned area per property for an independent tenure, although the building development meets the immediate needs of my family, but it does not provide much flexibility for future trading. This will be a real problem for the younger generations, when the children grow up and start their own families as they will not be able to stay in such a confined plot or trade it to buy another unit. This is because the status of being a shareholder lowers the unit value in the market. I believe that planning requirements for independent tenures are obsolete and were suitable in times of wealth, around the 1970s and 1980s, when Iraqi families were in better living conditions.

➤ Impact of Property Development on Housing Practices in the Muthana Neighbourhood:

The homeowners of developed properties from Muthana neighbourhood use builders and self-help methods to achieve affordability in housing. Compared to hiring an engineer

or a contractor, these methods are useful in that they help to consolidate the homeowners' feelings of trust in the structural integrity of the refurbished units, which could be affected by adding extra floors to the existing houses. According to respondent AS.A:

We hired an experienced builder who we knew and trusted, and my son oversaw the building procedure himself as he is a proficient civil engineer. The relationship with the builder was beneficial because he handled the job very well, and he was very flexible and responsive to our needs and requirements in building the extension.

The respondent HM.A. provides further explanation:

The property was built many years ago with the conventional system of construction, including the use of an H section for a steel structure. I remember our participation (me and my father) with the builder in inspecting the roof and walls to find key joints of steel frames and load bearing walls to avoid any potential harm to the construction when applying our projected customisation to the building to create more rooms.

Moreover, the properties are developed using local building materials for the floor extensions to achieve affordability. The refurbishments are also preferred for affordability reasons and to consolidate trust in structural integrity for existing houses that were built with durable building materials. According to respondent KD.M:

I believe that our building is comfortable and sturdy as it was built using conventional building materials manufactured with high standards of durability while building materials on the market nowadays are quite commercial; however, developing the property by adding floor extensions using these materials was the most affordable and effective choice.

The development of these properties through refurbishments and extensions can involve increased exposure to thermal conductivity and noise. This is because of the encountered mis-fitting of thermal and sound insulation between the refurbished rooms and the floor extensions. According to respondent HM.A:

Maybe, we can improve thermal and sound insulation for our extended unit because it was developed using new building materials in the walls and roof. We did not have problems with the thermal insulation in the past as the existing house was built with thick walls of three bricks depth.

Thus, the properties in the Muthana neighbourhood are developed using participatory methods through the use of builders and self-help methods to mitigate any issues around having a minimal budget for house building. The development included sub-dividing buildings and refurbishment of rooms to add floor extensions to form housing units attached to the main property. Additionally, these types of action create more trust in the structural integrity of the buildings and also save on the cost of purchasing new land or building a new construction from foundation. This type of property development provides shareholder rights for the whole property accommodating extended families, hence, it can be rendered undesirable for any potential buyer and the property value can be downgraded in the market.

7.3.2.3. Primary Data Analysis of Homeowners in the Karada Neighbourhood

This research used the coded data from ten interviews with the homeowners of developed properties in Karada neighbourhood (see Appendix B for the codes). The data were compared and grouped by queries to produce nodes, as demonstrated in Figure 7.23. The highest value nodes represent the amount of text coverage for the most reoccurring codes, these have reported the grouping of concepts with different values and simultaneous codes, structural codes and elements of structural codes, as shown in Table 7.13 below.

Table 7.13 Nodes for the Primary Data of Homeowners in the Karada Neighbourhood

Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
First	26	52.68%	Value Increase	Drivers	affordability and security
Second	19	65.07%	Disadvantage	Development	sub-divisions and unit additions
Third	14	100%	Value Increase	Resources	intensifying building density and using local building materials
Fourth	16	73.15%	Performance	Method	contractor
Fifth	18	52.68%	Value Increase	Aspirations	Improving interiors, thermal and sound Insulation
Sixth	27	66.30%	Trust	Obstruction	bureaucracy, small credit and high interest loans for building

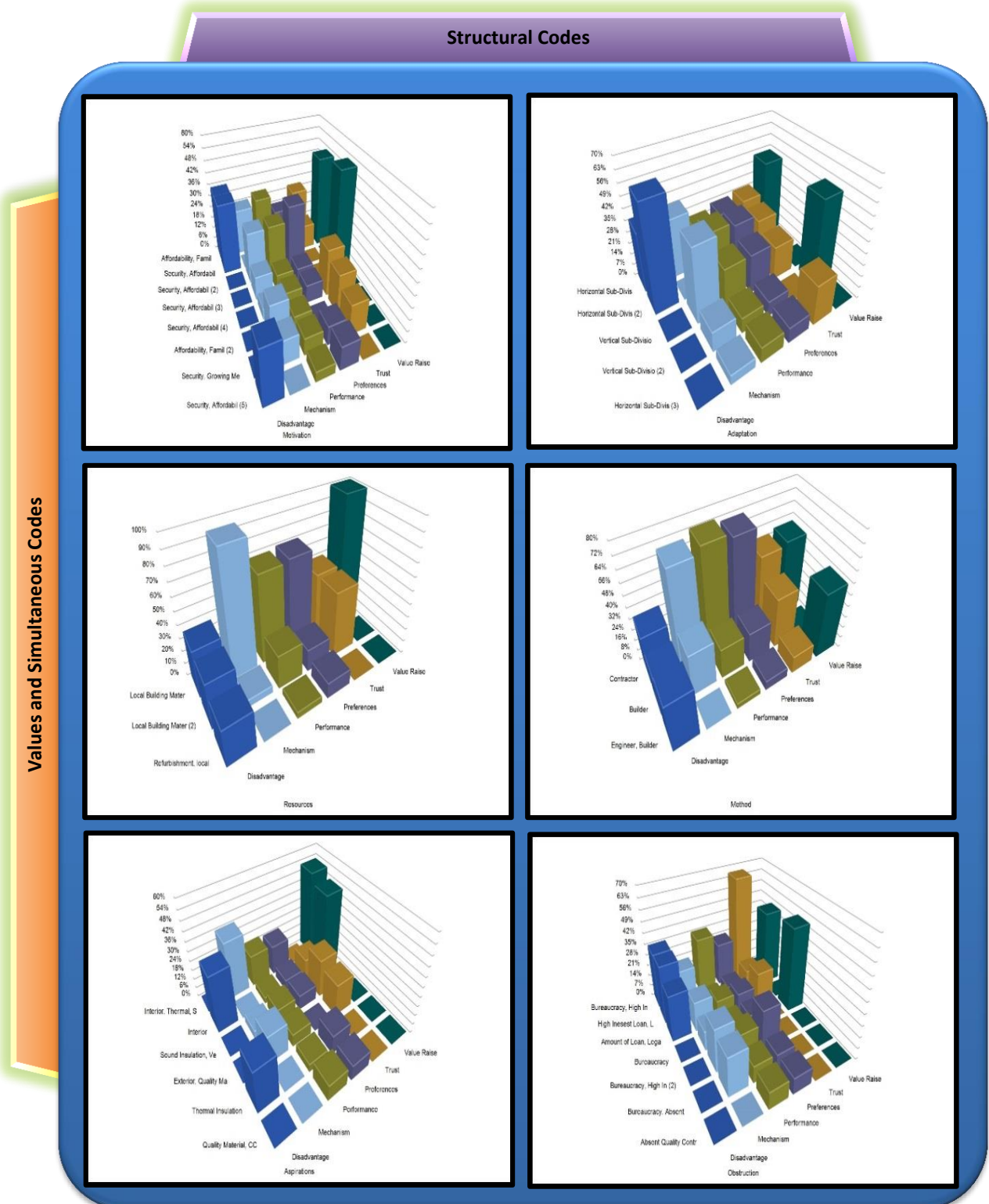


Figure 7.23 Query of Codes for the Homeowners’ Responses in the Karada Neighbourhood

The first query presented in Figure 7.24 indicates that most of the reoccurring concepts in the responses of homeowners involved increasing the property value by intensifying the building density as a form of development that is driven by the need for improved security and affordability in housing.

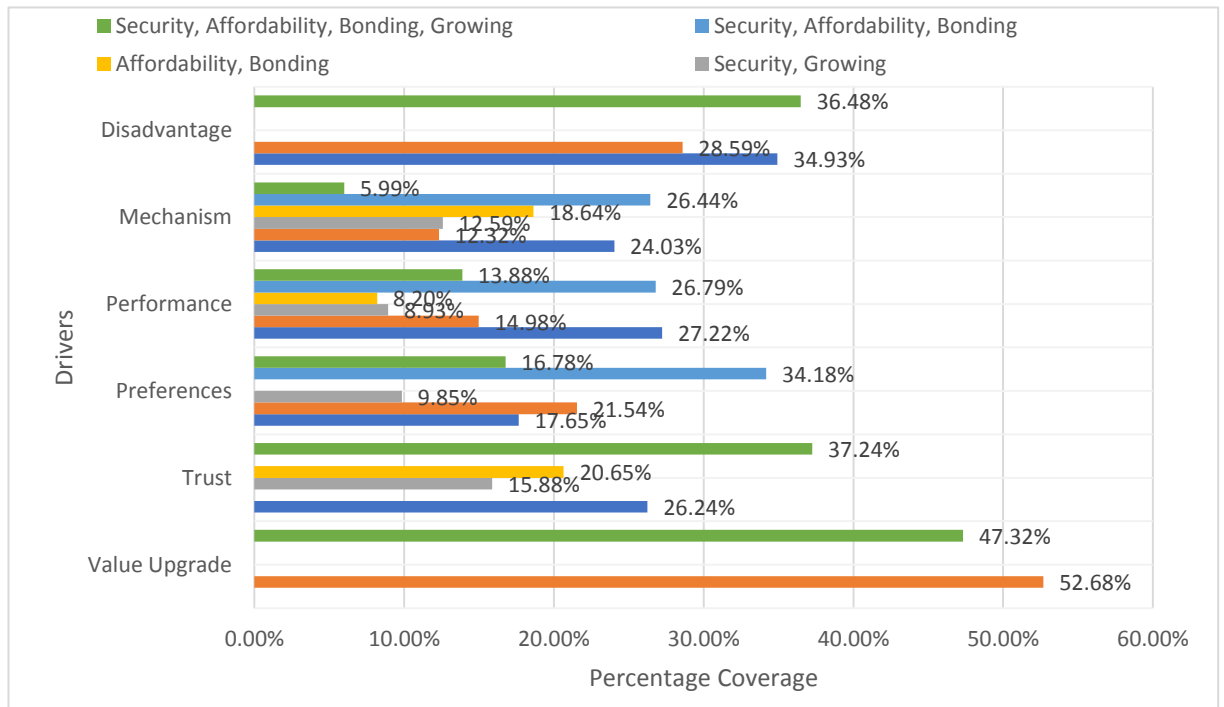


Figure 7.24 Query with Structural Codes ‘Drivers’ for Primary Data of Homeowners in the Karada Neighbourhood

The second query presented in Figure 7.25 shows how the majority of reoccurring concepts identified in the homeowners' transcripts were about overcoming the disadvantages of having a low budget for house building by sub-divisions and unit additions in the gardens of existing houses.

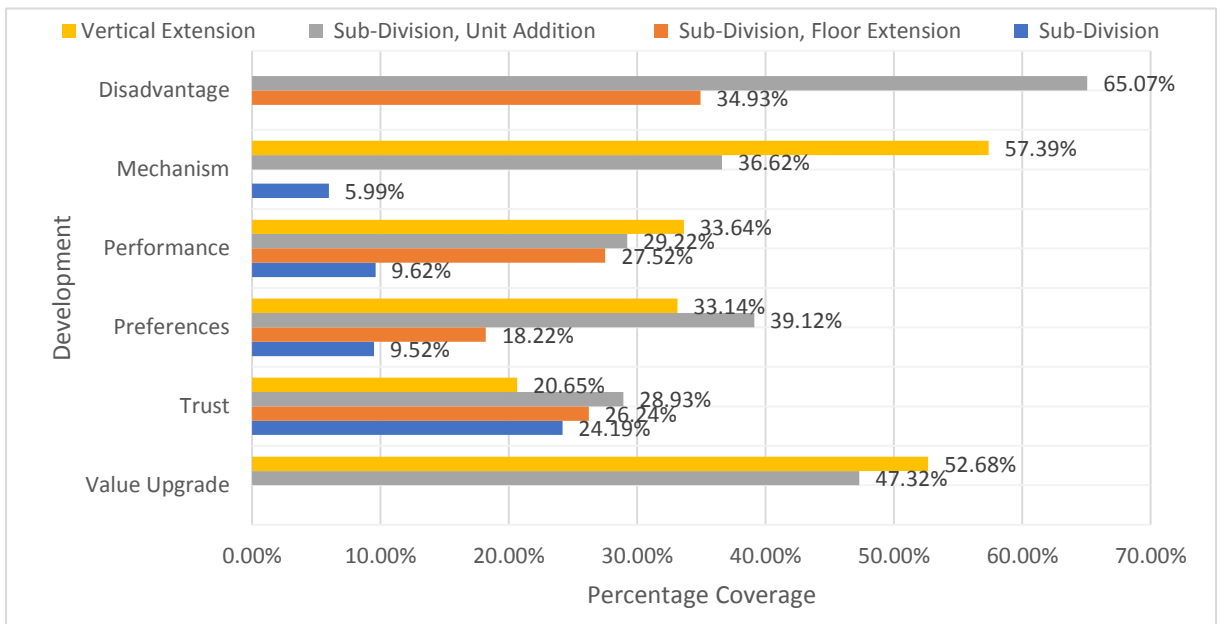


Figure 7.25 Query with Structural Codes ‘Development’ for Primary Data of Homeowners in the Karada Neighbourhood

The third query presented in Figure 7.26 illustrates the way that most of the reoccurring concepts were about increasing the property value while achieving affordability by increasing building density and using local building materials.

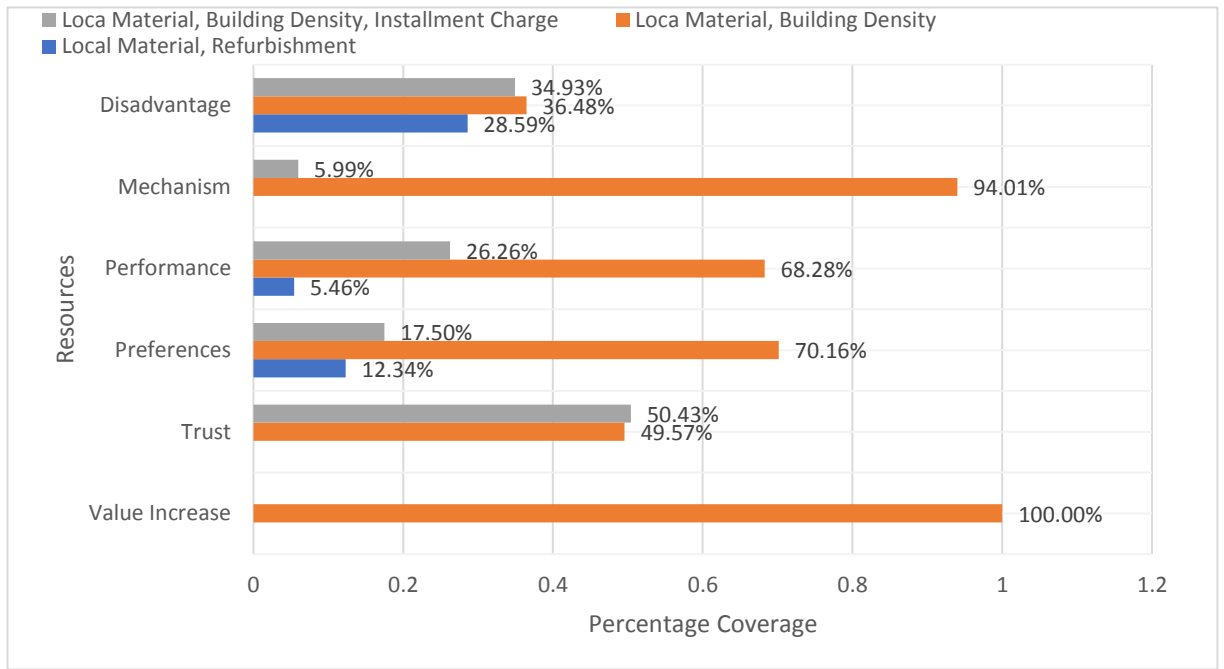


Figure 7.26 Query with Structural Codes ‘Resources’ for Primary Data of Homeowners in the Karada Neighbourhood

The fourth query illustrated in Figure 7.27 shows how most of the reoccurring concepts were about using contractors as a method for improving performance in affordable building of houses by assuming all responsibility in the building process and the achievement of household satisfaction with the overall process of property development.

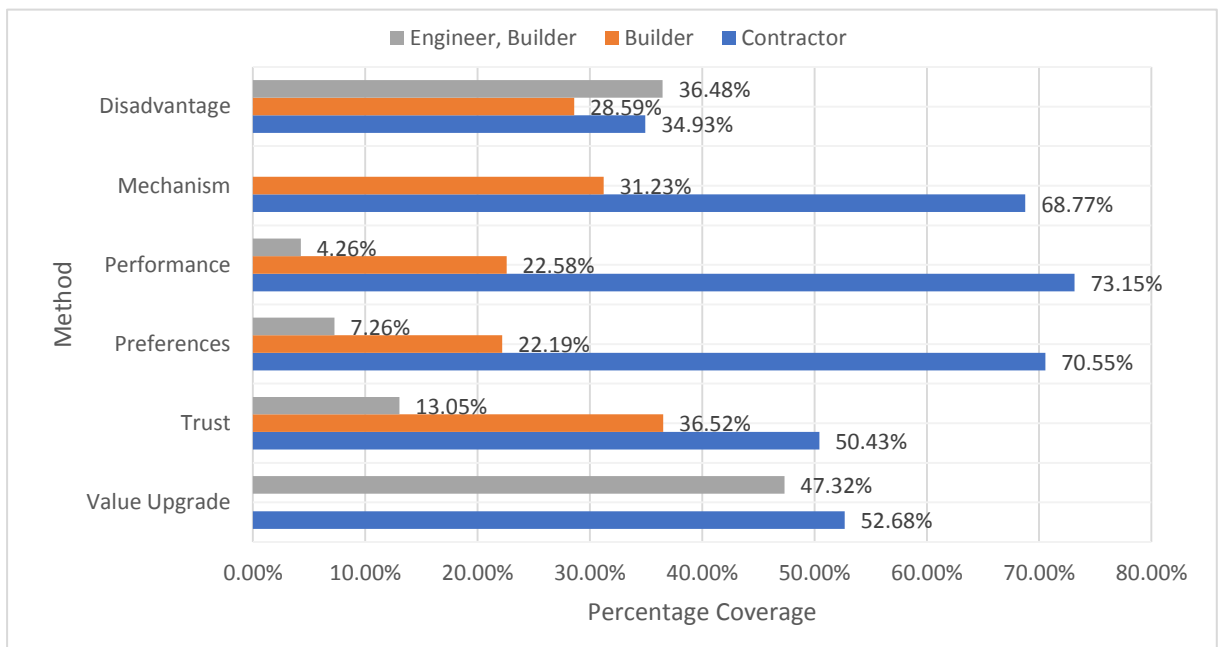


Figure 7.27 Query with Structural Codes ‘Method’ for Primary Data of Homeowners in the Karada Neighbourhood

The fifth query shown in Figure 7.28 indicates that the majority of the reoccurring concepts in the responses involved the homeowners’ aspirations to increase property value by improving the thermal and sound insulation and interior design of their properties.

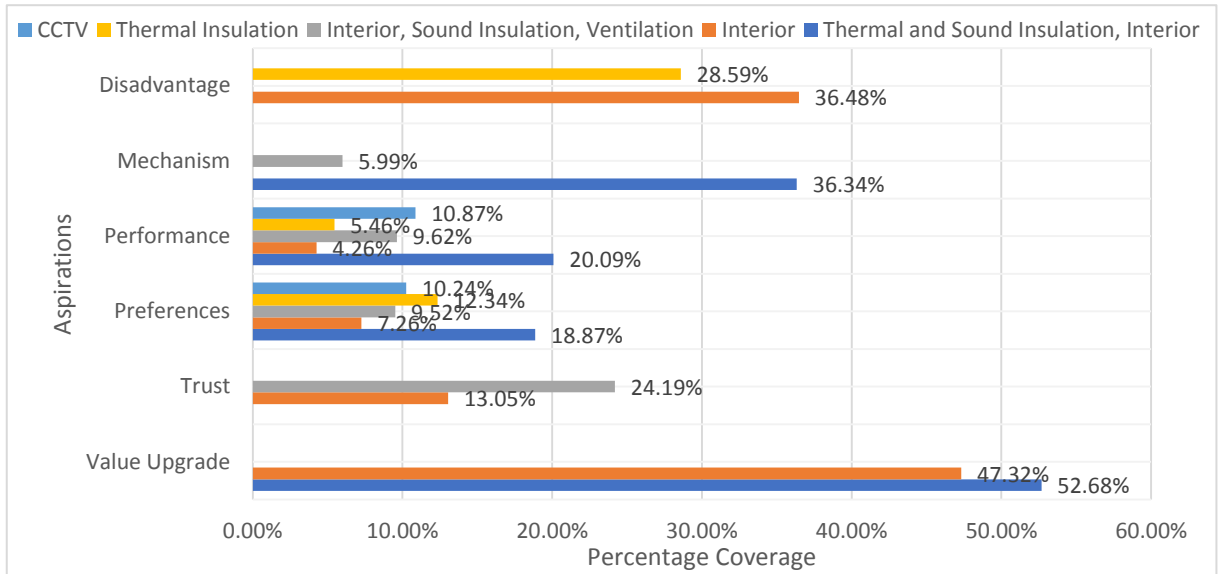


Figure 7.28 Query with Structural Codes ‘Aspirations’ for Primary Data of Homeowners in the Karada Neighbourhood

The sixth query presented in Figure 7.29 indicates that most of the reoccurring concepts identified in the homeowners’ responses were about how household acts in property development were obstructed and their trust in statutory support was influenced by the bureaucratic procedures in approving planning permissions and the availability of small credit loans and high interest rates on these building loans.

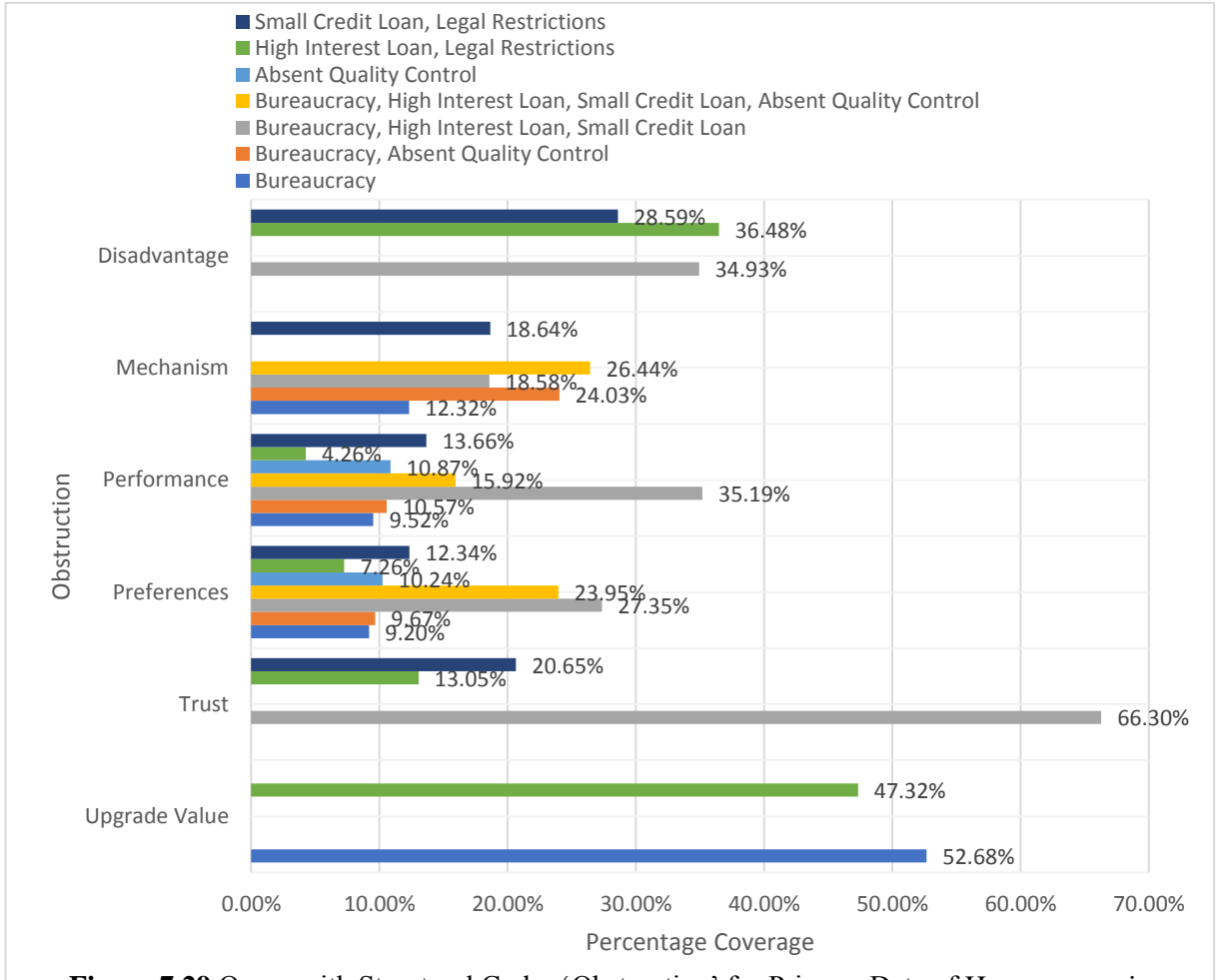


Figure 7.29 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Karada Neighbourhood

All these queries into the coded data of the homeowners from Karada neighbourhood were evaluated and generated the following two categories:

➤ Adding Housing Units and Sub-Dividing Existing Houses in the Karada Neighbourhood:

The properties in the Karada neighbourhood are developed by sub-dividing existing properties and adding extra housing units in the gardens of these properties to accommodate the extended families. This solution improved the homeowners' sense of security by living with their extended families in the same neighbourhood in which they grew up. According to respondent JL.A:

My grown-up children needed to have their own bedrooms as adults, and I do not have enough money to buy a new house or land in secured areas like the one we are living in. I, therefore, decided to develop my father's property by building an attached unit in the garden; living in this neighbourhood for forty years and being surrounded by well-known people have also encouraged me to develop the property.

