

# Strategic Planning for Promoting Competitiveness in the Housing Sector in Iraq

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## Abstract

The competitive housing sector plays a vital role in the economy and development in general, as it stimulates innovation, development, contributes to achieving economic efficiency, and sustainability. Providing healthy competition in this sector is a catalyst for improving services, and products, and reducing prices, which benefits consumers. The housing sector in Iraq is marked by its intricate nature and limited productivity. Furthermore, there is a notable deficiency in understanding the precise impact of competitive factors, encompassing cost, quality, flexibility, time, innovation, and creativity, on the Iraqi Housing Sector.

This research proposes a model for the competitive Iraqi housing sector by exploring the nature of the housing sector, competitive factors, housing structure, and housing working mechanism through its application to the Iraqi context. The role of the competitive housing sector is to stimulate competition among developers and different companies to provide high-quality housing at affordable prices for consumers, stimulate innovation in design and architecture, and develop new construction techniques. The economic importance of the competitive sector is particularly evident in the housing sector since it constitutes a large part of GDP in many countries and provides employment opportunities for many people.

In conclusion, a theoretical model of a competitive housing sector was formulated by tracking the needs of the stages of work in the Iraqi housing sector for competitive concepts and applying each factor as required through analysis. At the same time, a practical model was developed through 34 experts specializing in the Iraqi housing sector (IHS) to determine the priorities of the deep competitive structure of the housing sector (HS). Using the statistical program (SPSS), the results show that the housing challenges in Iraq are represented by the absence of planning, housing policy, weak financing, and social behavior. Competition in the housing sector (HS) is crucial for determining the price, quality, and availability of housing.

**Keywords:** Competitiveness; Competitive Housing Sector; Housing Sector Structure; Housing Sector Mechanism; Iraqi Housing Sector.

## Introduction

The importance of housing as a fundamental aspect of human life, and the provision of good quality housing at affordable prices, is crucial for social well-being. The housing problem in Iraq is a complex issue that the society faces due to several reasons, including the absence of planning and housing policies, lack of funding, and the general social behavior of the community. As a result, both the housing sector (HS) in various countries of the world and the Iraqi sector in particular face numerous challenges, including high prices, housing shortages, and challenges related to quality and sustainability. Competition in the housing sector (HS) is one of the key factors that determine the price, quality, affordability, and diversity of housing. Therefore, understanding the competitive housing sector (CHS) and its structure is vital to comprehend the dynamics of the housing market, its structure, and its working mechanism. In light of this, the research problem can be formulated as insufficient knowledge about the extent to which competitive factors CFs such as cost, quality, flexibility, time, innovation, and creativity impact the Iraqi Housing Sector (IHS).

The research aims is to fill the knowledge gap regarding the competitive housing sector (CHS) and propose a model for the competitive Iraqi housing sector (CIHS). The research also aims to develop a model that illustrates the optimal weights of competitive factors during different stages of the housing sector's working mechanism in Iraq. Ultimately, the research aims to enhance knowledge about the competitive housing sector (CHS) and its role in the economy, leading to better housing outcomes for all.

The research objective to investigate the impact of competitive factors on the Iraqi Housing Sector (IHS),

for developing a competitive housing sector model involves three main steps. Firstly, an exploration of the housing sector's structure and mechanism is necessary. Secondly, an investigation of the competitive factors is required. Lastly, a qualification of the housing sector process from a competitive factors perspective must be conducted.

The role of research in exploring this sector and understanding its structure is highlighted, as well as identifying factors that can be improved to enhance its performance and provide better housing for all. This research can contribute to enhancing knowledge about the competitive housing sector (CHS) and its role in the economy, thus improving housing-related policies, strategies and practices.

## Theoretical Framework

### Competitive Concept

Competitive is a term that originated from the Latin word (*Competere*), which refers to the competition between entities within markets and industries. It is widely used in management discourse related to national and international economic performance comparisons. (Zeng, 2021) Competitive means a strong readiness or spirit of competition or the ability to compete between two or more individuals or groups (companies, institutions, sectors or countries). Examples of competitiveness include energy competitiveness, industrial competitiveness, and international competitiveness. (Cambridge, 2023) Competitive is a state of integration between two companies, sectors or economies to increase the added value for each of them, resulting in a win-win game and then achieving economic integration.

Competition, on the other hand, is a measurable noun that refers to an event, such as a sports game or a car race, in which competitors compete with each other to test their skills or abilities. meanwhile, Competitiveness is an unmeasurable noun that refers to an environment, such as a workplace, that tends to compare people to each other. It is the readiness or inclination to competition or compete in the market. Market competition is the state of competition or rivalry between two companies or economies to gain the largest possible market share, whether in the local or global market, and one party comes out as a winner while the other party loses in a zero-sum game. The intensity of competition is one of the indicators of competitive. (Qabawa, 1988)

According to contemporary American economist and Harvard professor Robert Z. Lawrence, the concept of competitive originally arose from the capitalist economic doctrine

(as opposed to socialistic doctrine) in making individual freedom the ruler of the market as well as the mechanism and goal at the same time. Profit is the ultimate goal of all participants in the end. Therefore, any control over individuals or companies (as in socialism) produces monopolistic by the public sector. (Lutz, 2005)