The respondent AA.H. provides further explanation:

We inherited this property and developed it as we did not want to buy a new house elsewhere; that would be definitely too expensive for the budget we have. Our family feels more secure right here with all the people we know in this neighbourhood since our grandparents bought the property fifty years ago. The development included property sub-divisions and housing unit additions in the garden to accommodate my son's family; I subsequently registered these dwellings as independent tenures because their land plots were qualifying for this status.

These additions to an existing property have two main aims. Firstly, it combats the restricted budgets available for house building and it saves purchasing new land. These budgets are influenced by small credit building loans and high interest rates for these loans. According to respondent NL.S.:

My son invested his inherited share of the property to save on buying any new land. He developed an attached unit in the garden of this property.

The respondent AD.A. provides further explanation:

It is obvious that the publicly or privately offered loans for building, with only minimal credit available and with high interest rates, are not desirable for households; people with extended families like myself are not keen to apply for this sort of loan because we will be struggling to pay it back. This option was only affordable to me due to friends and relatives providing interest-free loans to help me with the expenses of adding a unit in my fathers' property; otherwise, I would not be able to afford having proper accommodation for my family.

Secondly, these housing additions are beneficial because they increase the property value by intensifying or increasing the building density, thus, raising assets by providing independent tenures for multi-dwellings. According to respondent MD.A.:

I was interested in increasing the property value by intensifying the building density so that the property can also accommodate my son's family at the same time. I noted that a lot of friends and neighbours were doing this kind of building, so I thought to myself why not do the same and invest in my property in a way that can support the extended family.

The respondent NR.R. provides further explanation in that:

We sub-divided my father's property and built an attached housing unit in the garden; we added fences that separated the property and a new access gate on the main street so that we can have private accommodation for both families, and maybe I will sell or rent the attached part when needed. This helped us to increase the property value by adding more housing units that have the potential of being traded.

➤ Impact of Property Development on Housing Practices in the Karada Neighbourhood:
Contractors were used as a method for property development in Karada neighbourhood to improve the performance in affordable building of houses through adding housing units in gardens of the properties. Instead of employing an engineer or a builder, hiring a contractor increases household satisfaction by assuming all responsibility in the building process, especially in terms of the obstructions faced when applying for planning

permission involving undertaking bureaucratic procedures. According to respondent AD.A:

We had to queue for a long time to access the different offices that are responsible for approving planning permission; it was an exhausting and time-consuming process. Maybe, the government can facilitate this process by modernising the application system by using e-applications instead of the current paper-based ones that involve numerous tasks.

The respondent AS.F. provides further explanation in the following:

Getting the planning permission approved can take a lot of time and effort; that is why I hired a contractor who was responsible for completing this demanding task satisfactorily. He managed to follow-up the application for planning permission and develop the property within the limits of my budget, both of which were achieved in a relatively acceptable timeframe.

This example of property development involved using local building materials for the added housing units to achieve affordability, which involves applying conventional know-how for the use of these local products. According to respondent JL.A:

I hired a contractor who was recommended by friends of mine. He delivered the building on time and at a reasonable cost that I could afford. I used local building materials for the building construction, directly bought from a wholesaler who usually deals with the contractor.

The homeowners aspire to increase the value of the developed properties by improving the interior design and the thermal and sound insulation for the generated dwellings. According to respondent BA.S:

I look forward to the improvements in the thermal insulation as it feels really uncomfortable in the summer season when the hot weather becomes unbearable for children, particularly during an electrical blackout.

The respondent AS.F. discusses this further below:

We want to improve the thermal and sound insulation; the contractor has used single-brick walls for partitioning to save more on the cost of construction. I think

that by improving the insulation, we can upgrade the quality of the building and live in more appropriate conditions.

Thus, the properties in the Karada neighbourhood are developed through sub-divisions and building additional housing units in the gardens of existing houses to accommodate the extended families, which have two broad aims: i) increasing the property value by intensifying the building density and adding housing units with independent tenures, ii) overcoming the minimal budgets for house building by saving on the cost of purchasing land, which is influenced by the small credit building loans and high interest rates for these loans.

Moreover, contractors have been used for property development in the Karada neighbourhood to achieve household satisfaction by assuming all responsibility in the building process, including being able to tackle the excessive bureaucratic procedures for planning permission, construction management and provision of relevant services.

7.3.2.4. Primary Data Analysis of Homeowners in the Wahda Neighbourhood

The coded data of eight interviews with homeowners in the Wahda neighbourhood were compared and grouped by queries, as demonstrated in Figure 7.30. The descriptions for the codes are provided in Appendix B.

These queries produced nodes shown in Table 7.14. The highest value nodes represent the text coverage of the most reoccurring codes, which have been grouped into concepts involving values and simultaneous codes, structural codes and elements of the structural codes.

Table 7.14 Nodes for the Primary Data of Homeowners in the Wahda Neighbourhood

Query	No. of Nodes	Highest Value Node	Values and Simultaneous Codes	Structural Codes	Elements of Structural Codes
First	27	51.56%	Disadvantage	Drivers	affordability, security, family bonding and growing family members
Second	24	47.68%	Performance	Development	vertical extensions
Third	18	71.81%	Mechanism	Resources	Intensifying building density and using local building materials
Fourth	20	64.58%	Mechanism	Method	engineers and builders
Fifth	14	42.47%	Disadvantage	Aspirations	Improving interiors and thermal insulation
Sixth	24	42.47%	Disadvantage	Obstruction	small credit for building loans and technical restrictions

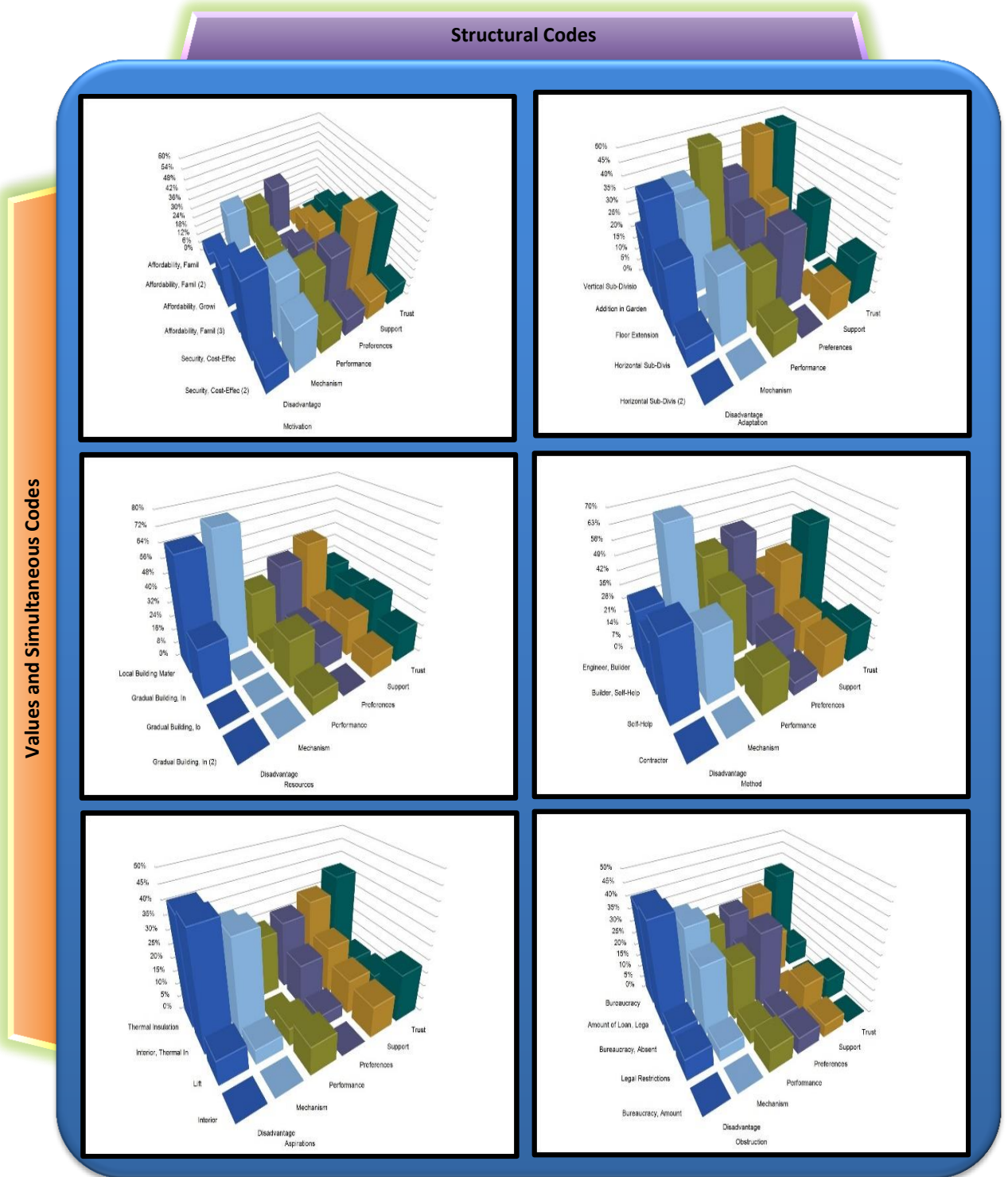


Figure 7.30 Query of Codes for the Homeowners' Responses in the Wahda Neighbourhood

The first query illustrated in Figure 7.31 indicates that most of the reoccurring concepts identified in the homeowners' responses involved overcoming the minimal budgets available for house building through property development, to meet the needs for an improved: affordability and security in housing, feelings of family bonding and ability to accommodate extended family members.

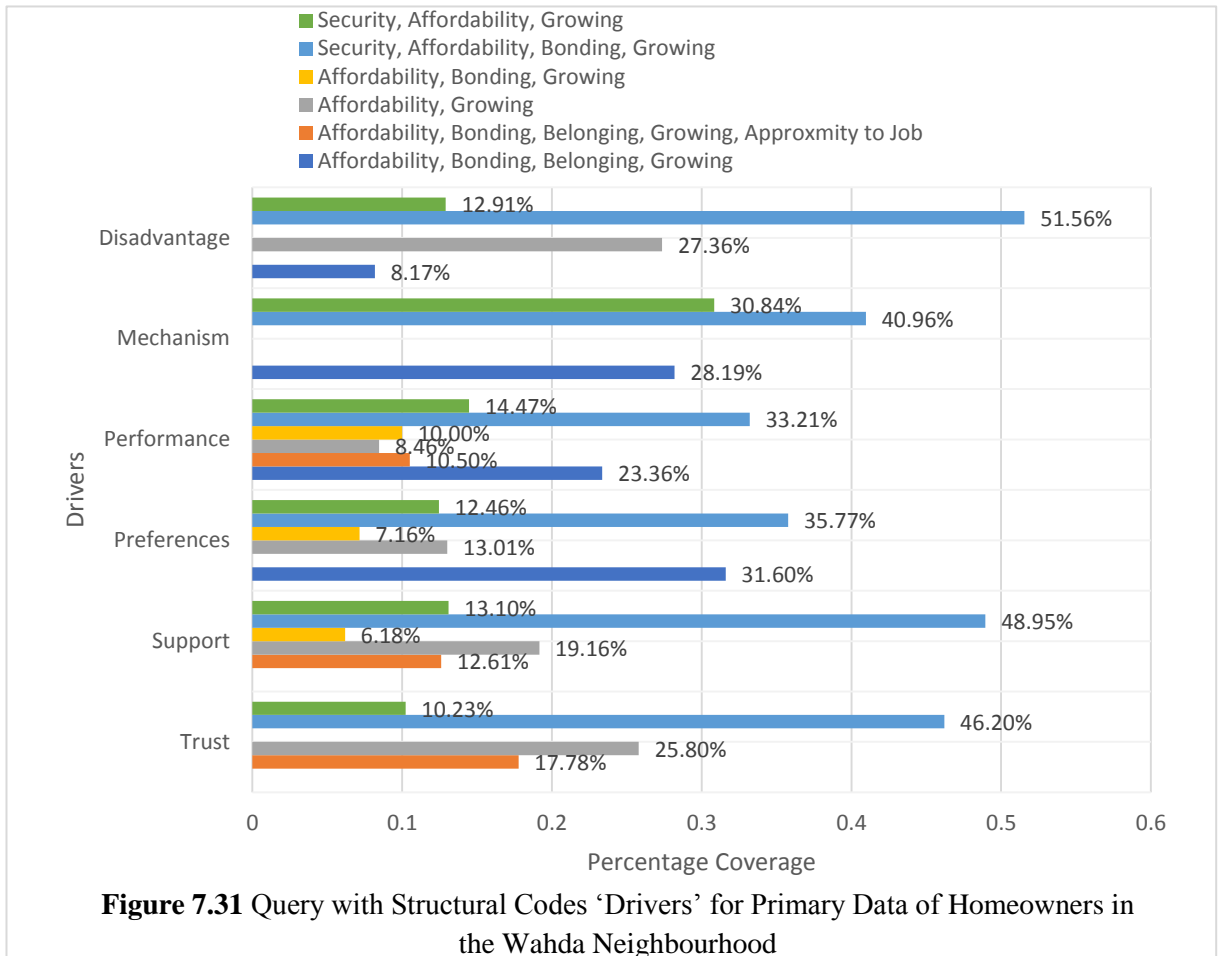


Figure 7.31 Query with Structural Codes ‘Drivers’ for Primary Data of Homeowners in the Wahda Neighbourhood

The second query presented in Figure 7.32 shows how the majority of the reoccurring concepts identified in the homeowners’ responses were about an improved performance in affordable building of houses through the addition of vertical extensions to existing houses.

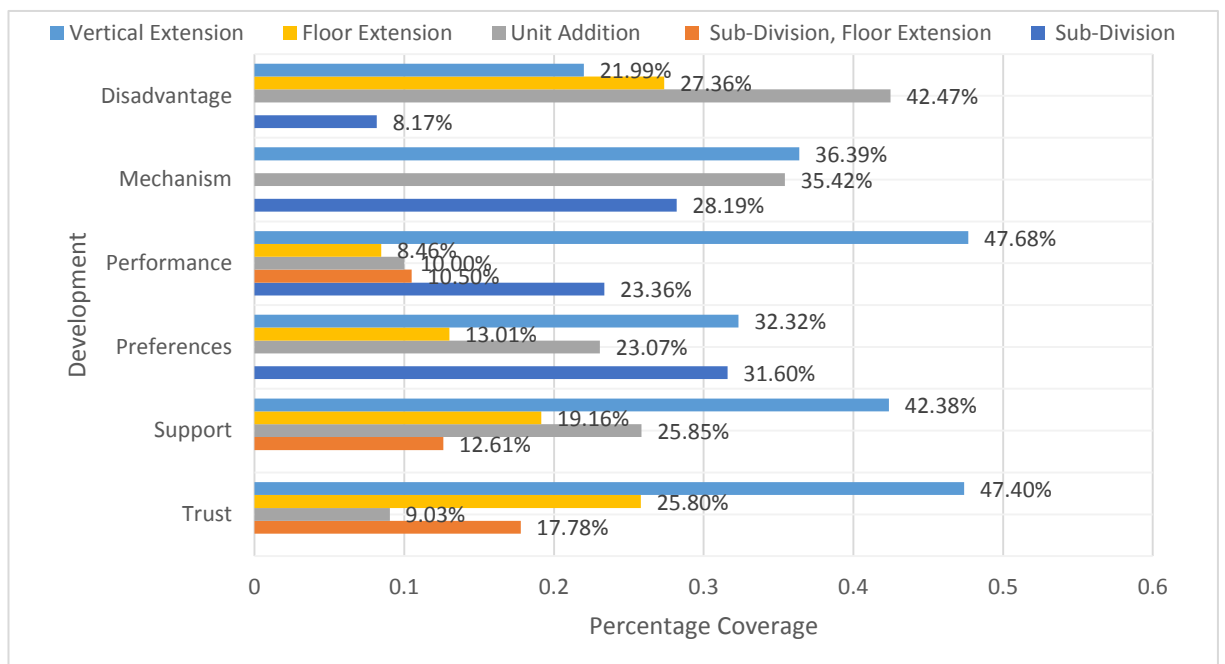


Figure 7.32 Query with Structural Codes ‘Development’ for Primary Data of Homeowners in the Wahda Neighbourhood

The third query shown in Figure 7.33 indicates that most of the reoccurring concepts in the transcripts were about the homeowners increasing or intensifying the building density and using local building materials for property development to improve the generation of affordably built houses.

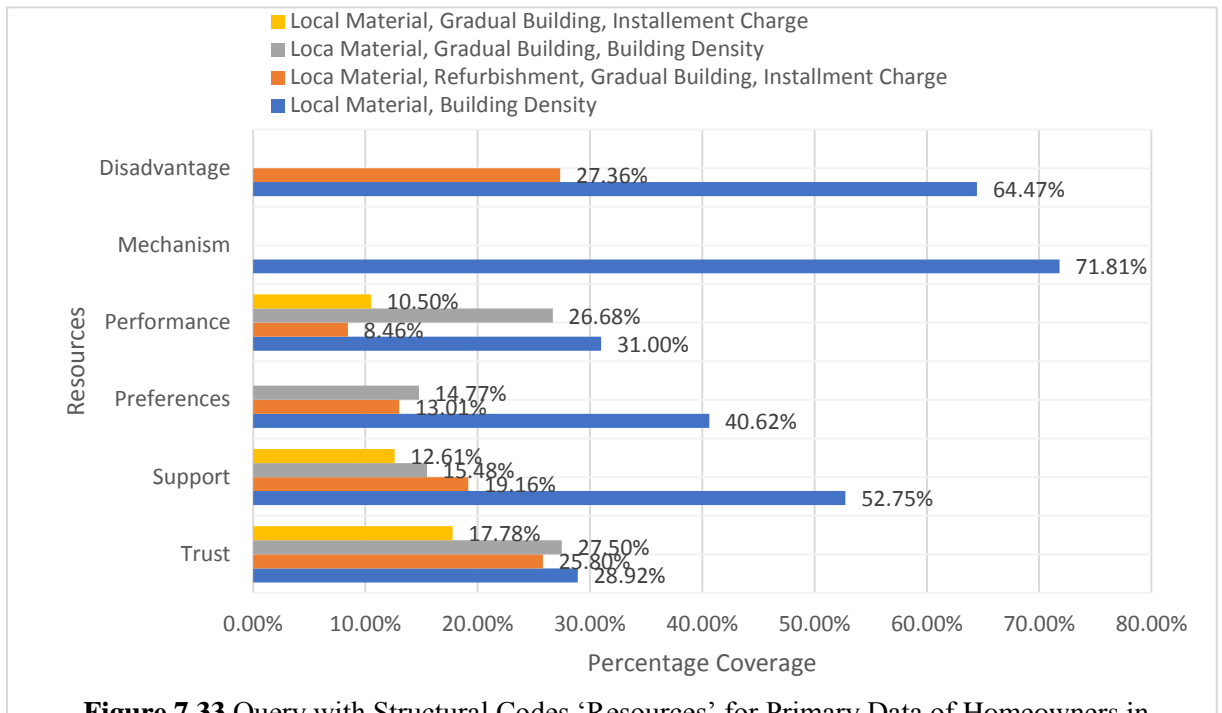


Figure 7.33 Query with Structural Codes ‘Resources’ for Primary Data of Homeowners in the Wahda Neighbourhood

The fourth query shown in Figure 7.34 indicates that the most of the reoccurring concepts identified in the homeowners’ responses involved using engineers and builders as a method for property development that improve the mechanism of generating affordably built houses.

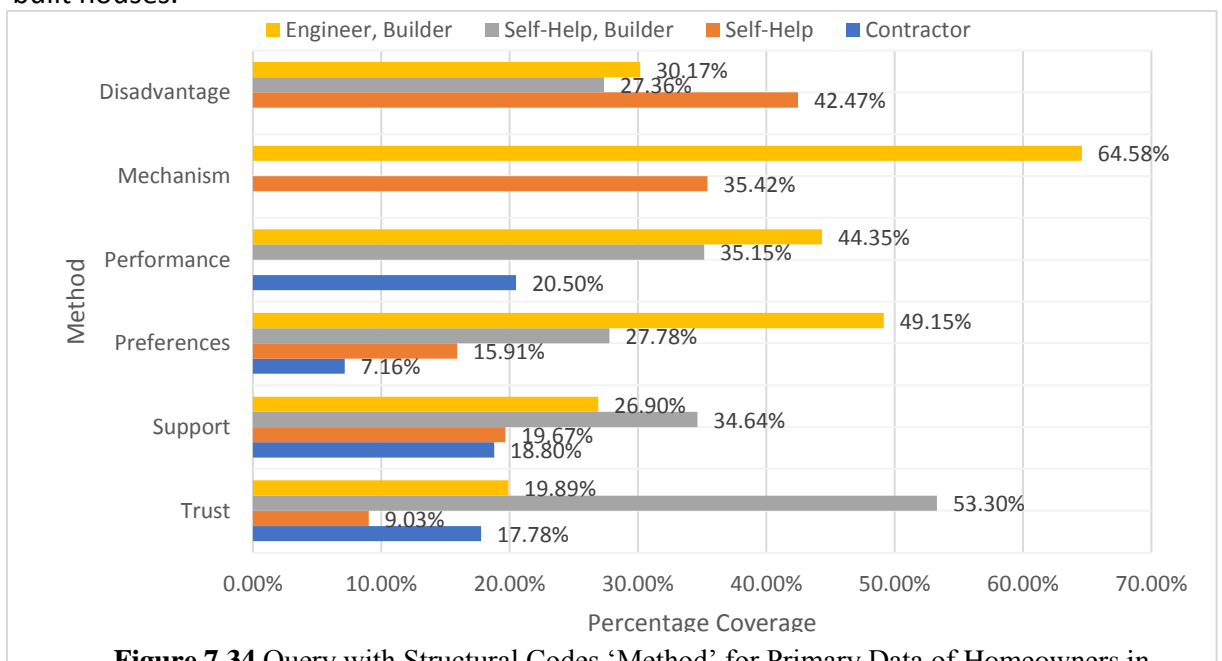


Figure 7.34 Query with Structural Codes ‘Method’ for Primary Data of Homeowners in the Wahda Neighbourhood

The fifth query presented in Figure 7.35 shows how the majority of the reoccurring concepts in the interviews with homeowners have revealed their aspirations to improve the interior design and thermal insulation in the adapted buildings to mitigate exposure to thermal conductivity.

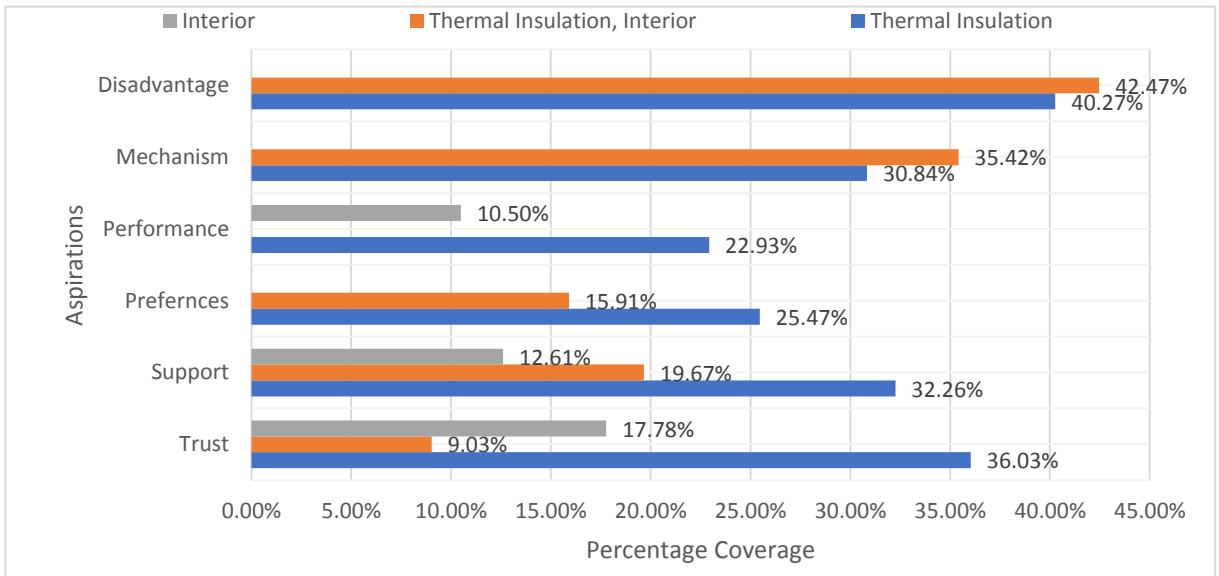


Figure 7.35 Query with Structural Codes ‘Aspirations’ for Primary Data of Homeowners in the Wahda Neighbourhood

Figure 7.36 illustrates the sixth query which shows how most of the reoccurring concepts in the homeowners’ transcripts were about the obstructions faced in properties development represented by the technical restrictions to improving housing practices and the small credit building loans available to those on low-mid income households.

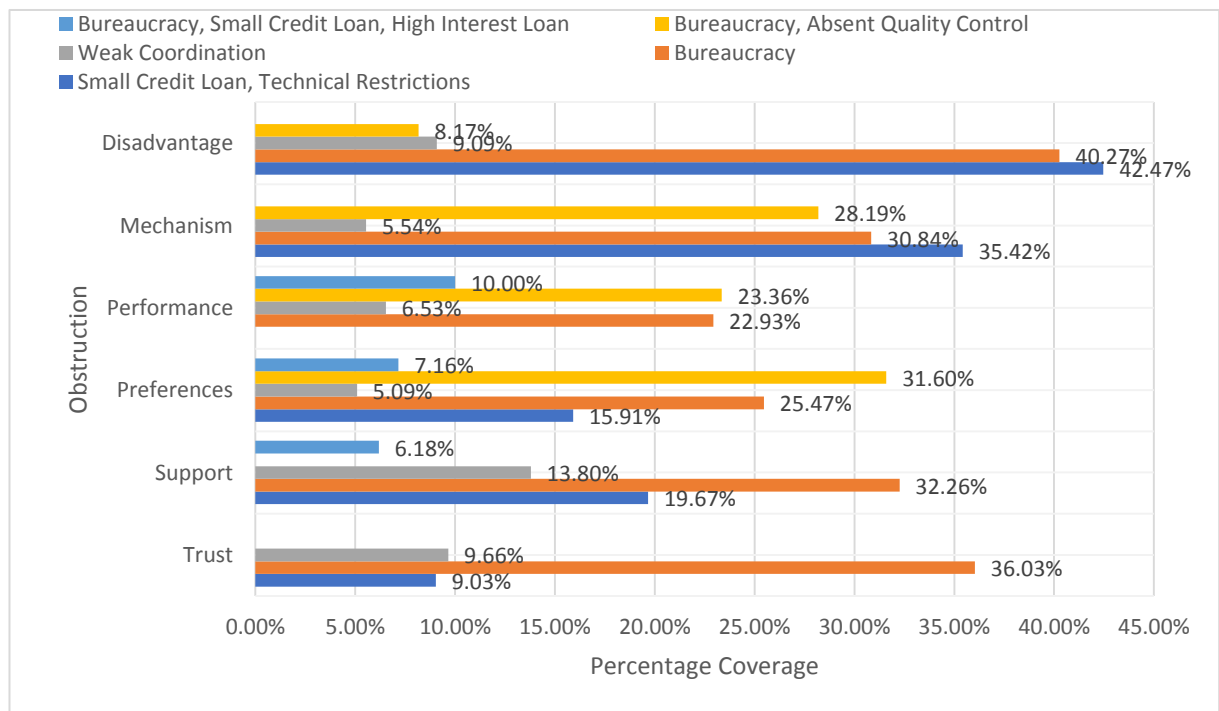


Figure 7.36 Query with Structural Codes ‘Obstruction’ for Primary Data of Homeowners in the Wahda Neighbourhood

The concepts generated from the coded data of homeowners in the Wahda neighbourhood were evaluated and placed into two categories:

➤ Vertical Extensions for Existing Houses in the Wahda Neighbourhood:

The properties in the Wahda neighbourhood have been developed to generate multi-storey buildings by applying vertical extensions to existing houses. This has been adopted in response to the need for: affordable housing, accommodating growing family members, improved security and family bonding and feelings of trust by living in the same neighbourhood where they grew up. According to respondent AL.H:

I wanted to protect all of my family members by living altogether in the same property, especially seeing that it is too expensive to buy more land. I decided to add more floors upstairs as the building was only two storeys, and the garden was not big enough to add multi-dwellings; the final outcome for the property development included generating three dwellings: one unit on the ground floor for me and my wife and another unit on the first floor for my eldest son and his family; then I added another floor to accommodate my other son's family. I also built an external staircase to connect all of these units and provide more privacy for each family.

The respondent EL.I. also explains that:

I had to develop the property as we became quite a big family, including the extended families of my three sons; each one of them wanted private accommodation, and they could not afford to buy elsewhere because it would be too expensive as we would need to buy three more properties instead of developing this one. The outcome is pretty much similar to having a multi-storey building accommodating a family of three generations. Me and my wife use the ground floor as it is difficult for us at our age to go upstairs while the rest of the building is located on the other three floors, and which are occupied by my sons' families. This helped all of the family members to stay close to each other while having their own private accommodation at the same time.

The homeowners developed their properties through vertical extensions in the Wahda neighbourhood to improve performance in affordable building of houses. This option

helps them integrating their extended families in affordably generated multi-dwellings and overcoming the restrictions of having a low budget involving small credits building loans by saving on the cost of purchasing land for a new construction. According to respondent AR.Y:

The family decided to develop the property because more rooms were needed to accommodate my brothers' extended families. We could not afford to buy new homes as it would be very expensive, so we added an extra couple of floors on top and attached an external staircase to the building, on the front elevation, which provided private accessibility to each family on each floor.

The respondent AR.A. further explains that:

I developed my parents' property by building a housing unit for my family on the top floor. This is because the current credit or loans for house building are not sufficient for purchasing new land or to build a whole new dwelling. Such loans are not feasible for establishing a family house as any borrower will end up with insufficient funding to complete the building construction; besides, low to middle income households cannot apply for more than one loan at a time as any official loan is set against your salary, which does not cover more than one loan.

The mechanism of generating affordably built houses through property development in this neighbourhood was enhanced by: i) intensifying the building density through adding vertical extensions to existing houses and by ii) using local building materials for adding these extra floors. According to respondent NA.K:

The construction was carried out with local building materials as it was less expensive in comparison to other equivalent materials. It does not make any sense to pay more for import tax while I have other priorities and needs in building like providing enough rooms for my children.

The respondent MD.F. stated the following:

I mean, if households have other options in affordable housing, then maybe they would go for it; otherwise, households will keep developing their properties as they can only afford this option in accommodation at present. I, myself, would not be able to have an appropriate house for my family if I did not build this extra

floor. I believe that the land has been well used by now with all the extra constructions on the same plot of land.

➤ Impact of Property Development on Housing Practices in the Wahda Neighbourhood:

The homeowners in the Wahda neighbourhood use engineers and builders for improving the mechanism of generating affordably built houses in this type of property development. These methods help by overcoming the technical restrictions to improved practices in property development that include adding vertical extensions to existing houses, and conserve the structural safety for the overall outcome in construction after adding extra floors. It also saves on the extra charges that can be requested by the contractors for following up the planning permission, construction management and provision of other relevant services. According to respondent NA.K:

The experience with the engineer and his team of builders was very satisfying. I would highly recommend his services because he handled the job very professionally despite all the challenges encountered during the construction of these extra floors. He showed a lot of understanding for our needs during the building process and provided quite efficient solutions.

The respondent AL.H. provides further explanation:

I hired a civil engineer to design the structure of our multi-storey building and audit the construction process. I also hired builders to construct the extra floors by following the engineering plan and instructions for property development. This helped to ensure the structural safety for the building as I feel that I used the right people for providing such services because they had the required knowledge and experience in these dimensions. I bought good quality building materials at very good prices from a wholesaler; the engineer recommended him as they both deal with each other regularly for building purposes. This helped me save a bit more money.

The example below demonstrates using only the minimum amount of building materials for adding the extra floors to save money while reducing the load bearing capacity in the building, thus reducing the construction mass. According to respondent AR.Y:

The engineer recommended using minimal building materials for construction. According to him, this will not compromise the structural safety for the building as he analysed the construction and found that using more materials would be more of a waste and harmful, rather than beneficial, especially considering that the building is being extended vertically. The point was to save quite a decent amount of money, which happened to be a real help because of our budget; we have been living in this developed property for five years by now, and we have no complaints.

In term of improving the thermal insulation and interior design, respondent BA.S claims that:

I was thinking of improving the thermal insulation as it feels a bit uncomfortable in the summer heat. I believed that applying effective thermal insulation was not the main concern at the time of construction as the priority was to generate a decent housing unit for our family. It is not an exceptional dwelling, but it is good enough for our budget.

Thus, improvements of land use in property development in the Wahda neighbourhood include vertical extensions by adding extra floors using only minimal quantities of building materials. This will maximise the built-up area in the land plot while ensuring that costs are kept at bare minimum by reducing the use of building and construction materials and components. This also provides affordable dwellings to accommodate extended families by saving the cost of purchasing land for new construction, which overcomes the low budget for house building that is influenced by the small credit building loans.

Furthermore, this example of property development improves the generation of affordably built houses by using engineers and builders as useful methods. These methods help to overcome technical restrictions for adding vertical extensions to existing houses and conserving the structural safety for the overall outcome in construction after development.

7.4. Themes Related to the Homeowners Respondents

This study found repetitive patterns in the primary data from the homeowners through the process of clustering. This occurs by grouping the categories into similar classifications and related concepts to generate the following corresponding themes:

7.4.1. Means to Establish Cost-Efficiency in Property Development

Establishing cost-efficiency in property development to accommodate the extended families in Baghdad is essential to help its citizens survive the post-conflict setting in which it is presently situated. This depends on the means used to save the potential costs for generating affordably built houses, which can involve buying additional serviced land for new building.

In Sumer neighbourhood, this has been achieved through using the financial and human resources available to the homeowners to sub-divide their existing properties. It includes: i) spending their savings or borrowing funds from relatives on a staged process of property development, ii) paying builders in instalments towards wages and building costs and iii) successive phasing of accumulating funds in preparation for the consequent phases of construction. In this case, the households develop a social network with moneylenders including their relatives and builders to be able to borrow money interest free.

The other three neighbourhoods employed local resources to build to meet their budgetary requirements. In the case of Muthana neighbourhood, local building materials were used in the floor extensions while undertaking refurbishment to associated rooms, as the homeowners trust the structural safety and durability of the building materials in the housing units constructed within an existing property. In the case of Karada neighbourhood, local building materials were used for building additions in the gardens of existing properties, thus intensifying the building density. Similarly, in Wahda neighbourhood, they used local building materials to add multiple floors in the form of vertical extensions to existing properties. The use of alternative means and resources for property development in the four neighbourhoods in Baghdad reduced the potential costs involved.

7.4.2. Methods to Enhance Customisation in Property Development

Enhancing customisation in property development to accommodate the extended families can materialise in different ways. This depends on the methods used to provide personalised experiences in generating affordably built houses involving the management of building processes to develop the properties. In Muthana neighbourhood, a participatory approach for building sub-divisions, refurbishment of rooms and floor extensions to create attached buildings was adopted to be able to accommodate the extended families. This included the use of builders and self-help acts in building as methods to customise the development of these properties. Accordingly, through the varying and personalised experiences, households were able to develop a sense of trust in the structural safety of the overall outcome in construction after development. In Wahda neighbourhood, the homeowners collectively managed the process of property development when adding vertical extensions to their buildings. They used builders and engineers as methods to customise the building process through the collective management of this type of development, which helped to overcome certain technical restrictions when building multiple levels.

Alternatively, the homeowners in Sumer and Karada neighbourhoods used individual management to develop the properties and provide personalised experiences. In Sumer, they used builders for the provision of financial support during the separate phases of building to gradually sub-divide the existing properties. In Karada, the homeowners used contractors to improve the performance in affordable building of houses by assuming all responsibility in the process of property development, including: obtaining of planning permission, registering the rights of ownership and managing the construction of the additional units.

Hence, using these alternative methods for customised property development in the four neighbourhoods in Baghdad provided varied and personalised experiences for generating affordably built houses to accommodate the extended families.

7.4.3. Practices to Increase Property Value

The increase in property value by building extensions and additions to the existing houses has certain long-term benefits to the extended families accommodated in these properties. In the case of the Karada neighbourhood, the benefits include increasing the

assets by generating multiple housing units that have independent tenures, thus improving the chances of acquiring individual rights of ownership, rather than being a shareholder for the whole developed property. Hence, the value of property is increased by obtaining the official rights to sell the additional dwellings on the market.

Having independent tenure was not possible in Sumer, Muthana and Wahda. In these neighbourhoods the homeowners developed their property by increasing or intensifying the building density, and rather than having individual ownership, they normally acquired shareholder rights for the whole property. They were unable to achieve the planning regulation of plots with a minimum area of 120 m² for independent tenure for each generated dwelling. Accordingly, the additional buildings were registered with shareholder rights of ownership, but this was considered undesirable to potential buyers because they would have legal and financial obligations towards the other shareholders when selling or developing their property. Although the households in Wahda neighbourhood are in a similar position in terms of the shareholding rights of ownership, this can bring further complications in sharing the same plots of land as a communal area when developing multi-storey buildings, including the inability to undertake any further development to the owned property by individual shareholders.

Hence, these alternative practices for property development in the four neighbourhoods in Baghdad provided affordable housing to accommodate the extended families by intensifying the building density, which can increase the assets and associated property value when the generated multi-dwellings have independent tenures and potential for acquiring individual rights of ownership.

7.4.4. Approaches to Improve Land Use for Building

The improvement of land use in property development to accommodate the extended families is generally connected to adopted approaches of intensifying the building density. In the Wahda neighbourhood, this included vertical extensions and floors addition to generate multiple dwellings, thus bypassing the need to procure more land. However, in the Muthana and Karada neighbourhoods, land use was improved through sub-dividing the existing properties combined with also intensifying the building density, thus horizontally expanding the buildings to generate multi-housing units in developed properties. In Muthana, the floors were extended, and in Karada extra building units were

added, thus using the available land efficiently. However, the Sumer neighbourhood represents the only case in which multiple housing units were generated without intensifying the building density. This is because the homeowners sub-divided their buildings internally without extending further into their land.

Thus, the homeowners in the different neighbourhoods in Baghdad used distinct approaches for improving the use of land when developing their property, which involved intensifying the building density and the built floor area to accommodate the extended families in affordably built houses without buying more land.

7.5. Summary

This chapter discussed the criteria for collecting the primary data from the homeowners who have developed their properties in four neighbourhoods in Baghdad. This chapter included a detailed explanation of how the data-driven concepts were classified into categories that were then clustered to reveal repetitive patterns, from which, it was possible to extract the relevant themes. The next chapter involves mapping the findings from the primary and secondary data to reach the final conclusions on the subject.

Chapter Eight

Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings

8.1. Introduction

This chapter discusses the research findings in this thesis to evaluate the potential of employing irregularly developed properties for improving affordability in housing within metropolitan areas in a post-conflict setting. The aim is to understand the impact of adopting such practices on urban management processes and the associated interventions in housing for developing countries within this particular setting. It is argued that these processes could be evolved by enhancing a state-society partnership in approaching progressive urban development regardless of the ongoing instability. The gap in knowledge has been addressed by looking at bottom-up processes of urban management in the employment of interventions to an irregular type of housing in Baghdad as a post-conflict setting. More specifically, this chapter examines the causes of changing urban management processes in developing countries in post conflict settings. It also analyses the role of regulating interventions to improve housing affordability. The claim is that the state-society collaboration through the processes of bottom-up housing interventions to irregularly developed properties can influence satisfaction of households in terms of providing need-based housing and supporting urban development despite the critical conditions present in Iraq.

This chapter concludes by arguing that urban management benefits from a devolution of authorities to local governments to carry out these regulatory acts and to steer a society-driven approach to urban development, including the improvement of housing affordability in post-conflict settings, so that citizens' contributory role in furthering this development can extend to the irregular, rather than just formal or informal dimensions to help the highly urbanised metropolitan areas of developing countries to thrive and survive the post-conflict predicament.

8.2. Authority Devolution and Regulating Interventions to approach Urban Development in a Post-Conflict Setting

The centralised practices for house building in developing countries can generate persistent delays in implementation of housing policies. These delays are a consequence of the bureaucratic processes around the preparation, submission and approval of plans and budgets for development, which get held up by the hierarchical structure of the

government. In the global south, bureaucracy and centralisation both ascribe to this hierarchy in association with certain regulatory frameworks for organising the structure of authorities (Kessy, 2013). The situation of the delayed implementation of policies in housing and the critical conditions of urbanisation and population growth in developing countries can lead to a significant shortage in the housing supply. This is especially prevalent because of national governments controlling the use of resources that are designated for provincial development, involving the building of new housing projects in developing countries such as Iraq. The World Bank (2012) reported that these reoccurring delays in the housing supply were because of the obstructed accessibility to land for provincial development, which is due to the restricted allocation, sale or lease of state-owned lands by the centralised government (Tipple, 2006). Moreover, Popescu (2006) confirms that the wide gap between the supply and demand in housing for the growing population in developing countries in general is the result of reduced budgetary allocations for provincial development by the national authorities.

This study argues that in developing countries with post-conflict settings, these circumstances can interplay with the ongoing instabilities and the associated absence of any viable private sector. This creates uncertainty around materialising any improvements in housing provision to adequately accommodate the growing population. This thesis argues that in such settings, the role of local governments in enhancing housing affordability can also be heavily disrupted by restrictions in the form of controlling resources allocated to provincial development. More specifically, this research suggests that these disruptions can be caused by the ambiguity and overlap of authority between the national and local governments in the use of these resources for urban development. This is seen in the centrally allocated funds from the annual budget and the fact that public lands are owned by statutory representatives of the national government.

This relates to the findings in Chapters Four, Five and Six, which showed that these circumstances are the norm in Baghdad. There is a considerable shortage of about 1 to 1.5 million houses because of the reduced supply through the new housing projects as part of the provincial development policy (Ministry of Construction and Housing in Iraq, 2017). Additionally, there is a scarce availability of serviced land for housing (Berger, 2012) causing house prices to rise even further in urban areas. All of this is driving citizens

Chapter Eight: Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings

in the highly urbanised city to seek more affordable options in housing to keep pace with their growing needs for accommodation. As a response to this, the house building practices have, therefore, become decentralised. More to the point, homeowners have chosen to predominantly develop their existing properties to accommodate their extended families. Such a voluntary choice in housing enables households to save money since it is cheaper than purchasing a new house or buying expensively serviced land to build a new house. Arnott (2008) highlights that the majority of low and middle income households in developing countries cannot afford to purchase or build new houses because of the increasing prices for land and buildings. The phenomenon of accommodating extended families in shared properties is, therefore, widespread in Baghdad (Ministry of Planning in Iraq, 2010a).

The findings in Chapters Four, Five and Six showed that the properties are developed by the legal owners without following the official standards for planning or building codes for Baghdad. The Central Organization for Statistics in Iraq (2011) claimed that these practices enable affordability by sub-dividing existing properties, which involves developing multi-dwellings on plots with areas below the planned standard per property. This is generating irregularly built houses as the legally owned properties are developed without conformity to official regulations in building. The definition of irregular housing in numerous sources states that it is development of legally owned properties by spatial expansions and/or sub-divisions into multi-units with smaller plots that do not conform to all relevant building bylaws (Durand-Lasserve and Clerc, 1996; PADCO, 2006; Tipple, 2006; Cities Alliance, 2011). Thus, the process of irregularly developing properties in urban areas in a post-conflict setting can be attributed to: i) the inability to accommodate the growing population sufficiently through the centralised practices of house building, ii) the lack of affordability to householding as a consequence of the reduced supply in the new housing projects and associated rising prices for the serviced lands and iii) the absence of a need-based solution in housing that takes into account the socio-economic conditions of extended families and first-time buyers within unstable situations.

Having said this, the practices of property development to accommodate the extended families are not implemented in isolation from governmental consent. As shown in the findings from Chapters Six and Seven of this research, the local government in Baghdad

provided support in the form of issuing planning permission to generate multi-unit housing as part of this bid to develop homeowners' existing properties. The UN-Habitat (2014) also promoted this approach to improve housing affordability by supporting the preferences of citizens in house building in Iraq in general. This includes the local authorities approving a wide variation of plot sizes by issuing planning permission for subdivisions of large properties (PADCO, 2006; Ministry of Construction and Housing in Iraq, 2010; Berger, 2012; Ministry of Planning in Iraq, 2013). The process of establishing the official approval for property development is activated by a combination of key agents in the local government and homeowners with extended families working together to change housing practices to enhance affordability. The process of approving property development serves the interests of both state and society in facilitating an integrative approach to improved housing affordability, helping families to survive on a budget and to sustainably develop at the local level. This created the context in which local government: i) regulated housing units that are built in this form, ii) facilitated the official development of properties and iii) advocated the use of adaptive capacities in building and associated development of properties as an applicable option in affordable housing that corresponds to the critical conditions within instabilities.

The established knowledge for interventions in housing in the aftermath of a disaster focus on addressing the immediate need for affordably built houses. Such interventions are undertaken to support community self-reliance in rebuilding after a disaster with the use of local ways and means (Bauer, 2003). Housing interventions in this case can include securing land tenure and providing better access to credit for improving construction and infrastructure (Ramsamy, 2006). This study focussed on interventions for irregularly developed properties within dimensions that are beyond the sole provision of solutions to tackle challenges of the current shortage in affordable housing supply. This is informed by the findings from Chapters Six and Seven which showed the potential of regulating interventions to not only improve affordability in housing, but also to contribute to long-term strategies for a needs-based housing, which could extend up to the second, and in the extreme case of Baghdad even third, generation of households and their extended families.

Chapter Eight: *Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings*

Cities Alliance (2011) discuss how people invest in enhancement of built houses to improve assets when the secured land tenure has been established, which endorses long-term rights of ownership. Moreover, the alternative approaches to improve housing affordability through property development can achieve socio-economic benefits, as shown in the findings from Chapters Four and Seven in this research, by increasing the building density. This also contributes to sustainable urban development promoted by the UN-Habitat (2015b) for efficient use of land, harnessed compactness and adequate density through a reduction of the urban sprawl and land consumption. As highlighted by Beiswenger and Tusinger (2018) and the California Department of Housing and Community Development (2016), generating multi-unit housing as a form of 'gentle infill' can offer additional benefits besides affordability as this type of housing does not require the purchase of land or new infrastructure, and it is built with cost-effective construction methods. Further to this, it gives homeowners the flexibility to share independent living areas with family members by allowing extended families to be near one another while maintaining privacy.

This research suggests that the enablement of homeowners in property development to accommodate extended families can contribute to: i) the production of creative constructs in urban development through meeting priorities and needs in accommodation for multi-generational households and ii) coping strategies to face the critical conditions of instability by stimulating integrative actions in house building to achieve affordability. Félix et al. (2013) argued that the adaptive capacities in building to develop properties by alternative means can be nurtured by the state agencies to provide appropriate solutions to housing affordability. This means that the state can implement housing policies that involve interventions for irregularly developed properties to establish a dynamic relationship between the physical components and human actors through the improvement of: i) household adaptive capacities in building and ii) interaction skills that correspond to changes in construction for survival purposes. This is particularly the case for developing countries in a post-conflict setting that undergo increased building densification through property development to accommodate the population growth within highly urbanised metropolitan areas.

Chapter Eight: Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings

It is suggested that introducing irregularity to house building can involve the use of bottom-up processes of intervention to approach state-society common interest of improved housing affordability through sharing the responsibility of the official development of properties. In other words, it means employing state-society collaboration in implementation of housing development policies to enable households to generate affordably built houses by official development of properties. This relates to the findings from Chapters Five, Six and Seven, especially in terms of the state-society interaction in the process of obtaining planning permission. To change the enacted planning regulations, Baghdad's local government was influenced by the homeowners' need for legal support for their irregular housing practices, which confirmed the official status of householding to developed properties as a result. In this case, bottom-up processes of intervention involved devolution of authority to Baghdad's local government to be able to perform these regulatory acts.

Mumtaz (2001) and Pieterse (2002) noted that the devolution of authorities can enable local governments to undertake regulatory actions for urban development including modifying the existing regulations, such as those associated with obtaining planning permission. In this context, local governments with devolved authority can offer increased provision of legal support to engage the households in implementation of housing development policies, and can also interpret household needs into coordinated actions and mobilising resources by the state to provide adequate financial and technical support. PADCO (2006) and the UN-Habitat (2006) claim that the Iraqi government can promote partnerships with citizens to improve affordability in housing by reallocating funds associated with the new housing projects into improving infrastructure and providing loans for property development through modernised lending systems. This suggestion for a state-society partnership differs from the findings from Chapters Four and Seven which demonstrated the over self-reliance by householders in funding and building to enable the structural safety of their developed properties. Such acts have been taken into account by state representatives of authorities who have introduced change in the relevant regulations that still restrict the approval of the official development of this type of irregular housing. Wakely and Riley (2011) stated that the competences of public actors in the local government can bring about state-society

Chapter Eight: *Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings*

partnerships in improving housing, especially when the state agents see the homeowners as private actors who decide to develop their legally owned properties as a priority investment.

Hence, establishing a productive partnership between state and society through regulating interventions is not necessarily restricted by the sole provision of services by the state, but rather it can involve state-society integration through bottom-up processes and approaches to urban development at the local level. This utilises household capacities and preferences of integrating their extended families in the affordable development of their existing houses. As such, this approach incorporates decentralised practices to develop properties that allow the homeowners to use alternative options to: i) access funding and the provision of resources for building and the necessary service, ii) achieve structural safety and complete the procedural applications for planning permission and iii) upgrade the property's status to officially developed multi-dwellings with secured land tenure and the change of relevant planning and building regulations.

Thus, homeowners of irregularly developed properties in highly urbanised metropolitan areas can be engaged in implementing state policies for housing improvement in developing countries in unstable situations. This can generate a system of shared responsibilities and aligned capacities between state and society for housing improvement that supports citizens' survival on limited budgets in post-conflict settings. This can also accommodate growing extended families despite the restricted access to land and controlled mobility of funds for provincial development in Baghdad, and perhaps other post-conflict settings.

This section has discussed the roles played by key actors in bottom-up housing interventions and when authority has been devolved to local governments in developing countries with post conflict conditions. This process incorporates simultaneous adjustments in the regulatory acts and the organisational structure of authorities. The following section discusses the implications of these adjustments on a state-society relationship in steering the changes to urban management.

8.3. Urban Management in Post-Conflicts through Interventions to Irregularly Developed Properties

Improving the understanding of management processes and associated regulating interventions to create affordable housing through property development accommodating extended families in post-conflicts can contribute to: i) uncovering new perceptions about state-society relationships in attaining progressive urban development during instabilities and ii) revealing characteristics about regenerating liveable cities involving increased population growth and urbanisation within post-conflict settings. For the purposes of arriving at an improved understanding within these dimensions, this research has examined examples of property developed by homeowners to accommodate extended families in Baghdad and to understand why these households chose this approach.

The findings from Chapters Four, Six and Seven showed that the critical conditions and contextual circumstances in Baghdad represented the main drivers for such preferences in accommodation. It is argued that when the conditions and circumstances lead to a housing shortage and associated scarcity of resources in developing countries, the vulnerable households have no choice but to curb the excessive costs of accessing formally built houses by adopting informal acts in building (Yates, 2011). In the case of Baghdad, PADCO (2006) claimed that such conditions drove the households to avoid purchasing any new dwellings by practicing building additions or sub-divisions to formally built houses by their extended families. It is asserted that these practices reduce expenses and increase the property's value at the same time (Tipple, 2006). This study suggests, therefore, that the practices of property development to accommodate extended families in post-conflicts are not only driven by the critical conditions and contextual circumstances, but can also be motivated by producing satisfactory outcomes in the affordable development of property. In the case of Baghdad, the motivations can include: i) the generation of cost-efficiency, ii) the enhancement of customisation, iii) the increase in property value and iv) the improvement in land use.

This research suggests that these motivations act as building blocks for a guiding framework about how to arrive at self-sufficiency in affordable housing through property development within unstable situations. Tangible outcomes can be achieved in regulating

interventions to developed properties through using a collaborative state-society relationship that employs this framework as a guide. This means that state-society relationship in regulating interventions can be conducive to the utilization of alternative means, methods, practices and approaches in generating affordably built houses through property development. This relates to the findings from Chapter Seven for the four neighbourhoods in Baghdad, which involve using the following:

- The alternative means for generating cost-efficient dwellings to accommodate extended families. This involved reducing potential costs for building new dwellings by not purchasing new serviced lands or expensive building materials, and being able to delay payment for building charges by paying in instalments and borrowing interest-free loans from relatives or builders as moneylenders.
- The alternative methods to provide personalised experiences in generating affordably built houses involving the management of building processes to develop the properties. This enhanced customising the existing buildings through employing individual, participatory and collective methods for managing the practices of property development; where using self-help, builders, engineers and contractors as methods can facilitate the technical, financial and legal improvements that involve achieving: the structural safety of the developed properties, the affordable property development and the official change in property status for multi-dwellings with secured land tenure.
- The alternative practices to establish long-term benefits by intensifying the building density to increase the property's value, so it can allow for the procurement of an independent tenure, and the acquiring of individual rights of ownership that enable the owners to sell the affordably generated dwellings in the market.
- The alternative approaches to improve the use of a property's land by increasing the built floor area through vertical and horizontal expansions to accommodate the extended families in multiple house units on the same plot removing the need to purchase more land.

Correspondingly, this research suggests that applying such interventions can underpin fundamental changes to urban management in post-conflict settings. This sits within a framework that encompasses a bottom-up approach to urban development that incorporates a state and society collaboration in implementation of development policies which is responsive to local needs and supports citizen acts for survival (Mattingly, 1995; Corubolo, 1999; Seeliger and Turok, 2014). The argument for changing management processes by employing the alternative means, methods, practices and approaches in regulating interventions is influenced by the findings from Chapters Six and Seven, which showed the impact of enabling the households in property development on the following components: i) the roles and responsibilities of key actors in the provision of services and use of resources, ii) the socio-economic networks to overcome the restrictions of having a low budget for building, iii) the contributory and complementary actions for safety procedures, iv) the market dynamics linked to rights and duties of estate ownership and v) the state-society interactions in processes of obtaining planning permission for property development.

A perception of urban management as a bottom-up process of intervention in housing has been described in numerous sources (Durand-Lasserve and Clerc, 1996; Corubolo, 1999; Nicholas and Patrick, 2015). An awareness of these processes in urban management and housing interventions has shown the need to provide support to citizens in their active roles in improving the affordability to house building. In this, local governments can enhance accessibility to services and funding alongside securing the land tenure for informally or irregularly built houses. Hence, this research suggests an evolved perception for bottom-up urban management in post-conflict settings, so that approaching urban development through state-society collaboration in regulating interventions and associated participation in decision-making and implementation of housing development policies can be more comprehensive. As such urban management is a process of coordinated actions and mobilisation of resources which can tackle the immediate challenges of survival while approaching development in post-conflict settings, but which can also provide other attributes that facilitate undertaking informed decisions by local governments, such as:

Chapter Eight: *Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings*

- Finding sustainable channels of communication between state and society for feedback, reporting and evaluation purposes despite prolonged instabilities. This can maintain the viability of a state-society relationship in the implementation of policies for urban development.
- Carrying out updated assessments of citizen needs and priorities as part of the process of decentralisation to approach urban development amidst the ongoing instability. This can be employed in pro-active interventions and also mitigating any upcoming issues within the legal, technical and financial aspects of development.
- Establishing short to long term strategies and pragmatic techniques for citizens' enablement in urban development that are informed by user conditions, preferences and aspirations. This can improve the state-society partnership in terms of promoting common interests in urban development within the changing circumstances.
- Setting planning and budgeting roles that take into account cross generational progression in urban development. This can facilitate strategic investments that are stimulated by decentralisation and coherent society driven change in regulatory frameworks.
- Undertaking participatory decision-making in policies in preparation for the next phases in urban management as the country begins to approach peace. This can be conducive to generating creative means and methods for implementing alternative actions in development that are classified not only as formal or informal, but also as irregular.

As such, bottom-up urban management in post-conflicts can be perceived as a comprehensive process of intervention to enhance society-driven approaches to development through dynamic interactions between accountable actors, physical constituents and regulatory mechanisms. The aim of such a process is to address the immediate needs for survival at the local level through key actors' collaborative roles in a participatory decision-making process, forming part of a drive towards decentralisation in implementation of policies that can involve using irregular as well as formal and/or informal resources to approach development whilst undergoing long-term situations of instability. All of which can sustain viability of connective relationships, update common

interests, align integrative capacities, and refine qualitative criteria for establishment of progressive urban development in post-conflict settings.

Moreover, by devolving authority to local governments, it becomes possible to tackle the immediate needs in the provision of services, activating citizens' roles in unconventional housing acts for survival. This can involve enabling the households in employing alternative means, methods, practices and approaches to achieve an affordable property development and to be able to integrate their extended families, which have a long-term and beneficial impact on improving housing affordability in the city and country in general. Hence, these fundamental changes to the organisational structure of authority can reformulate key procedural acts, especially in view of the associated regulatory frameworks in urban management.

8.4. Conclusions

Urban management as a bottom-up process of intervention is able to tackle the challenges of survival in urbanised areas that are dealing with a post-conflict situation. The key aspect of this approach is the act of integrating state and society to overcome the critical conditions inherent in the post-conflict settings, including housing shortage associated with urbanisation and the significant population growth, especially in metropolitan areas of developing countries. More specifically, it is about improving housing affordability through participatory implementation of relevant policies that can adequately accommodate the growing population. However, these settings can have restricted or gated resources for provincial development associated with the established hierarchy in organisational structure of authorities, and the overlapped jurisdictions of authorities between multiple levels of the government. As such, the challenge of undertaking official acts in house building with the necessary rise in pace to accommodate the increasing families in such settings urges the necessity to: i) coordinate actions between key actors in the management of land use, ii) mobilise resources and funding for an acute implementation of development projects and iii) change the regulatory frameworks of urban management to generate interactive processes of intervention that respond to societal needs in housing.

Chapter Eight: Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings

Irregular development of properties can gain much popularity in these situations and conditions since this type of housing provides a satisfactory solution to affordability whilst also offering the possibility of the legal rights of ownership with secured tenure and title deeds. However, houses built in this way could be classified as unofficially developed because they have not complied with the existing planning and building regulations. This highlights the importance of state-society collaborative acts to achieve an official recognition of this type of property development, which has the added advantage of increasing assets and land use while reducing the urban sprawl in progressively expanding cities.

It is suggested in (Barakat, 2004; Bauer, 2003; Félix et al., 2013) that the bottom-up processes of intervention in formal and informal housing within post-conflict settings can satisfy the needs for affordable housing by using locally accessed resources. Moreover, the relevant interventions in irregular housing within peace situations involve the enablement of property developers in affordable building of houses through: changing the planning regulations, improving the funding and service provision by local governments (Durand-Lasserve and Clerc, 1996; Cities Alliance, 2011). This thesis argues that interventions to irregular housing in post-conflict settings can be conducive for the application of alternative means, methods, practices and approaches to property development; so that this type of housing cannot be only driven by conditions and circumstances but also motivated to arrive at satisfactory outcomes in affordable building of houses while achieving participatory implementation of housing development policies. Correspondingly, the adoption of an enabling stance through regulatory acts by representatives of authorities in local governments can stimulate bottom-up processes in urban management, which can satisfy the immediate needs for surviving on a budget. This includes changing the key actor roles, state-society relationships, how resources are mobilised, market dynamics, safety measures and administrative procedures.

In developing countries in a post-conflict setting, undertaking urban management through devolution of authority to local governments can steer society-driven approaches to sectorial development. This can lead to a shared notion of responsibility between state and society in the generation of partnerships that involve statutory legal, financial and technical support on the basis of meeting the end-users' needs, here in such position, the

decision for scope and scale of provided support can be informed by periodic updating and evaluation of conditions, circumstances, capacities, interests, preferences, aspirations and constraints associated with the physical transformation of cities to arrive at satisfactory solutions in urban development despite prolonged situations of instability. Moreover, engaging citizens in the implementation of policies through the process of decentralisation and participatory decision-making can protect public welfare whilst encouraging private developers (including citizens) to look for alternative sources (including self-reliance) for the provision of adequate housing. The citizen contributory role to urban management in post-conflicts can be, thus, redefined to embrace the potential of using irregular rather than just formal or informal resources to approach development, so that it can reshape: i) a city's morphology, ii) ways of living on a budget at the local level, iii) market constraints in the revitalisation of affordable building with local materials, iv) state-society relationships in urban development for achieving socio-economic benefits.

Hence, examining the interventions to irregular housing in Baghdad, as an extreme case study of affordably generated multi-dwellings to accommodate the extended families through property development, has been interpreted here as a window of opportunity for sustaining development, which involves state-society integrative relationship in implementing development policies of improving housing affordability in highly urbanised metropolitan areas under unstable situations. Irregular development of properties can be, thus, used as a means of creative construction in urban development that is able to evolve coping strategies with housing shortage and associated scarcity of resources, to improve housing affordability and meet the needs of citizens trying to survive the critical conditions of the post-conflict situations in developing countries.

8.5. Research Limitations

The knowledge generated from this thesis has centred on development in urban areas undergoing significant urbanisation and population growth alongside the ongoing instability present within a post-conflict setting in developing countries. This research conducted a qualitative analysis of the primary and secondary data sets, which are relevant to the case of urban management and associated housing interventions to irregularly developed properties in Baghdad. The outcomes of this research study are

considered also to be relevant to comparable cases with similar characteristics, conditions and circumstances. That said, the data collection for this study faced several practical problems, which included the following:

- The request for the official permission to conduct the semi-structured interviews with the public respondents representing the authorities in the case study. This was approached through supplying a formal letter of approval to be able to access the relevant public organisations; the letter was issued and authenticated by the Iraqi Cultural Attaché in London on behalf of the Ministry of Higher Education and Scientific Research in Iraq.
- The morning schedule for the interviews affected participation because of the daytime working hours of the respondents. The interviews were, therefore, rescheduled to take place in the evenings or weekends to ensure participation.
- The interviews took place over Skype which also affected participation because of the frequent and long electrical blackouts in Baghdad. This was addressed by applying a specific timeframe for the interviews to avoid the blackout times that are scheduled by the Ministry of Electricity in Iraq, and when this was not possible the interviews were carried out via telephone.

All of the above was very time consuming and caused delays to the scheduled timeframe for the study. This was further exacerbated by the spent time on: obtaining official approval from the research ethics committee at the University of Brighton; transcribing and translating the interviews and documents into English because they were conducted or written in native Arabic. The researcher with the help of the supervisors managed these circumstances by applying an intensive and persistent work ethic to the process of the research.

8.6. Future Research

Undertaking future research in the area of urban development in a post-conflict setting is encouraged because it can bring forward enablement of citizen survival in times of extreme hardship. Since this project had an allocated timeframe, it was restricted in the data it could collect. As such, below are some suggestions for future research in this area:

Chapter Eight: Changing Urban Management through Intervention Processes to Irregular Housing in Post-Conflict Settings

- Implement quantitative research on post-conflict settings to look for any similarities or differences in urban management and housing interventions.
- Examine the applicability of this study to other cases of natural disasters or large-scale crises.
- Explore the management of affordable housing to those who have been internally displaced or who occupy informal settlements within post-conflict settings.
- Investigate other alternative processes of management and approaches to urban development in a post-conflict setting that can improve affordability in housing.
- Undertake a longitudinal study to assess the changes in housing development mentioned in this study to see whether it has contributed to achieving more stability in the country and whether it can be sustained in times of peace.

Because it is such a relevant topic due to the number of countries that are within a post-conflict setting, these suggestions for future research could be said to be essential for determining how to enable citizens of these countries to live more stably, and to not just survive, but to be able to thrive and move successfully into a situation of peace and calm.

References

References

References

- Abdulrazak, T. and Mori, S. (2012). A Consideration of Issues in the Government's Public Housing Projects in Post-War Iraq. *Journal of Civil Engineering and Architecture*, 6(9), 1138–1148.
Available at: <http://www.davidpublisher.org> (accessed: 03/05/2018).
- Ahtisaari, M. (1991). Report to the Secretary General on Humanitarian Needs in Kuwait and Iraq in the Immediate Post-Crisis Environment.
- Al-Adhami, M. (1975). A Comprehensive Approach to the Study of the Housing Sector in Iraq with Special Reference to Needs, Standards, Inputs, Density and Costs as Factors in the Analysis of Housing Problems in Baghdad [*University of Nottingham*].
Available at: <http://eprints.nottingham.ac.uk> (accessed: 29/08/2014).
- Al-Ansari, B. (2006). The National Report on Secure Housing and Land Tenure. Ministry of Construction and Housing in Iraq.
- Al-Rahmani, S. (1986). Principles for Urban Renewal in Iraq: A Study to Develop a Town Planning Principles for the Renewal of the Iraqi Cities with Particular Reference to Baghdad Central Area [*University of Manchester*].
Available at: <https://ethos.bl.uk> (accessed: 31/08/2014).
- Al-Shahbender, M. (2010). Urban Planning in Iraq. Ministry of Municipalities in Iraq.
- Alani, A. (1988). Report on the Role of Cooperative Associations in the Implementation and Management of Housing Projects. Ministry of Planning in Iraq.
- Alnasrawi, A. (1994). *The Economy of Iraq: Oil, Wars, Destruction of Development and Prospects, 1950-2010*. London, United Kingdom: ABC-CLIO.
- Amaratunga, D. and Haigh, R. (2011). *Post-Disaster Reconstruction of the Built Environment-Rebuilding for Resilience*. Oxford, United Kingdom: Wiley-Blackwell Publishing Ltd.
- Ameen, A. (1981). Investment Allocations and Plan Implementation: Iraq's Absorptive Capacity, 1951-1980. *Journal of Energy and Development*, 6(2), 263–280.
- Andersson, M. (2015). Unpacking Metropolitan Governance for Sustainable Development (*Paper for Sustainable Development of Metropolitan Regions*).
Available at: <https://www.metropolis.org> (accessed: 12/12/2016).

References

- Angel, S. (2000). *Housing Policy Matters: A Global Analysis*. Oxford, United Kingdom: Oxford University Press.
- Arab Monetary Fund. (1991). Joint Arab Economic Report. Arab Fund for Economic and Social Development.
- Arnott, R. (2008). Housing Policy in Developing Countries: The Importance of the Informal Economy (*Paper for Urbanisation and Growth*). Available at: <https://economics.ucr.edu> (accessed: 25/09/2016).
- Atkinson, P. and Coffey, A. (1996). *Making Sense of Qualitative Data: Complementary Research Strategies*. California, United States of America: SAGE Publications Ltd.
- Bachrach, P. and Baratz, M. (1970). *Power and Poverty: Theory and Practice*. New York, United States of America: Oxford University Press.
- Baiocchi, G. (2003). Emergent Public Spheres: Talking Politics in Participatory Governance. *American Sociological Review*, 68(1), 52–74. Available at: <https://www.academia.edu> (accessed: 13/06/2016).
- Barakat, S. and Deely, S. (2001). Report on ‘Somalia: Programming for Sustainable Health Care.’ International Federation of Red Cross and Red Crescent Societies-World Disasters Report.
- Barakat, S. (2004). Housing Reconstruction after Conflict and Disaster (*Paper for Humanitarian Practice Network*). Available at: <https://www.files.ethz.ch> (accessed: 15/05/2016).
- Baud, I. and Michaela, H. (2009). Dealing with Risks in Urban Governance: What can We Learn from ‘Resilience Thinking’. *Fourth International Conference of the International Forum on Urbanism (IFoU)*. Available at: <http://newurbanquestion.ifou.org> (accessed: 09/12/2016).^{Meta}
- Bauer, R. (2003). Report on Guidelines for Post Disaster Housing Reconstruction. International Federation of Red Cross and Red Crescent Societies. Available at: <https://www.ifrc.org> (accessed: 10/07/2016).
- Beaudry, R. (2019). Urban Infill Study. Let’s Talk Abbotsford. Available at: <https://letstalkabbotsford.ca> (accessed: 27/02/2020).

References

- Beiswenger, J. and Tusinger, Z. (2018). Repurposing Single-Family Homes and Neighborhoods. *ZONING PRACTICE*, 35(2), 1–7.
Available at: <https://www.ci.billings.mt.us> (accessed: 24/05/2019).
- Berelson, B. (1952). *Content Analysis in Communication Research*. Glencoe, United Kingdom: Free Press.
- Berger, P. and Luckmann, T. (1966). *The Social Construction of Reality: A Treatise in the Sociology of Knowledge*. London, United Kingdom: Penguin.
- Berger, R. (2012). Report on Developing a Private Sector Housing Finance Market in Iraq.
Available at: <https://www.undp.org> (accessed: 08/05/2015).
- Bernard, H. (2006). *Research Methods in Anthropology: Qualitative and Quantitative Approaches*. Oxford, United Kingdom: Rowman Altamira.
- Bramezza, I. (1996). *The Competitiveness of the European City and the Role of Urban Management in Improving the City's Performance: The Cases of the Central Veneto and Rotterdam Regions*. Amsterdam, Netherland: Thesis Publishers.
- Brannen, J. (2007). Mixing Methods: The Entry of Qualitative and Quantitative Approaches into the Research Process. *International Journal of Social Research Methodology*, 8(3), 173–184.
Available at: <https://www.tandfonline.com> (accessed: 26/01/2017).
- Braun, V. and Clarke, V. (2006). Using Thematic Analysis in Psychology. *Qualitative Research in Psychology*, 3, 77–101.
Available at: <https://uwe-repository.worktribe.com> (accessed: 04/06/2018).
- Brinkerhoff, D. W., Johnson, R. and Hill, R. (2009). Guide to Rebuilding Governance in Stability Operations: A Role for the Military.
Available at: <https://www.globalsecurity.org> (accessed: 12/12/2016).
- Broadway Malyan, NKY Architects and Engineers, Dar AL-Tasamim and Consultants. (2011). Report on 10*10-New Sadr City.
- Brown, G., Langer, A. and Stewart, F. (2011). A Typology of Post-Conflict Environments (*Paper for Centre of Research on Inequality, Human Security and Ethnicity*).
Available at: <https://assets.publishing.service.gov.uk> (accessed: 15/05/2016).

References

- Bryman, A. (2012). *Social Research Methods*. Oxford, United Kingdom: University of Oxford.
- California Department of Housing and Community Development. (2016). Report on Accessory Dwelling Unit Memorandum.
Available at: <https://www.hcd.ca.gov> (accessed: 24/05/2019).
- Central Organisation for Statistics of Iraq. (1962). Yearly Statistics Report. Ministry of Planning in Iraq.
- Central Organisation for Statistics of Iraq. (2007a). Population Statistics. Ministry of Planning in Iraq.
- Central Organisation for Statistics of Iraq. (2007b). Yearly Statistics Report. Ministry of Planning in Iraq.
- Central Organisation for Statistics of Iraq. (2010). Yearly Statistics Report. Ministry of Planning in Iraq.
- Central Organisation for Statistics of Iraq. (2011). Building, Dwelling and Household-National Level.
- Central Organisation for Statistics of Iraq. (2012). Iraq Household Socio-Economic Survey.
Available at: <https://microdata.worldbank.org> (accessed: 12/05/2018).
- Charmaz, K. (2006). *Constructing Grounded Theory: A Practical Guide through Qualitative Analysis*. London, United Kingdom: SAGE Publications Ltd.
- Chemonics International. (2012). Report on Iraq Governance Strengthening Project.
Available at: <https://pdf.usaid.gov> (accessed: 02/03/2015).
- Cities Alliance. (2011). Quick Guides for Policy Makers: Housing the Poor in African Cities (Guide 2: Low Income Housing).
Available at: <https://www.citiesalliance.org> (accessed: 29/09/2016).
- Congressional Budget Office. (2004). Paying for Iraq's Reconstruction.
Available at: <https://www.cbo.gov> (accessed: 16/01/2017).

References

- Corubolo, E. (1999). Urban Management and Social Justice: Space, Power and Modernity (*Paper for Concepts and Paradigms of Urban Management in the Context of Developing Countries*).
Available at: <http://n-aerus.net> (accessed: 15/06/2016).
- Cravens, L. and Brinkerhoff, D. (2013). Provincial Governance in Iraq: Councils, Contestation, and Capacity Building (*Paper for RTI Press Publication*).
Available at: <http://citeseerx.ist.psu.edu> (accessed: 18/01/2017).
- Crocker, B. (2004). Reconstructing Iraq's Economy. *The Washington Quarterly*, 27(4), 73–93.
Available at: <https://www.tandfonline.com> (accessed: 16/01/2017).
- Daphnis, F. (2009). Housing Microfinance. In L., Chiquier and M., Lea (eds.) *Housing Finance in Emerging Markets* (pp. 395–416). Washington D.C., United States of America: World Bank.
- Davey, K. (1993). Report on Elements of Urban Management.
Available at: <http://documents.worldbank.org> (accessed: 11/12/2016).
- Davis, P. (2013). *Corporations, Global Governance and Post-Conflict Reconstruction*. New York, United States of America: Routledge Publications Ltd.
- DiCicco-Bloom, B. and Crabtree, B. (2006). The Qualitative Research Interview. *Medical Education*, 40(4), 314–321.
Available at: <https://onlinelibrary.wiley.com> (accessed: 04/06/2018).
- Dikmen, N., Elias-Ozkan, S. and Davidson, C. (2012). Comparisons of Post-Disaster Housing Procurement Methods in Rural Areas of Turkey. *Open House International*, 37(1), 28–39.
Available at: <http://www.openhouse-int.com> (accessed: 22/10/2015).
- DSC International and Consolidated Consultants. (2019). Iraq Gate Housing Project.
Available at: <http://iraggate.com> (accessed: 16/10/2019).
- Durand-Lasserve, A. and Clerc, V. (1996). Regularisation and Integration of Irregular Settlements: Lessons from Experience (*Paper for Urban Management and Land*).
Available at: <https://pdfs.semanticscholar.org> (accessed: 27/09/2016).
- Economist Intelligence Unit. (1977). Report on Quarterly Economic Review, Iraq.

References

- Emmanuel, S., Wettasinghe, K., Samuels, F., Thambaiyah, S., Rajendran, I. and Galappatti, A. (2014). Report on Adolescent Psychosocial Wellbeing in the Post Conflict Context of Sri Lanka.
Available at: <https://www.odi.org> (accessed: 30/07/2018).
- Félix, D., Feio, A., Branco, J. and Machado, J. (2013). The Role of Spontaneous Construction for Post-Disaster Housing. In P., Cruz (eds.) *Structures and Architecture: Concepts, Applications and Challenges* (pp. 937–944). London, United Kingdom: CRC Press.
- Ferguson, I. and Chandrasekharan, C. (2004). Report on Paths and Pitfalls of Decentralisation for Sustainable Forest Management: Experiences of the Asia-Pacific Region.
Available at: <http://www.cifor.org> (accessed: 09/12/2016).
- Ferhan, N. (2012). Report on the Regional Development through the Investment Budget 2006-2011. Ministry of Planning in Iraq.
- Frediani, A. (2009). Freedom in the Urban Arena: The World Bank, Turner and Sen (*Paper for Development Planning Unit*).
Available at: <https://www.ucl.ac.uk> (accessed: 22/10/2015).
- Gaub, F. (2012). Report on Understanding Instability: Lessons from the “Arab Spring.” Arts and Humanities Research Council.
Available at: <https://ahrc.ukri.org> (accessed: 15/05/2016).
- Glesne, C. (2006). *Becoming Qualitative Researchers: An Introduction*. Boston, United States of America: Allyn and Bacon.
- Goethert, R. (2010). Incremental Housing: A Proactive Urban Strategy. *MONDAY DEVELOPMENTS*, 23–25.
Available at: <http://web.mit.edu> (accessed: 02/10/2016).
- Guba, E. and Lincoln, Y. (1994). Competing Paradigms in Qualitative Research. In N., Denzin and Y., Lincoln (eds.) *Handbook of Qualitative Research* (pp. 105–117). London, United Kingdom: SAGE Publications Ltd.
- Guterres, A. (2010). Protection Challenges for Persons of Concern in Urban Settings. *Adapting to Urban Displacement*, 8–10.
Available at: <https://www.fmreview.org> (accessed: 19/10/2015).

References

- HAEAHN Architecture Incorporate. (2015). Al-Rasheed Housing Project. Available at: <http://m.haeahn.com> (accessed: 16/10/2019).
- Hammarberg, K., Kirkman, M. and Lacey, S. (2016). Qualitative Research Methods: when to use them and how to judge them. *Human Reproduction*, 31(3), 498–501. Available at: <https://academic.oup.com> (accessed: 26/01/2020).
- Hartshorn, J. (1993). *Oil Trade: Politics and Prospects*. Cambridge, United Kingdom: Cambridge University Press.
- Hatch, J. (2002). *Doing Qualitative Research in Education Settings*. New York, United States of America: SUNY Press.
- Herrera, A. and Passano, M. (2006). Report on Land Tenure Alternative Conflict Management. Available at: <http://www.fao.org> (accessed: 23/10/2015).
- Hofer, B. and Pintrich, P. (1997). The Development of Epistemological Theories: Beliefs about Knowledge and Knowing and their Relation to Learning. *Review of Educational Research*, 67(1), 88–140. Available at: <https://www.cedu.niu.edu> (accessed: 26/01/2020).
- Hyslop, K. (2017). Map: How ‘Infill’ Housing is Blossoming in the Lower Mainland. *The Tyee*. Available at: <https://thetyee.ca> (accessed: 27/02/2020).
- Imparato, I. and Ruster, J. (2003). *Slum Upgrading and Participation: Lessons from Latin America*. Washington D.C., United States of America: World Bank.
- International Monetary Fund. (2009). Report on Iraq Standby Agreement.
- Iraq National Population Commission. (2012). Iraq Population Situation Analysis Report. Available at: <https://iraq.unfpa.org> (accessed: 21/02/2015).
- Iraq Partners Forum. (2010). Iraq Briefing Book. Available at: <https://www.iraq-businessnews.com> (accessed: 22/04/2018).
- Iraqi Laws and Legislations. (1963) Provision of Houses, Law No.125. Available at: <http://iraqld.hjc.iq> (accessed: 10/01/2015).

References

- Iraqi Laws and Legislations. (1967). Management of Baghdad Municipality, Regulation No. 45.
Available at: <http://iraql.d.hjc.iq> (accessed: 10/01/2015).
- Iraqi Laws and Legislations. (1969). Provinces, Law No. 159.
Available at: <http://iraql.d.hjc.iq> (accessed: 27/09/2015).
- Iraqi Laws and Legislations. (1971). Baghdad City Master Plan, Law No.156.
Available at: <http://iraql.d.hjc.iq> (accessed: 31/08/2014).
- Iraqi Laws and Legislations. (1980). House Building, Regulation No. 851.
Available at: <http://iraql.d.hjc.iq> (accessed: 18/06/2018).
- Iraqi Laws and Legislations. (1995). Provincial Councils, Law No. 25.
Available at: <http://iraql.d.hjc.iq> (accessed: 27/09/2015).
- Iraqi Laws and Legislations. (2001). Public Association for Housing, Order No.39.
Available at: <http://iraql.d.hjc.iq> (accessed: 11/04/2018).
- Iraqi Laws and Legislations. (2004a). Authorities at Local Level of Government, Order No.71.
Available at: <http://iraql.d.hjc.iq> (accessed: 18/02/2015).
- Iraqi Laws and Legislations. (2004b). Amendment of Building Regulation, Order No. 21721.
- Iraqi Laws and Legislations. (2004c). National Housing Fund, Order No.11.
Available at: <http://iraql.d.hjc.iq> (accessed: 03/11/2014).
- Iraqi Laws and Legislations. (2004d). Administration in Transition, Law for the Republic of Iraq.
Available at: <http://iraql.d.hjc.iq> (accessed: 09/10/2015).
- Iraqi Laws and Legislations. (2005). Constitution of the Republic of Iraq.
Available at: <http://iraql.d.hjc.iq> (accessed: 10/10/2015).
- Iraqi Laws and Legislations. (2006). Investment, Law No.13.
Available at: <http://iraql.d.hjc.iq> (accessed: 30/10/2014).
- Iraqi Laws and Legislations. (2009). Ministry of Planning, Law No.19.
Available at: <http://iraql.d.hjc.iq> (accessed: 26/10/2014).

References

- Iraqi Laws and Legislations. (2011). National Housing Fund, Law No.32. Available at: <http://iraqld.hjc.iq> (accessed: 03/05/2018).
- Iraqi Laws and Legislations. (2012). Ministry of Planning Directorates and Departments, Order No.1. Available at: <http://iraqld.hjc.iq> (accessed: 29/10/2014).
- Junne, G. and Verkoren, W. (2005). *Post-conflict Development: Meeting New Challenges*. Colorado, United States of America: Lynne and Rienner Publishers.
- Kessy, A. (2013). Decentralisation and Citizens' Participation: Some Theoretical and Conceptual Perspectives. *African Review*, 40(2), 215–239. Available at: <https://www.academia.edu> (accessed: 01/03/2019).
- Khatib and Alami Consultancy Office. (2015). Report on Baghdad City Comprehensive Development Plan. Municipality of Baghdad in Iraq.
- Ko, K. (2015). Report on Building Housing Supply Policy in Iraq. Hanwha Corporation. Ministry of Planning in Iraq.
- Kohlbacher, F. (2006). The Use of Qualitative Content Analysis in Case Study Research. *Qualitative Social Research*, 7(1), 1–30. Available at: <http://www.qualitative-research.net> (accessed: 04/06/2018).
- Kooiman, J. (2004). *Governing as Governance*. London, United Kingdom: SAGE Publications Ltd.
- Kraul, C. (2006). Decline in Oil Output Dims Iraq's Recovery. *Los Angeles Times*. Available at: <https://www.latimes.com> (accessed: 16/01/2017).
- Kuper, A., Lingard, L. and Levinson, W. (2008). Critically Appraising Qualitative Research. *BMJ*, 337(a1035). Available at: <https://www.bmj.com> (accessed: 24/07/2018).
- Lange, O. (1964). Planning Economic Development. In G., Meier (eds.) *Leading Issues in Development Economics*. New York, United States of America: Oxford University Press.
- Langley, K. (2008). *The Industrialisation of Iraq*. California, United States of America: University of California.

References

- Leest, K., Kolarova, D. and Mecreant, L. (2010). A Guidance for Integrating Peacebuilding into Development. Partners for Democratic Change International. Available at: <http://dmeforpeace.org> (accessed: 18/08/2015).
- Link, J. (2005). Report on Land Registration and Property Rights in Iraq. RTI International. Available at: <https://www.humanitarianlibrary.org> (accessed: 03/05/2018).
- Louis Berger Group. (2011). Report on Investor Guide of Baghdad. U.S. Agency for International Development (USAID). Available at: <https://www.iraq-businessnews.com> (accessed: 19/01/2017).
- Lukes, S. (1974). *Power: A Radical View*. London, United Kingdom: Palgrave Macmillan.
- Mattingly, M. (1995). Urban Management in less Developed Countries (*Paper for Development Planning*). Available at: <https://www.ucl.ac.uk> (accessed: 12/06/2016).
- Max-Neef, M., Hopenhay, M. and Elizalde, A. (1989). *Human Scale Development: Conception, Application and Further Reflections*. California, United States of America: Apex Press.
- McCormick, K. (2016). Gentle Infill. *Land Lines*, 15–25. Available at: <https://www.lincolninst.edu> (accessed: 28/02/2020).
- McGill, R. (1998). Urban Management in Developing Countries. *Cities*, 15(6), 463–471. Available at: <https://www.sciencedirect.com> (accessed: 12/06/2016).
- Mello, R. (2002). Collocation Analysis: A Method for Conceptualising and Understanding Narrative Data. *Qualitative Research*, 2(2), 231–243. Available at: <https://journals.sagepub.com> (accessed: 04/06/2018).
- Metz, H. (1990). Iraq: A Country Study. Federal Research Division, Library of Congress.
- Miles, M. and Huberman, M. (1994). *Qualitative Data Analysis: An Expanded Sourcebook*. California, United States of America: SAGE Publications Ltd.
- Ministry of Construction and Housing in Iraq. (2005). Strengthening the Housing Sector Capacity.

References

- Ministry of Construction and Housing in Iraq. (2010). Iraq National Housing Policy. Available at: <https://www.humanitarianlibrary.org> (accessed: 10/05/2018).
- Ministry of Construction and Housing in Iraq. (2017). Updating Iraq's National Housing Policy.
- Ministry of Finance in Iraq. (2003). Macroeconomic Assessment.
- Ministry of Finance in Iraq. (2009). Budget Execution.
- Ministry of Planning in Iraq. (1970). Evaluation of the Five Year Economic Plan.
- Ministry of Planning in Iraq. (1986). Housing Policy in Iraq.
- Ministry of Planning in Iraq. (2007). National Development Strategy, 2007-2010.
- Ministry of Planning in Iraq. (2009). Indicators of Spatial development in Iraq.
- Ministry of Planning in Iraq. (2010a). Baghdad Spatial Development Plan until 2020.
- Ministry of Planning in Iraq. (2010b). National Development Plan 2010-2014. Available at: <http://www.unesco.org> (accessed: 24/04/2018).
- Ministry of Planning in Iraq. (2013). National Development Plan 2013-2017. Available at: <https://mop.gov.iq> (accessed: 25/04/2018).
- Mohamed, S. (2009). Participation of Informal Settlement Communities in City-Level Policy-Making Processes in Johannesburg [*University of Witwatersrand*]. Available at: <http://wiredspace.wits.ac.za> (accessed: 13/06/2016).
- Moser, C., Gatehouse, M. and Garcia, H. (1996). Urban Poverty Research Sourcebook: Indicators of Urban Poverty (*Paper for Urban Management and Poverty Reduction*). Available at: <http://documents.worldbank.org> (accessed: 26/09/2016).
- Muir, W. (2015). *The Caliphate: Its Rise, Decline and Fall*. Edinburgh, United Kingdom: Creative Media Partners.
- Mumtaz, B. (2001). *Guiding Cities: The UNDP/UNCHS/World Bank Urban Management Programme*. Nairobi, Kenya: UN-Habitat.
- Municipality of Baghdad. (2001). Urban Development Plan for the City of Baghdad (2015).

References

- Municipality of Baghdad. (2014). Baghdad's Vision 2030.
- Namey, E., Guest, G., Thairu, L. and Johnson, L. (2008). Data Reduction Techniques for Large Qualitative Data Sets. In G., Guest and K., MacQueen (eds.) *Handbook for Team-Based Qualitative Research* (pp. 137–161). New York, United States of America: Rowman Altamira.
Available at: <https://pdfs.semanticscholar.org> (accessed: 04/06/2018).
- National Investment Commission and Hanwha Engineering and Construction Corporate. (2019). Bismayah New City-National Housing Programme.
Available at: <http://www.bismayah.org> (accessed: 16/10/2019).
- Nicholas, E. and Patrick, D. (2015). A Review of Governmental Intervention on Sustainable Housing Provision for Urban Poor in Nigeria. *International Journal of Social Science Studies*, 3(6), 40–48.
Available at: <http://redfame.com> (accessed: 10/07/2016).
- Niner, S. (2017). *Women and the Politics of Gender in Post-Conflict Timor-Leste: Between Heaven and Earth*. New York, United States of America: Routledge Publications Ltd.
- Nowell, L., Norris, J., White, D. and Moules, N. (2017). Thematic Analysis: Striving to Meet the Trustworthiness Criteria. *International Journal of Qualitative Methods*, 16, 1–13.
Available at: <https://journals.sagepub.com> (accessed: 04/06/2019).
- Noy, C. (2008). Sampling Knowledge: The Hermeneutics of Snowball Sampling in Qualitative Research. *International Journal of Social Research Methodology*, 11(4), 327–344.
Available at: <http://chaimnoy.com> (accessed: 23/07/2018).
- Okumu, P. (2013). Report on State-Society Relations: The Prospects for the New Deal Engagement in Addressing an Enabling Environment in Conflict-Affected and Fragile States.
Available at: <https://www.academia.edu> (accessed: 28/02/2020).
- OPEC. (1965). Middle East Economic Survey (MEES).
- Organisation for Economic Co-operation and Development. (1979). Agriculture in the Planning and Management of Peri-Urban Areas.

References

- Ormston, R., Spencer, L., Barnard, M. and Snape, D. (2013). The Foundations of Qualitative Research. In J., Lewis and J., Ritchie (eds.) *Qualitative Research Practice* (pp. 1–25). London, United Kingdom: SAGE Publications Ltd.
- Ozlu, O. (2006). Report on Iraqi Economic Reconstruction and Development. Center for Strategic and International Studies.
- Pacific Consultants International. (2015). Baghdad City Comprehensive Development Plan. Municipality of Baghdad in Iraq.
- PADCO. (2006). Report on Iraq Housing Market Study. Ministry of Construction and Housing in Iraq.
Available at: <https://www.humanitarianlibrary.org> (accessed: 08/05/2018).
- Parsons, T. (1967). *Sociological Theory and Modern Society*. New York, United States of America: Free Press.
- Patton, M. (1990). *Qualitative Evaluation and Research Methods*. California, United States of America: SAGE Publications Ltd.
- Peters, B. (1996). *The Future of Governing: Four Emerging Models*. Kansas, United States of America: University Press of Kansas.
- Pieri, C. (2005). Baghdad 1921-1958. Reflections on History as a "Strategy of Vigilance". *World Congress for Middle-Eastern Studies*, 69–93.
- Pieterse, E. (2002). Participatory Local Governance in the Making: Opportunities, Constraints, and Prospects. In S., Parnell, E., Pieterse, M., Swilling and D., Wooldridge (eds.) *Democratising Local Government: The South African Experiment* (pp. 1–17). Cape Town, South Africa: University of Cape Town Press.
- Polsby, N. (1963). *Community Power and Political Theory*. London, United Kingdom: Yale University Press.
- Polservice. (1980). Complementary Study to Housing Standards. Ministry of Construction and Housing in Iraq.
- Popescu, I. (2006). The Role of Municipal Policy in Urban Development. *Administration and Public Management Review*, 7, 162–170.
Available at: <http://www.ramp.ase.ro> (accessed: 12/06/2016).

References

- Pyla, P. (2008). Back to the Future: Doxiadis's Plans for Baghdad. *Planning History*, 7(1), 3-19.
Available at: <https://journals.sagepub.com> (accessed: 30/08/2014).
- Pyla, P. (2013). Gossip on the Doxiadis 'Gossip Square': Unpacking the Histories of an Unglamorous Public Space. *Architectural Histories*, 1(1).
Available at: <https://journal.eahn.org> (accessed: 30/08/2014).
- Rakodi, C. (2003). Politics and Performance: The Implications of Emerging Governance Arrangements for Urban Management Approaches and Information Systems. *Habitat International*, 27, 523–547.
Available at: <https://www.sciencedirect.com> (accessed: 13/06/2016).
- Ramsamy, E. (2006). *The World Bank and Urban Development*. New York, United States of America: Routledge Publications Ltd.
- Ritchie, J. and Lewis, J. (2003). *Qualitative Research Practice: A Guide for Social Science Students and Researches*. London, United Kingdom: SAGE Publications Ltd.
- Robson, C. (2002). *Real World Research*. Oxford, United Kingdom: Blackwell.
- Rolnik, R. (2009). Report on Adequate Housing as a Component of the Right to an Adequate Standard of Living, and on the Right to Non-Discrimination in this Context. United Nations.
Available at: <https://www.refworld.org> (accessed: 21/10/2015).
- Rubin, H. and Rubin, I. (1995). *Qualitative Interviewing: The Art of Hearing Data*. California, United States of America: SAGE Publications Ltd.
- Saldana, J. (2009). *The Coding Manual for Qualitative Researchers*. London, United Kingdom: SAGE Publications Ltd.
- Sanford, J. (2003). Iraq's Economy: Past, Present, Future. Congressional Research Service-The Library of Congress.
- Seeliger, L. and Turok, I. (2014). Averting a Downward Spiral: Building Resilience in Informal Urban Settlements through Adaptive Governance. *Environment and Urbanisation*, 26(1), 184–199.
Available at: <https://journals.sagepub.com> (accessed: 12/09/2016).

References

- Seneviratne, K. (2013). Managing Housing Needs in Post-Conflict Housing Reconstruction [University of Salford]. Available at: <http://usir.salford.ac.uk> (accessed: 23/10/2015).
- Seneviratne, K., Amaratunga, D. and Haigh, R. (2013). Addressing Housing Needs in Minimising the Problems of Post-Conflict Housing Reconstruction. *International Conference on Building Resilience*. Available at: <http://eprints.hud.ac.uk> (accessed: 18/08/2015).
- Sharma, S. (1989). Municipal Management. *Urban Affairs Quarterly*, 21, 47–53.
- Shaw, R. (2018). *Generation Priced Out: Who Gets to Live in the New Urban America*. University of California Press.
- SIGIR. (2013). Learning from Iraq. Available at: <https://www.globalsecurity.org> (accessed: 14/04/2017).
- Slack, E. and Chattopadhyay, R. (2013). *Governance and Finance of Metropolitan Areas in Federal Systems*. Ontario, Canada: Oxford University Press.
- Somerville, P. (2011). Multiscalarity and Neighbourhood Governance. *Public Policy and Administration*, 26(1), 81–105. Available at: <https://journals.sagepub.com> (accessed: 12/08/2015).
- Soutif, J. (2016). Abbasid Bagdad. In J., Marozzi. *The Birth of Baghdad was a Landmark for World Civilisation*. *The Guardian*. Available at: <https://www.theguardian.com> (accessed: 26/04/2018).
- Stanek, Ł. (2012). Miastoprojekt Goes Abroad: The Transfer of Architectural Labour from Socialist Poland to Iraq (1958-1989). *Journal of Architecture*, 17(3), 361–386.
- Stern, Gibb, S., Levi-Provencal, E., Kramers, H., Schacht, B., Lewis, L., Pellat, C., Dumont, A. and Savory, A. (1998). *The Encyclopaedia of Islam*. Leiden, Netherlands: EJ Brill.
- Susa, A. (1952). *Atlas Baghdad*. Baghdad, Iraq: Iraqi Academy of Science.
- The Japanese Consortium of Consulting Firms. (1987). Integrated Capital Development Plan of Baghdad 2001. Municipality of Baghdad.

References

- The World Bank. (1993). *Housing: Enabling Markets to Work (Paper for Housing Policy)*. International Bank for Reconstruction and Development. Available at: <http://documents.worldbank.org> (accessed: 10/07/2016).
- The World Bank. (2010). *Systems of Cities: Harnessing Urbanisation for Growth and Poverty Alleviation*. Available at: <http://documents.worldbank.org> (accessed: 11/12/2016).
- The World Bank. (2012). *Investment Climate Assessment 2012*. Available at: <http://documents.worldbank.org> (accessed: 06/03/2015).
- Thomas, D. (2006). A General Inductive Approach for Analysing Qualitative Evaluation Data. *American Journal of Evaluation*, 27(2), 237–246. Available at: <https://journals.sagepub.com> (accessed: 30/01/2020).
- Tipple, G. (1994). A Matter of Interface: The Need for a Shift in Targeting Housing Interventions. *Habitat International*, 18(4), 1–15. Available at: <https://www.sciencedirect.com> (accessed: 10/07/2016).
- Tipple, G. (2006). *State of Iraqi Cities: Cities in Transition*. Global Urban Research Unit.
- Turner, J. (1977). *Ecological Building: Housing by People-Towards Autonomy in Building Environments*. New York, United States of America: META Publications-Pantheon Books.
- UN-Habitat. (2003). *Iraq Reconstruction Plan Shelter and Urban Development*. Available at: <https://www.humanitarianlibrary.org> (accessed: 12/04/2018).
- UN-Habitat. (2004). *The Global Campaign on Urban Governance (Paper for Policy Dialogue)*.
- UN-Habitat. (2006). *Iraq Urban Sector Strengthening Project*. Available at: <http://siteresources.worldbank.org> (accessed: 13/04/2018).
- UN-Habitat. (2007). *The State of Iraq Cities Report*. Ministry of Municipalities in Iraq.
- UN-Habitat. (2011a). *Decentralisation in Iraq. Sharing Experience and Sustaining Progress in Urban Iraq*. Available at: <https://unhabitat.org> (accessed: 22/04/2018).
- UN-Habitat. (2011b). *Report on the State of Asian Cities*.

References

- UN-Habitat. (2014). National Report of the Republic of Iraq for Habitat III. Available at: <http://www.hlrn.org> (accessed: 18/01/2017).
- UN-Habitat. (2015a). Urban Governance (*Paper for United Nations Conference on Housing and Sustainable Urban Development*). Available at: <http://habitat3.org> (accessed: 09/12/2016).
- UN-Habitat. (2015b). Urban Rules and Legislation (*Paper for United Nations Conference on Housing and Sustainable Urban Development*). Available at: <http://habitat3.org> (accessed: 12/12/2016).
- UNDP. (1997). Governance for Sustainable Human Development.
- UNDP. (2004). Governance in Post-Conflict Situations (*Paper for Bergen Seminar Series*).
- UNISDR. (2012). How to Make Cities More Resilient: A Handbook for Local Government Leaders. Available at: <https://www.unisdr.org> (accessed: 10/07/2015).
- United Nations. (2003). Report on United Nations/World Bank Joint Iraq Needs Assessment. Available at: <http://siteresources.worldbank.org> (accessed: 16/01/2017).
- United Nations. (2014). Report on United Nations Development Assistance Framework: Iraq 2015-2019. Available at: <https://www.unicef.org> (accessed: 22/04/2018).
- United Nations Development Programme. (2009). Common Country Assessment of Iraq. Available at: <https://www.undp.org> (accessed: 16/01/2017).
- United Nations Development Programme. (2010). Iraq: Local Governance in Complex Environments. Available at: <http://www.undp.org> (accessed: 22/04/2018).
- United Nations Development Programme. (2012). Iraq Country Programme Action Plan 2011-2014.
- United Nations Population Division. (2008). World Population Prospects.
- US Department of Defense. (2004). Working Papers: Iraq Status.

References

- US Department of State. (2006a). Iraq Country Report.
- US Department of State. (2006b). Section 2207 Report on Iraq Relief and Reconstruction.
- USAID. (2007). Republic of Iraq: District Government Field Manual (*Paper for Iraq Local Governance Programme*).
Available at: <https://pdf.usaid.gov> (accessed: 19/01/2017).
- Vaismoradi, M., Turunen, H. and Bondas, T. (2013). Content Analysis and Thematic Analysis: Implications for Conducting a Qualitative Descriptive Study. *Nursing and Health Sciences*, 15, 398–405.
Available at: <https://onlinelibrary.wiley.com> (accessed: 30/07/2018).
- VanDijk, M. (2008). Urban Management and Institutional Change: An Integrated Approach to Achieving Ecological Cities (*IHS Working Paper*). Institute for Housing and Urban Development Studies.
Available at: <https://repub.eur.nl> (accessed: 12/06/2016).
- Velazco, J. (2004). Rebuilding the State in Areas Affected by Political Violence: The Case of Rural Communities in Ayacucho, Peru. *EconWPA-Public Economics*, 31.
Available at: <http://www.hicn.org> (accessed: 09/07/2015).
- Vigoda, E. (2002). From Responsiveness to Collaboration: Governance, Citizens and the Next Generation of Public Administration. *Public Administration Review*, 62(5), 527–540.
Available at: <https://onlinelibrary.wiley.com> (accessed: 13/06/2016).
- Waeyenberge, E. (2015). Crisis? What Crisis? The World Bank and Housing Finance for the Poor (Paper for *Department of Economics, SOAS*).
Available at: <https://www.soas.ac.uk> (accessed: 25/09/2016).
- Wakely, P. (2014). Urban Public Housing Strategies in Developing Countries: Whence and Whither Paradigms, Policies, Programmes and Projects (*Paper for Reflections*). Development Planning Unit, The Bartlett-University College London.
Available at: <https://www.ucl.ac.uk> (accessed: 10/07/2016).
- Wakely, P. and Riley, E. (2011). The Case for Incremental Housing (*Paper for Policy Research*). Cities Alliance.
Available at: <https://www.academia.edu> (accessed: 06/10/2016).

References

- Warden, J. (2008). U.S. Advisers Sit Back and Let Local Councils Try Something New: Run a Local Government. *Stars and Stripes*.
- Wongpreedee, A. (2007). Decentralisation and Its Effect on Provincial Political Power in Thailand. *Asian and African Area Studies*, 6(2), 454–470.
Available at: <https://www.asafas.kyoto-u.ac.jp> (accessed: 17/06/2016).
- Woodward, A., Fyfe, M., Patel, P., Godman, B., Leather, A. and Finlayson, A. (2014). Diffusion of e-health Innovations in 'Post-Conflict' Settings: A Qualitative Study on the Personal Experiences of Health Workers. *Human Resources for Health*, 12(22).
Available at: <https://human-resources-health.biomedcentral.com>
(accessed:29/07/2018)
- Yates, J. (2011). Cyclical versus Structural Sustainability of Homeownership: Is Counter-Cyclical Intervention in Housing Markets Enough? *Housing Studies*, 26(7–8), 1059–1080.
Available at: <https://www.tandfonline.com> (accessed: 10/07/2016).
- Yin, R. (2009). *Case Study Research: Design and Methods*. London, United Kingdom: SAGE Publications Ltd.
- Yosef, B. and Salman, A. (2012). Report on the Socio-Economic Aspects of Housing Shortage in Iraq. Ministry of Planning in Iraq.

Appendix A

Appendix A

A.1. Ethical Consent



University of Brighton

Dear Shaymaa Alkhalefy

Thank you for your re-submission to the College Research Ethics Committee for the College of Life, Health and Physical Sciences at the University of Brighton.

The committee were happy with the response in your re-submission and are happy to approve the proposal, subject to the requirement of masking the location of the researcher, as suggested in the email from Andrew Wilson.

We do NOT require you to resubmit these changes to the committee.

Please note that the decisions of the committee are made on the basis of the information provided in your application. The CREC must be informed of any changes to the research process after a favorable ethical opinion has been given. Tier 2 research that is conducted without having been reviewed by the committee is not covered by the University research insurance cover. If you need to make changes to your proposal please complete a minor/major amendments form and submit this for consideration by the committee. The form is available at:

<https://staff.brighton.ac.uk/ease/ro/Pages/ethics%20and%20governance/CREC-LHPS.aspx>

Once your research has been completed, please could you fill in a brief 'end of project report form' that can be found on the same website.

Finally please could I ask that you report any serious adverse events, or unexpected ethical issues, that arise during the conduct of this study.

We wish you all the best with your research

Best wishes

Appendix A

A.2. Participant Information Sheet

Title of Study: Urban Management in Post-Conflict Settings: The Case of Baghdad, Iraq

Invitation paragraph

I would like to invite you to take part in this research by participating in a semi-structured interview that includes data collection on certain subjects and topics. To help you decide, the procedure and associated rights and responsibilities for participating are explained in the information sheet. It is the researcher's obligation to answer any questions you have, so you can, therefore, ask to further clarify or explain anything that seems unclear or ambiguous. Moreover, you will be provided with a sample of interview questions; please take into account that your personal details will be anonymised, and the confidentiality of your information will be preserved, as explained in the following sections. Please keep this information sheet for your own records and feel free to decide about taking part or not.

What is the purpose of the study?

The purpose of the study is to investigate the changes to urban management processes and housing practices in post-conflict settings through the case of Baghdad. This is to improve state-society interactive relationships in the associated housing interventions and to establish an official means for households to affordably generate multi-dwellings through the development of their houses.

Why have I been invited to participate?

You have been invited to participate in a semi-structured interview for your role in serving, complementing and contributing to co-ordinated and/or participatory acts associated with improving urban management and housing development in Baghdad as a case study.

Do I have to take part?

Absolutely not; your participation is voluntary. It is entirely up to you whether you decide to take part or not. Please note that if deciding to participate, you will be asked to sign the consent form provided; though, you will be free to withdraw at any time, and without giving any reason, nor having any negative consequences from doing so.

What is expected from me?

Your participation will involve undertaking an interview via Skype or telephone. The interview will be audio recorded, or written notes will be used as an alternative option, and in accordance with your approval and choice. You will be asked to answer the interview questions to share your experiences and opinions and to provide your personal details including biographic information, which will strictly remain confidential.

What are the potential disadvantages or risks of taking part?

You may feel concerned about revealing your opinions or points of view by participating in this interview, but I want to assure you that your confidentiality will be secured, and that your right to preserve privacy is a priority. More importantly, you will be informed in advance about the interview questions; hence, you are in full control of taking part or bypassing any questions that you are not willing to answer, or you may also choose to withdraw at any time.

What are the potential benefits of taking part?

Your participation will contribute to the generation of new insight and knowledge into the improvement of: i) bottom-up and participatory approaches to urban development through state-society interactive processes of intervention to manage development, ii) state-society collaborative acts in regulatory housing interventions to tackle the challenges of the existing shortage in housing and iii) establishing an official means to create affordable housing through property development to accommodate extended families.

Will my taking part in the study be kept confidential?

- The data collected from the research will be used for a thematic analysis. This data will be stored on an assigned desktop computer in the University of Brighton and backed up on a portable hard drive, both of which are password protected to prevent possible violation of privacy. Please note that the data will be retained for five years after completion of the research, and it will be then electronically shredded and disposed of securely.
- The personal database or biographical information that can lead to identifying the participants will be anonymised and coded to eliminate any chances of recognition.
- The supervisors will have access to some of the identifiable data to oversee data analyses, and merely for the purposes of quality control.

Appendix A

What will happen if I do not want to carry on with the study?

You can withdraw from the research at any time without giving any reason. This will not have any negative consequences on you or on your own right to withdraw your participation. However, it may not be possible to remove or discard the data that you have already provided.

What will happen to the results of the study?

The findings of research will be presented as part of my PhD thesis dissertation at the University of Brighton. This can also involve publishing through submitted papers, which can be accessed through corresponding websites of the University of Brighton in the United Kingdom and the Ministry of Higher Education and Scientific Research in Iraq.

Who is organising and funding the research?

The research is organised by the University of Brighton and is funded by the Ministry of Higher Education and Scientific Research in Iraq, represented by the Iraqi Cultural Attaché in London.

What if there is a problem?

The participants are encouraged to take a break during the interview whenever it feels necessary. Moreover, any distress caused by participation can be directly reported and be immediately addressed by the relevant directorates. This can involve expressing your concern and any complaints you may have, which can be mitigated by contacting the researcher or a member of staff at the University of Brighton using the contact details provided below.

Contact Details:

Researcher: Shaymaa Alkhalefy

Email: S.Alkhalefy@brighton.ac.uk

Mob.No: +447462873143

The School of Environment and Technology, University of Brighton.

Phone No: +44 (01273) 641105

Who has reviewed the study?

The research has been reviewed and approved by the Research Ethics Committee at the University of Brighton.

Appendix A

A.3. Participant Consent Form

+ Please tick box or sign with initials.

I agree to take part in this research which investigates urban management in post-conflict settings through the case of Baghdad, Iraq.

The researcher has explained to my satisfaction the purpose, principles and procedures of the study and the possible risks involved.

I have read the information sheet, and I understand the principles, procedures and possible risks involved.

I am aware that I will be required to do semi-structured interviews.

I agree to the researcher making audio recordings and taking written notes during the interview.

I understand how the collected data will be used, and that any confidential information will be seen only by the researcher and the supervisors and will not be revealed to anyone else.

I understand that I am free to withdraw from the study at any time without giving a reason and without incurring consequences from doing so.

I agree that should I withdraw from the study, the data collected up to that point may be used by the researcher for the purposes described in the information sheet.

I agree that the collected data may subsequently be archived and used by other bona fide researchers.

Name (please print)

Signed Date

A.4. Supervisors' Letter of Support



University of Brighton



United Kingdom
East Sussex
Brighton
Lewes Road
BN2 4GJ
Tel: 01273 641108

To whom it may concern,

Student Name: Shaymaa Talal Aboud

Course of Study: PhD Built Environment (Full-Time)

This letter is written to confirm that Shaymaa Talal Aboud is a registered student at the University of Brighton.

It would be appreciated if you can support the student through facilitating accessibility to the required resources for undertaking her research project.

Supervisor: Dr Samer G. Bagaeeen
Principal Lecturer and Head of Planning School, University of Brighton.
Email: S.G.Bagaeeen@brighton.ac.uk

Supervisor: Prof. Andrew Church
Director of Research and Development, University of Brighton.
Email: A.Church@brighton.ac.uk

Supervisor: Prof. Alan Tomlinson
Cultural Informatics Research and Enterprise Group, University of Brighton.
Email: A.Tomlinson@brighton.ac.uk

A.5. Sponsor Letter of Support

Embassy of the Republic of Iraq
Cultural Attaché - London



سفارة جمهورية العراق
الدائرة الثقافية - لندن

ممثلة وزارة التعليم العالي والبحث العلمي العراقية في المملكة المتحدة وايرلندا
Representative of the Iraqi Ministry of Higher Education and Scientific Research (MOHESR) in the UK and Ireland

العدد : 1196 - 2016/114
التاريخ : 2016/01/18

الى وزارة التخطيط

م / تسهيل مهمة طالبة البعثة السيدة (شيماء طلال عبود)

تحية طيبة

إستنادا الى الصلاحية الممنوحة لنا بموجب كتاب دائرة البعثات المرقم 19751 في 2015/06/23 حول التخاطب المباشر مع الوزارات لتسهيل مهام الطلبة. نؤيد بأن طالبة البعثة السيدة (شيماء طلال عبود) لدراسة الدكتوراة / اختصاص بيئة عمرانية / جامعة برايتون ما زال مستمر بالدراسة. راجين تسهيل مهمة الطالبة لجمع البيانات والمعلومات التي تخص بحثها الموسوم (البيئة العمرانية).

مع التقدير...

أ.د. موسى جواد عزيز الموسوي
المستشار الثقافي - لندن
2016/01/18

نسخة منه الى:

- دائرة البعثات والعلاقات الثقافية/ مكتب السيد المدير العامللتفضل بالاطلاع مع التقدير.
- جامعة النهدين ... للتفضل بالاطلاع مع التقدير.
- ملف الصادر العام، ملف الصادر المصور.
- ملف الطالب، ملفه المصور.
- الموما اليه.

ياسر 2016/01/18

Appendix A

A.6. Interview Questions for the Primary Data Collection from the Official Respondents

Name (Optional):

Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Prefer not to Say		
Age	<input type="checkbox"/> 20-30	<input type="checkbox"/> 31-40	<input type="checkbox"/> 41-50	<input type="checkbox"/> 51-60	<input type="checkbox"/> More than 60 years
Experience	<input type="checkbox"/> 1-5 years	<input type="checkbox"/> 6-10 years	<input type="checkbox"/> 11-20 years	<input type="checkbox"/> More than 20 years	
Position	<input type="checkbox"/> Head	<input type="checkbox"/> Chief Executive	<input type="checkbox"/> Deputy	<input type="checkbox"/> Manager	<input type="checkbox"/> Coordinator
	<input type="checkbox"/> Planner	<input type="checkbox"/> Engineer	<input type="checkbox"/> Technician	<input type="checkbox"/> Builder	<input type="checkbox"/> Other, please specify
Job	<input type="checkbox"/> Security	<input type="checkbox"/> Law	<input type="checkbox"/> Politics	<input type="checkbox"/> Administration	<input type="checkbox"/> Finance
	<input type="checkbox"/> Commerce	<input type="checkbox"/> Investment	<input type="checkbox"/> Insurance	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Oil
	<input type="checkbox"/> Electricity	<input type="checkbox"/> Technology	<input type="checkbox"/> Education	<input type="checkbox"/> Communication	<input type="checkbox"/> Health
	<input type="checkbox"/> Transportation	<input type="checkbox"/> Planning	<input type="checkbox"/> Construction	<input type="checkbox"/> Labour	<input type="checkbox"/> Agriculture
	<input type="checkbox"/> Environment	<input type="checkbox"/> Culture	<input type="checkbox"/> Sport	<input type="checkbox"/> Human Rights	<input type="checkbox"/> Other, please specify
Responsibilities	<input type="checkbox"/> Legislative	<input type="checkbox"/> Administrative	<input type="checkbox"/> Executive	<input type="checkbox"/> Oversight	<input type="checkbox"/> Other, please specify
Organisation	<input type="checkbox"/> Ministry	<input type="checkbox"/> Municipality	<input type="checkbox"/> Commission	<input type="checkbox"/> Council	<input type="checkbox"/> Other, please specify
Scope	<input type="checkbox"/> Federal	<input type="checkbox"/> National	<input type="checkbox"/> Regional	<input type="checkbox"/> Provincial	<input type="checkbox"/> Local

Do you agree with the following statements?	Disagree	Neutral	Agree
❖ Urban management is more evolved in Baghdad than in other Iraqi provinces.			
❖ Baghdad's local government plays an active role in improving affordability to householding by building new housing projects.			
❖ Planning regulations in Baghdad are changing to enable households to officially develop their properties.			

1. Can you please describe the organisational structure of authorities and type of urban management in Iraq?

- **(Probes:** centralised, decentralised, top-down, market-based, participatory, bottom-up, other please specify).

2. What are the key influences on urban management processes and housing practices in Iraq?

- **(Probes:** unstable situation, population growth, urbanisation, scarcity of resources, erosion of existing management tools, financial dependability, influences of centralisation on planning and budgeting, overlapped jurisdictions of authorities, bureaucracy, under representation of the people, other please specify).

3. Can you please explain how the overlapping jurisdictions of the authorities impact the implementation of urban development plans in Iraq?

- **(Probes:** it generates a lack of coordination, it wastes financial resources, it causes regional and local delays in implementing development plans through decentralised practices, other please specify).

4. Can you please explain how the centralised structure of the authorities and associated roles in planning and budgeting impact the housing shortage in Baghdad?

- **(Probes:** it causes delays in meeting the housing demand at the regional and local level, it causes unsatisfactory outputs in accommodation for households, it increases the housing shortage because of the delayed provision of funding for implementing development plans, other please specify).

5. Can you please describe the adopted policies and/or plans to reduce the housing shortage in Baghdad?

- **(Probes:** improving delegation or devolution of authority to local levels of government, improving the private sector role in housing development, improving public-private partnerships to develop housing, increasing the provision of funding to develop housing, improving technical capacities in building and construction, other please specify).

6. What is your role/or the role of your representative body of government in the housing interventions in Baghdad?

- **(Probes:** encourage citizen representation in decision-making, planning and budgeting for housing development, enable citizens financially and technically to participate in housing development, adjust the regulatory frameworks to facilitate affordability to householding, regulate house building through participatory acts, other please specify).

7. What is the role played by households to improve house building in Baghdad?

- **(Probes:** participate in decision-making and planning and budgeting for housing development, participate in increasing the housing assets, participate in making home-ownership more affordable, participate in adjusting the planning and building regulations, participate in funding, other please specify).

8. Can you please describe the state-society relationship in regulating house building in Baghdad?

- **(Probes:** a relationship of co-ordinated acts and/or partnerships to improve resource mobility, a relationship of integration, a relationship of non-interaction, other please specify).

9. Can you please describe your relationship with the state bodies at the federal and local levels of government to improve urban management processes and/or housing interventions in Baghdad?

- **(Probes:** a relationship of co-ordinated acts and/or partnerships to improve resource mobility, a relationship of integration, the relationship is influenced by bureaucracy and/or centralisation, a relationship of weak coordination, a relationship of financial dependability, a relationship of technical and/or legal dependability, a complex relationship due to the obsolete regulatory frameworks and instability, other please specify).

10. Can you please describe your relationship with the private sector to improve urban management processes and/or housing interventions in Baghdad?

- **(Probes:** a relationship of cooperation, a relationship of responsiveness and efficiency, a relationship of partnership, a relationship of participation, a relationship of weak coordination, a complex relationship due to the obsolete regulatory frameworks and instability, other please specify).

11. What are your suggestions for improving urban management processes and/or housing interventions?

- **(Probes:** adjust the regulatory frameworks, improve coordination, improve funding, improve technical capacities in building and construction, improve legal capacities, improve the role of society, improve the role of the private sector, improve the role of NGOs, other please specify).

12. Would you like to add anything else?

Thank you...

A.7. Interview Questions for the Primary Data Collection from the Homeowners Respondents

Name (Optional):

Gender	<input type="checkbox"/> Male	<input type="checkbox"/> Female	<input type="checkbox"/> Prefer not to Say		
Age	<input type="checkbox"/> 20-30	<input type="checkbox"/> 31-40	<input type="checkbox"/> 41-50	<input type="checkbox"/> 51-60	<input type="checkbox"/> More than 60 years
Job	<input type="checkbox"/> Security	<input type="checkbox"/> Law	<input type="checkbox"/> Politics	<input type="checkbox"/> Administration	<input type="checkbox"/> Finance
	<input type="checkbox"/> Commerce	<input type="checkbox"/> Investment	<input type="checkbox"/> Insurance	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Oil
	<input type="checkbox"/> Electricity	<input type="checkbox"/> Technology	<input type="checkbox"/> Education	<input type="checkbox"/> Communication	<input type="checkbox"/> Health
	<input type="checkbox"/> Transportation	<input type="checkbox"/> Planning	<input type="checkbox"/> Construction	<input type="checkbox"/> Labour	<input type="checkbox"/> Agriculture
	<input type="checkbox"/> Environment	<input type="checkbox"/> Culture	<input type="checkbox"/> Sport	<input type="checkbox"/> Human Rights	<input type="checkbox"/> Other, please specify
Family Members	<input type="checkbox"/> 3-5	<input type="checkbox"/> 6-9	<input type="checkbox"/> More than 10		
Property Area	<input type="checkbox"/> 50 m ² or Less	<input type="checkbox"/> 50-100 m ²	<input type="checkbox"/> 100-200 m ²	<input type="checkbox"/> 200-400 m ²	<input type="checkbox"/> 400-800 m ²

Do you agree with the following statements?	Disagree	Neutral	Agree
❖ The homeowners in Baghdad are able to contribute to the official development of their properties by changing the regulations in planning and/or house building.			
❖ The households in Baghdad are involved in the decision-making of policies associated with improving affordability in housing.			
❖ The households in Baghdad are involved in the implementation of policies associated with improving affordability in housing.			

1. Can you please describe your relationship with your neighbours and other homeowners/residents of the developed properties in the neighbourhood, and how does the development affect those relationships?

- **(Probes:** same as it was, improved, declined, built new relationships, I provide recommendations to neighbours and/or property developers about my experience in terms of funding, building and registration, other please specify).

2. How does the unstable situation in Baghdad or at the local level affect the nature of your preferences in developing a property?

- **(Probes:** it does not affect it, it urges me to take drastic actions, it changes my preferences into looking for more support locally rather than nationally, I decided to develop the property instead of buying a new property in other neighbourhoods for security and economic reasons, I decided not to develop the property as I might move to another neighbourhood for security reasons, other please specify).

3. What are the circumstances that urge you and your immediate and/or extended family to choose to develop a property?

- **(Probes:** the need for an extra unit and/or space, not being able to afford buying a new house, high prices for land, family bonding, grown up children needing more space, caring for parents, prefer to stay in the same neighbourhood, being close to one's job, security reasons, raising the value of the property by adding more units, to make a profit or to rent it out, other please specify).

4. What other options would you choose to solve the housing problem if you were not allowed to develop a property?

- **(Probes:** raise the income through working extra hours to buy a new unit, borrowing from relatives and/or friends to buy a new unit, borrowing from public and/or private banks to buy a new unit, raise a legal petition against the government, move to another city or country, ignore and develop the property anyway, informal settlement or squatting, other please specify).

5. Can you please describe the changes made to the property, and how the development satisfies your family preferences, requirements and needs in housing?

- **(Probes for change:** demolished and rebuilt, building a sub-division, adding more floors, adding more rooms to an existing floor, change the function of some rooms, other please specify).
- **(Probes for satisfaction:** provide more space, save on house building, improve family bonding, improve social security for vulnerable members of the family, improve local identity by growing the family in the same neighbourhood, improve safety and profit by staying close to one's job, raise the value of the property by adding more units, raise income by renting it out, increase the security threat and waste money due to the insecure situation, other please specify).

6. Can you please explain how you managed the financial aspects of developing your property?

- **(Probes:** using my own savings, borrowing from relatives and/or friends, borrowing from public and/or private banks, other please specify).

7. Can you please explain how you managed to develop the property on a low-cost basis?

-
- **(Probes:** invest more in the land by adding more floors and/or building in the garden, focusing on function rather than aesthetics and design, self-help building, mass buying of building materials for a discounted price, lowering the quality of the building materials, buying local building materials that are subsidised by the government, joining a local group of property developers to receive help and/or concessions on building materials and/or construction, other please specify).

8. Can you please explain what means you took to ensure that the building would not collapse?

- **(Probes:** ask the government for help, hire a private engineer (consultant), hire a private, experienced contractor or builder, do it myself, other please specify).

9. What are the aspirations in your family for improving the property?

- **(Probes:** improve services, improve the building safety, increase the number of rooms, change the type of rooms, improve lighting, improve ventilation, improve thermal and sound insulation, improve the interior design, other please specify).

10. Can you please describe your experience with the local government, real estate registration, real estate bank/public funding in the process of developing the property? And, can you please explain how this experience affected your efforts in developing the property?

- **(Probes for first part:** facilitate the process of official registration for a property developed into a multi-storey building or sub-divided into more than one building, bureaucracy and/or centralisation, weak coordination, time consuming, low levels of funding, lack of technical and/or legal capacity, complicated procedure for collateral and real estate registration due to the obsolete regulations that do not take into consideration the current situation in terms of the current instability and financial crisis, other please specify).
- **(Probes for second part:** decided to undertake an official registration for the property development, decided to avoid further contact with public organisations involved in managing property development, decided to depend on my savings, decided to borrow from friends and/or relatives, decided to borrow from private banks, other please specify).

11. Can you please describe your experience with the private banks, private engineers, private contractors or builders in the process of developing the property? And, can you please explain how this experience affected your efforts in developing the property?

- **(Probes for first part:** facilitate the process of private funding, time consuming, low funding, high interest rates, lack of technical and/or legal capacity, complicated procedure for collateral due to the obsolete regulations that do not take into consideration the current situation in terms of the instability and financial crisis, high prices for private engineers, flexible private contractors or builders, trust in private contractors or builders, efficient and satisfactory services provided by the private engineers, contractors or builders, lack of governmental protection for fraud by the private engineers, contractors or builders, unavailability of technical and/or legal support and funding by NGOs, other please specify).

-
- **(Probes for second part:** decided to depend more on private funding, decided to avoid further contact with private organisations involved in improving property development, decided to depend on my savings, decided to borrow from friends and/or relatives, decided to use self-help for developing the property, other please specify).

12. What are your suggestions for improving the process of developing a property in terms of funding opportunities, technical and legal support, the planning and building regulations?

- **(Probes for funding:** provide more public funding through associations at the local level, increase the amount of public and private funding, evade bureaucracy and centralisation in public and private funding, provide more alternatives in private funding with lower interest rates, provide more funding through NGOs, other please specify).
- **(Probes for technical and legal support:** provide a governmental office for technical and legal support and workshops at the local level, provide technical and legal support and workshops at the local level by NGOs, other please specify).
- **(Probes for planning and building regulations:** revise the regulations on the plot area, setback, built floor area and total height to improve affordability in house building, other please specify).

13. Do you prefer to interact with the Federal government or Baghdad's local government to facilitate your access to funding and official registration of a property development? And, can you please explain why?

- **(Probes:** prefer to interact with the federal government to ensure accessibility to funding due to bureaucracy and/or centralisation, prefer to interact with the local government to ensure official registration due to their responsiveness to household needs in updating planning regulations that facilitate property development, prefer to interact with the local government to ensure official registration due to the unstable situation, other please specify).

14. Would you like to add anything else?

Thank you...

Appendix B

Appendix B

B.1. Coding for the Analysis of Secondary Data

This research examined twenty-six documents on the regulatory frameworks associated with urban management processes and housing interventions in Iraq, with a specific focus on Baghdad as a case study. The data from these documents were coded, as presented in the two sub-sections below:

B.1.1. Coding for the Regulatory Frameworks on Urban Management

The analysis of the regulatory frameworks associated with urban management processes involved twelve documents; from these, the data were coded using NVivo software to generate 36 structural codes, 25 values and simultaneous codes, as demonstrated in following Tables B.1, B.2 and B.3.

Table B.1 Numbers of Values and Simultaneous Codes for the Secondary Data on Urban Management

Document	Design	Hierarchy	Dependability	Potential	Total
Constitution of the Kingdom of Iraq 1925	0	1	0	0	1
Interim Constitution of the Republic of Iraq 1958	1	0	0	0	1
Interim Constitution of the Republic of Iraq 1964	0	0	0	0	0
Provinces Law No. 159 in 1969	0	1	0	0	1
Interim Constitution of the Republic of Iraq 1970	0	1	0	0	1
Ministry of Local Governance Law No. 164 in 1980	0	0	0	0	0
Provincial Councils Law No. 25 in 1995	0	1	0	0	1
Administration in Transition for the Republic of Iraq 2004	4	0	2	0	6
Authorities at Local Level of Government Order No. 71 in 2004	0	0	1	1	2
Constitution of the Republic of Iraq 2005	3	0	1	1	5
Local Councils in Baghdad Province Regulation No.17119 in 2007	0	0	1	0	1
Provinces not Associated with a Region Law No. 21 in 2008	0	3	2	1	6
Total	8	7	7	3	25

Table B.2 Structural Codes for the Secondary Data on Urban Management

Document	Level	Jurisdiction	Elements
Constitution of the Kingdom of Iraq 1925	National scope of government.	Centralised structure for authorities.	Executive authorities.
Interim Constitution of the Republic of Iraq 1958	National scope of government.	Centralised structure for authorities.	Executive authorities.
Interim Constitution of the Republic of Iraq 1964	National scope of government.	Centralised structure for authorities.	Administrative and executive authorities.
Provinces Law No. 159 in 1969	Provincial scope of government.	Centralised structure for authorities.	Administrative authorities.
Interim Constitution of the Republic of Iraq 1970	National scope of government.	Centralised structure for authorities.	Legislative, administrative and executive authorities.
Ministry of Local Governance Law No. 164 in 1980	National scope of government.	Centralised structure for authorities.	Executive authorities.
Provincial Councils Law No. 25 in 1995	Local scope of government.	Decentralised structure for authorities.	Administrative authorities.
Administration in Transition for the Republic of Iraq 2004	Federal scope of government.	Decentralised structure for authorities.	Legislative, administrative and executive authorities.

Appendix B

Authorities at Local Level of Government Order No. 71 in 2004	Provincial scope of government.	Decentralised structure for authorities.	Administrative authorities.
Constitution of the Republic of Iraq 2005	Federal scope of government.	Decentralised structure for authorities.	Administrative and executive authorities.
Local Councils in Baghdad Province Regulation No.17119 in 2007	Provincial scope of government.	Decentralised structure for authorities.	Administrative and executive authorities.
Provinces not Associated with a Region Law No. 21 in 2008	Provincial scope of government.	Decentralised structure for authorities.	Legislative and administrative authorities.
Total	12	12	12
	36		

Table B.3 Values and Simultaneous Codes for the Secondary Data on Urban Management

Document	Design	Hierarchy	Dependability	Potential
Constitution of the Kingdom of Iraq 1925	—	Carrying out state affairs by the hierarchal bodies of national government.	—	—
Interim Constitution of the Republic of Iraq 1958	Centralised acts by national bodies of government.	—	—	—
Provinces Law No. 159 in 1969	—	Funding provincial budgets by the hierarchal bodies of national government.	—	—
Interim Constitution of the Republic of Iraq 1970	—	Undertaking administrative responsibilities in the regions by the hierarchal bodies of national government.	—	—
Provincial Councils Law No. 25 in 1995	—	Funding provincial budgets by the hierarchal bodies of national government.	—	—
Administration in Transition for the Republic of Iraq 2004	Decentralised acts by the regional-provincial bodies of government.	—	Dependability of provincial bodies on funding from the federal government to implement local development plans.	—
Authorities at Local Level of Government Order No. 71 in 2004	—	—	Dependability of provincial bodies on funding from the federal government to implement local development plans in integration with the national development plan.	Potential for provincial evolution in development planning and budgeting.
Constitution of the Republic of Iraq 2005	Decentralised acts by the regional-	—	Dependability of regional-provincial	Potential for organising

Appendix B

	provincial bodies of government.		bodies on funding from the federal government to implement provincial development plans.	provinces into regions by administrative units.
Local Councils in Baghdad Province Regulation No.17119 in 2007	—	—	Dependability of provincial bodies on the federal government for the implementation of provincial projects and preparation of the annual budgets for administrative units.	—
Provinces not Associated with a Region Law No. 21 in 2008	—	Funding provincial budgets by the hierarchal bodies of national government.	Dependability of provincial bodies on funding from the federal government to implement local development plans in integration with the national development plan.	Potential for provincial evolution in development planning and budgeting.
Total	8	7	7	3
	25			

B.1.2. Coding for the Regulatory Frameworks on Housing

The analysis of the regulatory frameworks associated with housing interventions in Iraq involved examining fourteen documents; out of these, the data were coded using the NVivo software to generate 42 structural codes, 48 values and simultaneous codes, as demonstrated in Tables B.4, B.5 and B.6.

Table B.4 Numbers of Values and Simultaneous Codes for the Secondary Data on Housing

Title	Approach	Process	Relationship	Standard	Total
Roads and Buildings Regulation No. 44 in 1935	1	1	0	0	2
Real Estate Bank Law No. 18 in 1948	0	1	1	1	3
Iraqi Civil law No. 50 in 1951	1	1	1	1	4
Ministry of Municipalities Regulation No. 45 in 1960	0	0	0	0	0
Provision of Houses Law No.125 in 1963	1	0	1	2	4
Municipalities Management Law No.165 in 1964	1	0	1	1	3
Management of Baghdad Municipality Regulation No. 45 in 1967	0	1	1	0	2
State Commission for Housing Law No.116 in 1974	1	0	1	0	2
Ministry of Planning Law No. 27 in 1979	1	1	2	0	4
House Building Regulation No. 851 in 1980	1	0	1	1	3
State Commission for Housing Order No. 39 in 2001	2	3	2	0	7
Amendment of Building Regulation Order No. 21721 in 2004	1	0	1	1	3
National Housing Fund Law No.32 in 2011	0	1	1	1	3
Ministry of Planning Directorates and Departments Order No. 1 in 2012	3	3	2	0	8
Total	13	12	15	8	48

Table B.5 Structural Codes for the Secondary Data on Housing

Document	Level	Roles	Actors
Roads and Buildings Regulation No. 44 in 1935	Provincial-local scope of government.	Undertaken roles in planning and building.	State and society.
Real Estate Bank Law No. 18 in 1948	Provincial scope of government.	Undertaken roles in funding for housing development.	State and society.
Iraqi Civil law No. 50 in 1951	National scope of government.	Undertaken roles for organising shareholder rights in ownership.	State and society.
Ministry of Municipalities Regulation No. 45 in 1960	National scope of government.	Planning for provincial development.	State actors.
Provision of Houses Law No.125 in 1963	National scope of government.	Planning of land-use and housing development.	State actors.
Municipalities Management Law No.165 in 1964	Provincial scope of government.	Planning for provincial development.	State and society.
Management of Baghdad Municipality Regulation No. 45 in 1967	Provincial-local scope of government.	Planning of land-use and housing development.	State and society.
State Commission for Housing Law No.116 in 1974	National scope of government.	Planning of land-use and housing development.	Public and private.
Ministry of Planning Law No. 27 in 1979	National scope of government.	Planning for national and provincial development.	State actors.
House Building Regulation No. 851 in 1980	National scope of government.	Housing development.	State and society.
State Commission for Housing Order No. 39 in 2001	National scope of government.	Housing development.	Public and private.
Amendment of Building Regulation Order No. 21721 in 2004	Provincial scope of government.	Housing development.	State and society.
National Housing Fund Law No.32 in 2011	Federal scope of government.	Undertaken roles in funding for housing development.	State and society.
Ministry of Planning Directorates and Departments Order No. 1 in 2012	Federal scope of government.	Undertaken roles in planning and funding for regional-local development.	State actors.
Total	14	14	14
		42	

Table B.6 Values and Simultaneous Codes for the Secondary Data on Housing

Document	Approach	Process	Relationship	Standard
Roads and Buildings Regulation No. 44 in 1935	Top-down approach.	Procedures for granting planning permission to develop properties.	—	—
Real Estate Bank Law No. 18 in 1948	—	Statutory administrative procedures to fund house building.	State-society relationship to fund house building.	Standard requirements to fund house building.
Iraqi Civil law No. 50 in 1951	Bottom-up approach.	Procedures for organising shareholder rights of ownership for built houses.	Cooperative relationship between households with shareholder rights of ownership for	Standard requirements for granting shareholder rights of ownership for built houses.

Appendix B

			built houses.	
Provision of Houses Law No.125 in 1963	Top-down approach.	—	State-society relationship to regulate house building.	Standard requirements in planning for house building.
Municipalities Management Law No.165 in 1964	Bottom-up approach.	—	State-society relationship in planning for development.	Standards of planning for development.
Management of Baghdad Municipality Regulation No. 45 in 1967	—	Procedures for granting planning permission to develop properties.	Coordinative relationship between state bodies to regulate house building.	—
State Commission for Housing Law No.116 in 1974	Top-down approach.	—	State-society relationship to regulate house building.	—
Ministry of Planning Law No. 27 in 1979	Top-down approach.	Procedures for planning for provincial development by the National Ministry of Planning.	Coordinative relationship between state bodies to plan for provincial development.	—
House Building Regulation No. 851 in 1980	Top-down approach.	—	State-society relationship to regulate house building.	Standard requirements in planning for house building.
State Commission for Housing Order No. 39 in 2001	Top-down approach.	Procedures for planning for housing development by the State Commission for Housing.	Cooperative relationship between state bodies and the private sector to develop housing.	—
Amendment of Building Regulation Order No. 21721 in 2004	Bottom-up approach.	—	State-society relationship to regulate house building.	Standard requirements in planning for house building.
National Housing Fund Law No.32 in 2011	—	Statutory administrative procedures to fund house building.	State-society relationship to fund house building.	Standard requirements to fund house building.
Ministry of Planning Directorates and Departments Order No. 1 in 2012	Top-down approach.	Procedures for planning for provincial development by the Federal Ministry of Planning.	Coordinative relationship between state bodies to plan for provincial development.	—
Total	13	12	15	8
	48			

Appendix B

B.2. Coding for the Analysis of Primary Data from the Official Respondents

This research examined the transcriptions of fifteen interviews with public officials in Baghdad. The transcriptions were coded using the NVivo software to generate 120 attribute codes, 90 structural codes, 191 values and simultaneous codes for the same set of data, as demonstrated in Tables B.7, B.8, B.9 and B.10.

Table B.7 Numbers of Values and Simultaneous Codes for Primary Data from the Officials

Respondent	Affordable	Condition	Control	Delay	Division	Justification	Programme	Response	Satisfaction	Total
MD.M.	2	2	3	0	1	0	2	3	0	13
SN.J.	1	1	1	1	1	0	1	3	0	11
AN.R.	0	1	1	2	2	0	0	1	1	8
DA.F.	4	2	1	2	2	1	1	4	0	17
MD.S.	3	2	4	1	1	1	3	4	0	19
MT.A.	1	0	2	1	0	2	0	3	0	9
FH.M.	0	2	3	2	0	3	0	1	1	12
NR.H.	2	1	4	1	0	0	3	2	0	14
HR.A.	1	2	3	4	2	2	0	2	0	16
AM.S.	2	2	4	4	1	2	3	4	0	22
JL.O.	3	0	1	2	0	3	0	3	1	14
MD.A.	1	0	2	1	2	2	0	2	1	11
JM.N.	3	0	3	1	2	2	1	3	0	17
MM.M.	2	1	1	0	0	1	0	2	1	8
SK.I.	1	1	0	1	0	0	1	2	0	7
Total	26	17	33	23	14	19	15	39	5	191

Table B.8 Attribute Codes for Primary Data from the Officials

Respondent	Gender	Age	Experience	Position	Job	Responsibility	Organisation	Scope
MD.M.	Male	41-50 years	11-20 years	+Head +Planner	+Administration +Planning +Investment	+Administrative +Executive +Oversight	Ministry	Federal
SN.J.	Female	31-40 years	6-10 years	+Head +Planner	Planning	+Executive +Oversight	Ministry	Federal
AN.R.	Female	31-40 years	6-10 years	+Coordinator +Planner	Planning	+Executive +Oversight	Ministry	Federal
DA.F.	Female	41-50 years	11-20 years	+Coordinator +Engineer	Construction	+Executive +Oversight	Ministry	Federal
MD.S.	Male	51-60 years	11-20 years	+Head +Engineer	+Planning +Investment +Construction	+Administrative +Executive +Oversight	Commission	Federal
MT.A.	Male	41-50 years	6-10 years	Planner	Planning	+Executive +Oversight	Commission	Federal
FH.M.	Male	51-60 years	6-10 years	Deputy	+Administration	+Legislative +Administrative +Oversight	Council	Provincial
NR.H.	Male	More than 60 years	1-5 years	+Chief Executive +Planner	+Administration +Planning +Investment	+Administrative +Executive +Oversight	Council	Provincial
HR.A.	Male	31-40 years	6-10 years	+Coordinator	Construction	+Executive	Council	Provincial

Appendix B

				+Engineer		+Oversight		
AM.S.	Male	More than 60 years	More than 20 years	+Chief Executive +Planner	Planning	+Executive +Oversight	Municipality	Provincial
JL.O.	Male	41-50 years	11-20 years	+Chief Executive +Planner	Planning	+Executive +Oversight	Municipality	Provincial
MD.A.	Male	41-50 years	11-20 years	+Chief Executive +Engineer	+Planning +Construction	+Executive +Oversight	Municipality	Local
JM.N.	Male	31-40 years	6-10 years	Technician	Construction	+Executive +Oversight	Municipality	Local
MM.M.	Male	41-50 years	11-20 years	Chief Executive	Administration	+Executive +Oversight	Municipality	Local
SK.I.	Male	41-50 years	6-10 years	Engineer	Construction	+Executive +Oversight	Municipality	Local
Total	15	15	15	15	15	15	15	15
	120							

Table B.9 Structural Codes for Primary Data from the Officials

Respondent	Actions	Agents	Change	Interest	Construct	Classification
MD.M.	+Developing built houses. +Building new dwellings.	+Ministry +Municipality +Households	Perceptions of included agents in housing improvement.	Participatory decision-making in housing improvement.	Building new houses to construct regular housing.	Housing projects.
SN.J.	+Developing built houses. +Building new dwellings.	+Ministry +Households	Perceptions of included agents in housing improvement.	+Participatory decision-making in housing improvement. +Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
AN.R.	+Building new dwellings.	+Municipality +Mayorality	Perceptions of included agents in housing improvement.	Participatory decision-making in housing improvement.	Building new houses to construct regular housing.	Housing projects.
DA.F.	+Building new dwellings.	+Ministry +Households	Perceptions of included agents in housing improvement.	Participatory implementation in housing improvement.	Building new houses to construct regular housing.	+Housing projects +Individual housing units.
MD.S.	+Developing built houses. +Building new dwellings.	+Ministry +Commission +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
MT.A.	+Developing built houses. +Building new dwellings.	+Ministry +Commission +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to	+Housing projects +Individual housing units.

Appendix B

					construct irregular housing.	
FH.M.	+Developing built houses. +Building new dwellings.	+Mayoralty +Households	Practices of included agents in housing improvement.	+Participatory decision-making in housing improvement. +Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
NR.H.	+Building new dwellings.	+Ministry +Municipality +Mayoralty	Perceptions of included agents in housing improvement.	Participatory decision-making in housing improvement.	Building new houses to construct regular housing.	Housing projects.
HR.A.	+Developing built houses. +Building new dwellings.	+Municipality +Mayoralty +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
AM.S.	+Developing built houses. +Building new dwellings.	+Municipality +Households	Practices of included agents in housing improvement.	+Participatory decision-making in housing improvement. +Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
JL.O.	+Developing built houses. +Building new dwellings.	+Municipality +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
MD.A.	+Developing built houses.	+Municipality +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	Developing built houses to construct irregular housing.	Individual housing units.
JM.N.	+Developing built houses. +Building new dwellings.	+Municipality +Households	Practices of included agents in housing improvement.	+Participatory decision-making in housing improvement. +Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
MM.M.	+Developing	+Municipality	Practices of	Participatory	+ Building new	+Housing

Appendix B

	built houses. +Building new dwellings.	+Households	included agents in housing improvement.	implementation in housing improvement.	houses to construct regular housing. + Developing built houses to construct irregular housing.	projects +Individual housing units.
SK.I.	+Developing built houses. +Building new dwellings.	+Ministry +Municipality +Households	Practices of included agents in housing improvement.	Participatory implementation in housing improvement.	+Building new houses to construct regular housing. +Developing built houses to construct irregular housing.	+Housing projects +Individual housing units.
Total	15	15	15	15	15	15
90						

Table B.10 Values and Simultaneous Codes for Primary Data from the Officials

Respondent	Affordable	Condition	Control	Delay	Division	Justification	Programme	Response	Satisfaction
MD.M.	Developing built houses.	+Housing shortage +Overburden on infrastructure +Urbanisation +Population growth	Budget for provincial development through annual allocations by the federal government.	—	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	—	Provincial development programme for investment projects by provincial government as a mode of decentralisation.	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
SN.J.	Purchasing new houses that are subsidised with freely allocated lands.	+Housing shortage +Overburden on infrastructure +Urbanisation	Public land for provincial investment projects through allocation by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	—	Provincial development programme for investment projects by provincial government as a mode of decentralisation.	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
AN.R.	—	Housing shortage.	Public land for provincial investment projects through allocation by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	—	—	New housing projects in the form of satellite cities.	Satisfactory options for households that meet the socio-economic needs of the extended families in built houses.
DA.F.	Purchasing new houses that are subsidised with freely allocated lands.	+Housing shortage +Overburden on infrastructure +Urbanisation +Population growth	Budget for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of financial dependability and overlaps in the jurisdictions of authority between federal and provincial	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for building more housing projects that is justified by increased urbanisation and population growth.	Financial dependability of provincial development programmes on budget allocations from the federal government.	New housing projects in the form of satellite cities.	—

Appendix B

				government.					
MD.S.	+Purchasing new houses that are subsidised with freely allocated lands. +Developing built houses.	+Housing shortage +High prices of land.	Budget for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of financial dependability on federal government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for property development that is justified by aspirations for obtaining affordable housing units.	Provincial development programme for investment projects by provincial government as a mode of decentralisation .	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
MT.A.	Developing built houses.	—	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	—	Need for building more housing projects that is justified by increased urbanisation and population growth.	—	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
FH.M.	—	+Housing shortage +High prices of land. +Control of federal government over public land for provincial housing projects.	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	—	Need for property development that is justified by aspirations for obtaining affordable housing units.	—	Development of properties by homeowners.	Satisfactory options for households that meet the socio-economic needs of the extended families in built houses.
NR.H.	+Purchasing new houses that are subsidised with freely allocated lands. +Developing built houses.	Housing shortage.	Budget for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of financial dependability on federal government.	—	—	Provincial development programme for investment projects by provincial government as a mode of decentralisation .	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
HR.A.	Developing built houses.	+Housing shortage +Urbanisation +Population growth	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for property development that is justified by aspirations for obtaining affordable housing units.	—	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
AM.S.	Developing built houses.	+Housing shortage +Urbanisation +Population growth +Control of federal government over public funding for provincial housing projects.	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of financial dependability and overlaps in the jurisdictions of authority between federal and provincial government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for property development that is justified by aspirations for obtaining affordable housing units.	Provincial development programme for investment projects by provincial government as a mode of decentralisation .	Development of properties by homeowners.	—
JL.O.	Developing built houses.	—	Budget and public land for provincial	Delays in Implementation of provincial	—	Need for property development	—	Development of properties by	Satisfactory options for households

Appendix B

			development through annual allocations by the federal government.	development plans because of financial dependability and overlaps in the jurisdictions of authority between federal and provincial government.		that is justified by aspirations for obtaining affordable housing units.		homeowners.	that meet the socio-economic needs of the extended families in built houses.
MD.A.	Developing built houses.	—	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of financial dependability on federal government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for property development that is justified by aspirations for obtaining affordable housing units.	—	Development of properties by homeowners.	Satisfactory options for households that meet the socio-economic needs of the extended families in built houses.
JM.N.	+Purchasing new houses that are subsidised with freely allocated lands. +Developing built houses.	—	Budget and public land for provincial development through annual allocations by the federal government.	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	Centralised funding from federal government for decentralised implementation of investment plans by provincial government.	Need for property development that is justified by aspirations for obtaining affordable housing units.	Provincial development programme for investment projects by provincial government as a mode of decentralisation .	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
MM.M.	+Purchasing new houses that are subsidised with freely allocated lands. +Developing built houses.	+Housing shortage +Control of federal government over public land for provincial housing projects.	Budget and public land for provincial development through annual allocations by the federal government.	—	—	Need for property development that is justified by aspirations for obtaining affordable housing units.	—	+New housing projects in the form of satellite cities +Development of properties by homeowners.	Satisfactory options for households that meet the socio-economic needs of the extended families in built houses.
SK.I.	Developing built houses.	+Housing shortage +Population growth +Control of federal government over public land and funding for provincial housing projects.	—	Delays in Implementation of provincial development plans because of overlaps in the jurisdictions of authority between federal and provincial government.	—	—	Provincial development programme for investment projects by provincial government as a mode of decentralisation .	+New housing projects in the form of satellite cities +Development of properties by homeowners.	—
Total	26	17	33	23	14	19	15	39	5
	191								

B.3. Coding for the Analysis of Primary Data from the Homeowners Respondents

The examination of the transcriptions for the thirty-four interviews with the homeowners in Baghdad involved data coding, as presented in the four sub-sections below.

Appendix B

B.3.1. Coding for the Analysis of Primary Data from Homeowners in the Sumer Neighbourhood

This research examined the transcriptions of seven interviews with the homeowners of developed properties in the Sumer neighbourhood. The transcriptions were coded using the NVivo software to generate 33 attribute codes, 39 structural codes, 58 values and simultaneous codes for the same set of data, as shown in Tables B.11, B.12, B.13 and B.14.

Table B.11 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Sumer

Respondent	Cost-Efficiency	Customisation	Disadvantage	Mechanism	Preferences	Quality	Total
AU.A.	3	4	3	2	5	1	18
BQ.R.	3	2	3	0	2	3	13
FA.Z.	1	1	1	1	2	2	8
KH.A.	2	1	0	1	1	0	5
MM.A.	1	1	1	0	1	0	4
MD.N.	4	2	0	1	1	0	8
MA.S.	0	1	0	0	1	0	2
Total	14	12	8	5	13	6	58

Table B.12 Attribute Codes for Primary Data from the Homeowners in Sumer

Respondent	Gender	Age	Job	Family Members	Property Area
AU.A.	Male	41-50 years	Planning	6-9 members	50-100 m ²
BQ.R.	Male	20-30 years	Trading	3-5 members	50-100 m ²
FA.Z.	Female	31-40 years	Private	6-9 members	50-100 m ²
KH.A.	Female	51-60 years	Medical	6-9 members	50-100 m ²
MM.A.	Female	41-50 years	---	3-5 members	50 m ² or less
MD.N.	Male	20-30 years	Private	6-9 member	50-100 m ²
MA.S.	Female	41-50 years	---	3-5 member	50 m ² or less
Total	7	7	5	7	7
	33				

Table B.13 Structural Codes for Primary Data from the Homeowners in Sumer

Respondent	Drivers	Development	Resources	Method	Aspirations	Obstructions
AU.A.	+Affordability. +Family bonding. +Durability of building materials in built houses.	+Horizontal sub-division. +Unit addition.	Local and recycled building materials.	+Builders. +Self-help.	+Interior. +Thermal and sound insulation.	+Bureaucracy. +High interest rates for building loans. +Absent quality control.
BQ.R.	+Affordability. +Security.	Horizontal sub-division.	+Gradual building activities. +Paying the builder in instalments.	Builders.	+Interior. +Sound insulation and ventilation.	+Absent quality control. +Legal restrictions for independent tenures.
FA.Z.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation	Unit addition.	+Gradual building activities. +Paying the builder in instalments.	Builders.	+Interior. +Sound insulation and ventilation.	+High interest rates for building loans. +Weak coordination between the

Appendix B

	for growing members in built houses.					representatives of the authorities for approving planning permission.
KH.A.	+Affordability. +Security.	Horizontal sub-division.	Local building materials.	Self-help.	---	+High interest rates for building loans. +Weak coordination between the representatives of the authorities for approving planning permission.
MM.A.	+Affordability. +Security.	Horizontal sub-division.	+Gradual building activities. +Paying the builder in instalments.	---	+Interior. +Sound insulation and ventilation.	+High interest rates for building loans. +Weak coordination between representatives of authorities approving planning permission.
MD.N.	+Affordability. +Accommodation for growing members in built houses.	Horizontal sub-division.	Local building materials.	+Builders. +Engineer.	+Interior. +Thermal and sound insulation.	+Bureaucracy. +Weak coordination between the representatives of the authorities for approving planning permission. +Legal restrictions for independent tenures.
M.A.S.	+Affordability. +Security.	Vertical extension.	---	Contractor.	Thermal insulation.	High interest rates for building loans.
Total	7	7	6	6	6	7
39						

Table B.14 Values and Simultaneous Codes for Primary Data from the Homeowners in Sumer

Respondent	Cost-Efficiency	Customisation	Disadvantage	Mechanism	Preferences	Quality
AU.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials.	Customise the function of existing rooms.	Low budget for house building.	Disrupted mechanisms because of the weak coordination between	+Funding for building loans. +Quality control over building materials. +Coordination	Improve durability of building materials.

Appendix B

				representatives of authorities for approving planning permission.	between representatives of authorities for approving planning permission.	
BQ.R.	+Saving on the cost of purchasing new land with a new building. +Gradual building and paying the builders in instalments.	Customise the function of existing rooms.	Low budget for house building.	---	Funding for building loans.	+Improve durability of building materials. +Improve builders' capacity.
FA.Z.	+Saving on the cost of purchasing a new land with a new building. +Paying the builder in instalments..	Customise the function of existing rooms.	Low budget for house building.	Disrupted mechanisms because of the weak coordination between representatives of authorities for approving planning permission.	+Funding for building loans. +Quality control over building materials.	+Improve durability of building materials. +Improve builders' capacity.
KH.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials with self-help.	Customise the exterior.	---	Disrupted mechanisms because of the weak coordination between representatives of authorities for approving planning permission.	Coordination between representatives of authorities for approving planning permission.	---
MM.A.	Saving on the cost of purchasing new land with a new building.	Customise the function of existing rooms.	Low budget for house building.	---	Funding for building loans.	---
MD.N.	+Saving on the cost of purchasing new land with a new building. +Using local building materials.	+Customise the function of existing rooms. +Customise the exterior.	---	Disrupted mechanisms because of the weak coordination between representatives of authorities for approving planning permission.	Granting independent tenure for developed buildings.	---
MA.S.	---	Customise the function of existing rooms.	---	---	Funding for building loans.	---
Total	14	12	8	5	13	6
	58					

Appendix B

B.3.2. Coding for the Analysis of Primary Data from Homeowners in the Muthana Neighbourhood

This research examined the transcriptions of nine interviews with the homeowners of developed properties in the Muthana neighbourhood. The transcriptions were coded using the NVivo software to generate 45 attribute codes, 50 structural codes, 94 values and simultaneous codes for the same set of data, as illustrated in Tables B.15, B.16, B.17 and B.18.

Table B.15 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Muthana

Respondent	Cost-Efficiency	Disadvantage	Performance	Quality	Support	Trust	Total
AS.A.	3	1	3	0	4	2	13
AR.M.	2	4	4	3	1	0	14
EN.S.	2	1	2	1	3	0	9
FA.M.	1	1	2	1	2	0	7
HR.A.	1	1	2	1	2	3	10
HN.A.	2	1	2	0	3	1	9
HM.A.	2	1	3	2	4	2	14
KD.M.	0	1	2	1	1	1	6
SR.M.	3	3	2	0	3	1	12
Total	16	14	22	9	23	10	94

Table B.16 Attribute Codes for Primary Data from the Homeowners in Muthana

Respondent	Gender	Age	Job	Family Members	Property Area
AS.A.	Male	More than 60 years.	Manufacturing	More than 10 members.	100-200 m ²
AR.M.	Female	51-60 years	Legal	3-5 members	100-200 m ²
EN.S.	Female	51-60 years	Administration	6-9 members	100-200 m ²
FA.M.	Female	51-60 years	Administration	3-5 members	50-100 m ²
HR.A.	Male	31-40 years	Security	6-9 members	50-100 m ²
HN.A.	Female	51-60 years	Private	3-5 members	50-100 m ²
HM.A.	Male	41-50 years	Trading	6-9 members	200-400 m ²
KD.M.	Male	51-60 years	Manufacturing	6-9 members	200-400 m ²
SR.M.	Male	20-30 years	Private	6-9 members	50 m ² or less
Total	9	9	9	9	9
	45				

Table B.17 Structural Codes for Primary Data from the Homeowners in Muthana

Respondent	Drivers	Development	Resources	Method	Aspirations	Obstructions
AS.A.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	Horizontal sub-division.	+Gradual building activities. +Paying the builder in instalments. +Local building materials. +Refurbishment of rooms in built houses.	+Builders. +Self-help.	---	Small credit for building loans.
AR.M.	+Affordability.	+Horizontal	+Gradual	Contractor.	Surveillance	+Bureaucracy.

Appendix B

	+Family bonding +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	sub-division. +Floor extension.	building activities. +Local building materials. +Refurbishment of rooms in built houses.		through CCTV.	+High interest rates for building loans. +Absent quality control. +Weak coordination between the representatives of the authorities for approving planning permission.
EN.S.	+Affordability. +Security.	Unit addition.	Increasing building density in built houses.	+Builders. +Engineer.	+Interior. +Thermal and sound insulation.	+Small credit for building loans. +Legal restrictions for independent tenures.
FA.M.	+Affordability. +Security.	+Horizontal sub-division. +Floor extension.	+Local building materials. +Refurbishment of rooms in built houses.	Builders.	+Interior. +Sound insulation and ventilation.	+Small credit for building loans. +Absent quality control.
HR.A.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	+Horizontal sub-division. +Floor extension.	+Local building materials. +Refurbishment of rooms in built houses.	+Builders. +Self-help.	+Interior. +Thermal and sound insulation.	---
HN.A.	+Affordability. +Security. +Sense of belonging to the neighbourhood.	+Horizontal sub-division. +Floor extension.	+Local building materials. +Refurbishment of rooms in built houses.	Self-help.	+Interior. +Waterproof for developed property.	---
HM.A.	+Affordability. +Security. +Family bonding. +Accommodation for growing members in built houses. +Durability of building materials in built houses.	+Horizontal sub-division. +Floor extension.	+Gradual building activities. +Paying the builder in instalments. +Local building materials. +Refurbishment of rooms in built houses.	+Builders. +Self-help.	+Interior. +Thermal and sound insulation.	+High interest rates for building loans. +Absent quality control. +Weak coordination between the representatives of the authorities for approving planning permission. +Legal restrictions for independent tenures.

Appendix B

KD.M.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses. +Durability of building materials in built houses.	Horizontal sub-division.	+Local building materials. +Refurbishment of rooms in built houses.	Builders.	+Interior. +Waterproofing for developed property.	+Small credit for building loans. +Legal restrictions for independent tenures.
SR.M.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	Unit addition.	+Local building materials. +Increasing building density in built houses.	+Builders. +Self-help.	---	+Small credit for building loans. +Legal restrictions for independent tenures.
Total	9	9	9	9	7	7
50						

Table B.18 Values and Simultaneous Codes for Primary Data from the Homeowners in Muthana

Respondent	Cost-Efficiency	Disadvantage	Performance	Quality	Support	Trust
AS.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms. +Using self-help	Low budget for house building.	Enhancement of performance in practices of property development using self-help alongside builders.	---	+Relatives. +Social network.	Using self-help methods to generate trust in the structural safety of the refurbished rooms.
AR.M.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms.	Low budget for house building.	Unsatisfactory performance in practices of property development using contractors.	+ Improve auditing system.	Relatives.	---
EN.S.	+Saving on the cost of purchasing new land with a new building. +Using local building materials.	Low budget for house building.	Enhancement of performance in practices of property development using builders.	Improve durability of building materials.	+Relatives. +Social network.	---

Appendix B

FA.M.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms.	Low budget for house building.	Enhancement of performance in practices of property development using builders.	Improve durability of building materials.	Relatives.	---
HR.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms.	Low budget for house building.	Enhancement of performance in practices of property development using self-help alongside builders.	+ Improve durability of building materials. + Improve builders' capacity.	+Relatives. +Social network.	Using self-help methods to generate trust in the structural safety of the refurbished rooms.
HN.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms. +Using self-help	Low budget for house building.	Enhancement of performance in practices of property development using self-help.	---	+Relatives. +Social network.	Using self-help methods to generate trust in the structural safety of the refurbished rooms.
HM.A.	+Saving on the cost of purchasing new land with a new building. +Using local building materials. +Refurbishment of existing rooms.	Low budget for house building.	Enhancement of performance in practices of property development using self-help alongside builders.	Improve durability of building materials.	+Relatives. +Social network.	Using self-help methods to generate trust in the structural safety of the refurbished rooms.
KD.M.	---	Low budget for house building.	Enhancement of performance in practices of property development using builders.	Improve durability of building materials.	Relatives.	Using self-help methods to generate trust in the structural safety of the refurbished rooms.
SR.M.	+Saving on the cost of purchasing new land with a new building. +Using local	Low budget for house building.	Enhancement of performance in practices of property development using self-help	---	+Relatives. +Social network.	Using self-help methods to generate trust in the structural safety of the refurbished

Appendix B

	building materials. +Using self-help		alongside builders.			rooms.
Total	16	14	22	9	23	10
	94					

B.3.3. Coding for the Analysis of Primary Data from Homeowners in the Karada Neighbourhood

This research examined the transcriptions of ten interviews with the homeowners of developed properties in the Karada neighborhood. The transcriptions were coded using the NVivo software to generate 50 attribute codes, 56 structural codes, 65 values and simultaneous codes for the same set of data, as demonstrated in Tables B.19, B.20, B.21 and B.22.

Table B.19 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Karada

Respondent	Disadvantage	Mechanism	Performance	Preferences	Trust	Value Increase	Total
AS.F.	0	1	3	1	2	0	7
AA.H.	0	1	1	1	0	1	4
AD.A.	0	1	2	2	2	1	8
BA.S.	1	0	2	2	0	1	6
JR.S.	0	2	3	3	0	1	9
JL.A.	1	0	4	1	3	0	9
JM.M.	0	2	2	0	2	1	7
MD.A.	0	1	2	1	0	1	5
NL.S.	0	0	3	1	0	0	4
NR.R.	1	0	1	1	1	2	6
Total	3	8	23	13	10	8	65

Table B.20 Attribute Codes for Primary Data from the Homeowners in Karada

Respondent	Gender	Age	Job	Family Members	Property Area
AS.F.	Male	51-60 years	Trading	More than 10 members.	100-200 m ²
AA.H.	Female	51-60 years	Education	3-5 members	100-200 m ²
AD.A.	Male	More than 60 years.	Legal	More than 10 members.	100-200 m ²
BA.S.	Female	31-40 years	Private	6-9 members	100-200 m ²
JR.S.	Male	31-40 years	Private	6-9 members	100-200 m ²
JL.A.	Male	51-60 years	Security	3-5 members	100-200 m ²
JM.M.	Male	51-60 years	Transportation	3-5 members	100-200 m ²
MD.A.	Male	41-50 years	Trading	6-9 members	100-200 m ²
NL.S.	Female	51-60 years	Education	6-9 members	100-200 m ²
NR.R.	Female	20-30 years	Legal	3-5 members	100-200 m ²
Total	10	10	10	10	10
	50				

Table B.21 Structural Codes for Primary Data from the Homeowners in Karada

Respondent	Drivers	Development	Resources	Method	Aspirations	Obstructions
AS.F.	+Affordability. +Security +Family bonding. +Accommodation for growing members in built houses.	Horizontal sub-division.	+Paying the contractor in instalments. +Local building materials. +Increased building density.	Contractor.	+Interior. +Sound insulation and ventilation.	+High interest rates for building loans. +Small credit for building loans.
AA.H.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	+Sub-division. +Unit Addition.	+Local building materials. +Increased building density.	Contractor.	+Interior. +Thermal and sound insulation.	+Bureaucracy. +Absent quality control.
AD.A.	+Security. +Accommodation for growing members in built houses.	+Sub-division. + Unit Addition.	+Local building materials. +Increased building density.	Builders.	---	+Bureaucracy. +High interest rates for building loans. +Small credit for building loans.
BA.S.	+Affordability. +Security.	+Sub-division. +Unit Addition.	+Local building materials. +Increased building density.	Builders.	Thermal insulation.	+Small credit for building loans. +Legal restrictions for independent tenures.
JR.S.	+Affordability. +Security +Family bonding.	Vertical extension.	+Local building materials. +Increased building density.	Contractor.	---	+Bureaucracy. +High interest rates for building loans. +Small credit for building loans. +Absent quality control.
JL.A.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	+Horizontal sub-division. +Floor extension.	+Paying the contractor in instalments. +Local building materials. +Increased building density.	Contractor.	---	+Bureaucracy. +High interest rates for building loans. +Small credit for building loans.
JM.M.	+Affordability. +Family bonding.	Vertical extension.	+Local building materials. +Increased building density.	Builders.	---	+Small credit for building loans. +Legal restrictions for independent tenures.
MD.A.	+Affordability. +Security.	Vertical Extension.	+Local building materials. +Increased building density.	Contractor.	+Interior. +Thermal and sound insulation.	Bureaucracy.
NLS.	+Affordability.	+Horizontal	+Local building	Contractor.	Surveillance	Absent quality

Appendix B

	+Security.	sub-division. +Floor extension.	materials. +Refurbishment of rooms in built houses.		through CCTV.	control.
NR.R.	+Affordability. +Security. +Family bonding. +Accommodation for growing members in built houses.	+Sub-division. +Unit Addition.	+Local building materials. +Increased building density.	+Engineer. +Builders.	Interior.	+High interest rates for building loans. +Legal restrictions for independent tenures.
Total	10	10	10	10	6	10
56						

Table B.22 Values and Simultaneous Codes for Primary Data from the Homeowners in Karada

Respondent	Disadvantage	Mechanism	Performance	Preferences	Trust	Value Increase
AS.F.	---	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Enhancement of performance in practices of property development using contractors.	+Enhancement of funding for building loans. +Quality control over building materials.	Trusting the contractor for facilitating the process of approving planning permission.	---
AA.H.	---	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Enhancement of performance in practices of property development using contractors.	Quality control over building materials.	---	Increasing the value of a property by raising the building assets.
AD.A.	---	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Unsatisfactory performance in practices of property development using builders.	+Enhancement of funding for building loans. +Enhancement of flexibility in the process of approving planning permission.	Lack of trust in the state support for facilitating the process of approving planning permission.	Increasing the value of a property by raising the building assets.
BA.S.	Low budget for house building.	---	Unsatisfactory performance in practices of property development using builders.	+Enhancement of funding for building loans. +Enhancement of flexibility in the process of approving planning permission.	---	Increasing the value of a property by raising the building assets.
JR.S.	---	Disrupted mechanisms because of the bureaucratic process for approving planning	Enhancement of performance in practices of property development using contractors.	+Enhancement of funding for building loans. +Enhancement of flexibility in the process of approving	---	Increasing the value of a property by raising the building assets.

Appendix B

		permission.		planning permission.		
JL.A.	Low budget for house building.	---	Enhancement of performance in practices of property development using contractors.	Enhancement of flexibility in the process of approving planning permission.	Trusting the contractor for facilitating the process of approving planning permission.	---
JM.M.	---	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Unsatisfactory performance in practices of property development using builders.	---	Lack of trust in the state support for facilitating the process of approving planning permission.	Increasing the value of a property by raising the building assets.
MD.A.	---	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Enhancement of performance in practices of property development using contractors.	+Enhancement of funding for building loans. +Enhancement of flexibility in the process of approving planning permission.	---	Increasing the value of a property by raising the building assets.
NL.S.	---	---	Unsatisfactory performance in practices of property development using contractors.	Quality control over building materials.	---	---
NR.R.	Low budget for house building.	---	Enhancement of performance in practices of property development using engineer with builders.	+Enhancement of funding for building loans. +Enhancement of flexibility in the process of approving planning permission.	Lack of trust in the state support for facilitating the process of approving planning permission.	Increasing the value of a property by raising the building assets.
Total	3	8	23	13	10	8
	65					

B.3.4. Coding for the Analysis of Primary Data from Homeowners in the Wahda Neighbourhood

This research examined the transcriptions of eight interviews with the homeowners of developed properties in the Wahda neighbourhood. The transcriptions were coded using the NVivo software to generate 40 attribute codes, 41 structural codes, 73 values and simultaneous codes for the same set of data, as shown in Tables B.23, B.24, B.25 and B.26.

Appendix B

Table B.23 Numbers of Values and Simultaneous Codes for Primary Data from the Homeowners in Wahda

Respondent	Disadvantage	Mechanism	Performance	Preferences	Support	Trust	Total
AL.H.	0	0	4	4	2	3	13
AR.A.	1	0	2	2	3	2	10
AR.Y.	2	2	2	3	2	1	12
EL.I.	1	1	2	1	2	1	8
JT.A.	4	2	0	2	4	1	13
MD.F.	1	1	0	3	0	0	5
NA.K.	0	0	2	0	2	3	7
SM.S.	0	0	2	2	1	0	5
Total	9	6	14	17	16	11	73

Table B.24 Attribute Codes for Primary Data from the Homeowners in Wahda

Respondent	Gender	Age	Job	Family Members	Property Area
AL.H.	Male	More than 60 years.	Legal	More than 10 members.	200-400 m ²
AR.A.	Male	31-40 years	Private	6-9 members	200-400 m ²
AR.Y.	Male	41-50 years	Trading	More than 10 members.	100-200 m ²
EL.I.	Male	51-60 years	Administration	More than 10 members.	200-400 m ²
JT.A.	Female	41-50 years	Private	6-9 members	100-200 m ²
MD.F.	Male	31-40 years	Security	6-9 members	100-200 m ²
NA.K.	Female	51-60 years	Education	6-9 members	200-400 m ²
SM.S.	Male	51-60 years	Manufacturing	6-9 members	200-400 m ²
Total	8	8	8	8	8
	40				

Table B.25 Structural Codes for Primary Data from the Homeowners in Wahda

Respondent	Drivers	Development	Resources	Method	Aspirations	Obstructions
AL.H.	+Affordability. +Security. +Family bonding. +Accommodation for growing members in built houses.	Vertical extension.	+Gradual building activities. +Local building materials. +Increasing building density in built houses.	+Builders. +Engineer.	---	---
AR.A.	+Affordability. +Accommodation for growing members in built houses.	Floor extension.	+Gradual building activities. +Paying the builder in instalments. +Local building materials. +Refurbishment of rooms in built houses.	+Builders. +Self-help.	Thermal insulation.	Bureaucracy.
AR.Y.	+Affordability. +Security. +Accommodation for growing members in built houses.	Vertical extension.	+Local building materials. +Increasing building density in built houses.	+Builders. +Engineer.	Thermal insulation.	+Small credit for building loans. +Technical restrictions.
EL.I.	+Affordability.	Vertical	+Local building	+ Builders.	---	+Small credit for

Appendix B

	+Security. +Family bonding. +Accommodation for growing members in built houses.	extension.	materials. +Increasing building density in built houses	+ Engineer.		building loans. +Technical restrictions.
JT.A.	+Affordability. +Security. + Family bonding. +Accommodation for growing members in built houses.	+Horizontal sub-division. +Unit addition.	+Local building materials. +Increasing building density in built houses	+Builders. +Engineer.	+Interior. +Thermal insulation.	Weak coordination between the representatives of the authorities for approving planning permission.
MD.F.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	Horizontal sub-division.	---	Self-help.	---	+Bureaucracy. +Absent quality control.
NA.K.	+Affordability. +Family bonding. +Sense of belonging to the neighbourhood. +Accommodation for growing members in built houses.	+Horizontal sub-division. +Floor extension.	+Gradual building activities. +Paying the builder in instalments. +Local building materials.	Contractor.	Interior.	---
SM.S.	+Affordability. +Family bonding. +Accommodation for growing members in built houses.	+Horizontal sub-division. +Unit addition.	+Local building materials. +Increasing building density in built houses	Contractor.	---	+Bureaucracy. +High interest rates for building loans. +Small credit for building loans.
Total	8	8	7	8	4	6
	41					

Table B.26 Values and Simultaneous Codes for Primary Data from the Homeowners in Wahda

Respondent	Disadvantage	Mechanism	Performance	Preferences	Support	Trust
AL.H.	---	---	Enhancement of performance in practices of property development using engineer alongside builders.	+Enhancement of funding for building loans. +Quality control over building materials.	Relatives.	Improve trust in the structural safety for building by using an engineer and durable building materials.
AR.A.	Low budget for house building.	---	Enhancement of performance in	+Enhancement of funding for	Relatives.	Improve trust in the structural

Appendix B

			practices of property development using builders.	building loans. +Flexible process for approving planning permission.		safety for building by using durable building materials.
AR.Y.	Low budget for house building.	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Enhancement of performance in practices of property development using engineer alongside builders.	+Enhancement of funding for building loans. +Flexible process for approving planning permission.	Relatives.	Improve trust in the structural safety for building by using an engineer.
EL.I.	Low budget for house building.	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	Enhancement of performance in practices of property development using engineer alongside builders.	Flexible process for approving planning permission.	Relatives.	Improve trust in the structural safety for building by using durable building materials.
JT.A.	Low budget for house building.	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	---	Flexible process for approving planning permission.	+Relatives. +Social network.	Improve trust in the structural safety for building by using durable building materials.
MD.F.	Low budget for house building.	Disrupted mechanisms because of the bureaucratic process for approving planning permission.	---	+Flexible process for approving planning permission. +Quality control over building materials.	---	---
NA.K.	---	---	Unsatisfactory performance in practices of property development using a contractor.	---	+Relatives. +Social network.	---
SM.S.	---	---	Unsatisfactory performance in practices of property development using a contractor.	Enhancement of funding for building loans.	Relatives.	Improve trust in the structural safety for building by using durable building materials.
Total	9	6	14	17	16	11
	73					