It can be concluded that competition involves an event or activity that leads to a “win” or “loss”, while competitiveness refers to the advantages gained through the process of competition, which leads to everyone's win due to integration and harmony among all participants. As developing a part can led to the development of the whole, achieving comprehensive development requires development in various social and economic sectors in order to achieve balance and comprehensive progress. This requires looking at things from a sectoral perspective. The concept of competitiveness includes several implicit terms, such as inherent competitiveness, competitive elements, methods of obtaining them from their primary sources, and the foundations and types of these elements. There are several terms related to the concept of competitiveness, including:

**1. Competitive Advantage (CA):** The concept of Competitive Advantage (CA) has been defined in previous literature in several ways. It is defined as the benefits that customers receive from an organization compared to its competitors (Quaddus and Woodside, 2015). It serves as the basis for creating added value for customers, either through lower prices or by providing product differentiation. (Heene and Sanchez, 2010) Innovation plays a crucial role in shaping and sustaining (CA) in a particular sector.(Shetty, 2010) Obtaining CA involves discovering new and more effective ways than competitors.(Porter, 2011) CA is a facet of excellence that an organization acquires through the implementation of a specific competitive strategy.(Khalil, 1998) (Al-Khudairi, 2017) The World Economic Forum defines (CA) as the ability to achieve sustainable growth in real income.(Afifi, 2000) It focuses on innovation and competitive capabilities as part of (CA).(Al-Masoudi, 2007) Strategic agility is considered one of the tools for achieving (CA), especially in non-profit organizations.(Al-Dhabit, 2022) .

The significant developments that occurred at the end of the second millennium and the beginning of the third millennium have brought about a shift in concepts. The concept of relative advantage, which refers to traditional resources such as labor wages, transportation, workforce, geographic location, and economies of scale, has transformed into (CA), which relies on technology, innovation, research and development, intellectual capital, and understanding consumer needs and desires.(Choe, 2011) Relative advantage models are used alongside (CA) models to provide a more comprehensive analysis of international trade and business, as using either the relative advantage model or the (CA) model alone would be insufficient. The following is the most important types of CA:

- CCA (Comparative Competitive Advantage) emerged as a result of specialization after World War II. The principle, proposed by David Ricardo, involved countries encouraging their industries to export specialized goods and services to other markets. Economic planning aimed to achieve CCA by maintaining low production costs, including labor, materials, energy, and infrastructure. (Choe, 2011)
- ACA (Absolute Competitive Advantage) refers to a country's higher productivity or lower cost in producing a certain good compared to another country. The principle, proposed by Adam Smith, relies on the technological superiority of one country over another in terms of production. Additionally, the availability of resources in a country can serve as another source of ACA, for countries that may not necessarily possess superior technology. Human skills can also be considered an important resource for ACA, and countries with abundant human skills will have an absolute advantage in products that require intensive use of those skills. (Gupta, 2015)
- SCA (Sustainable Competitive Advantage) is the primary goal that all organizations (companies, sectors, and countries) seek to achieve. The main challenge facing organizations is the problem of sustainability and staying in the industry or market they choose. This requires strategic foundations that support the goal, consisting of

objectives, resources, capable and motivated individuals, and opportunities for appropriate performance. SCA can be defined as unique strategies for creating value that are not implemented simultaneously by any current or potential competitors, in addition to the inability to replicate the benefits of these strategies. (Gupta, 2015)

- CCA (Collaborative Competitive Advantage) is a new theory that focuses on strategies for improvements, resource efficiency, and organizational effectiveness. Companies strive for excellence in business by attracting investors and integrating them into the local economy. They also seek alliances with former competitors through partnerships and collaborations to achieve mutual benefits and expand their operations. Pursuing CCA is a key topic in strategic management, which is defined as "the set of decisions and actions that lead to the formulation and implementation of strategies aimed at achieving organizational goals, with the aim of keeping the organization appropriately aligned with its environment". (Choe, 2011)

**2. Competitiveness:** Competitiveness has been approached in various ways in previous literature. A Harvard Business School conference sees Competitiveness as reflecting competition in time and productivity at work, and emphasizes the importance of technological infrastructure in creating a competitive environment. It also stresses the relationship between the level of living and national Competitiveness.(Scott, 1985) On the other hand, the Organization for Economic Cooperation and Development (OECD) sees Competitiveness as the ability to produce goods and services in free and fair markets, while ensuring long-term real income growth for citizens.(Taima, 2002) Competitiveness is the ability, technology, or superior resource that enables a sector to produce values and advantages for customers that exceed what competitors offer.(Al-Alaq, 2017) It is the ability to generate added value by exploiting (CA) to achieve prosperity, improve quality of life, and ensure sustainable development through investment in the cultural heritage of cities.(Al-Saiyd, 2018) Competitiveness is a state in which many companies compete to obtain goods based on marketing incentive elements: price, product, promotion, and location. According to classical economic theory, competition motivates companies to develop new goods, services, and technologies that provide consumers with more choices and better products. Generally, the more diverse the product is in the market, the lower its price compared to the absence of competition (monopoly) or when competition is low (oligopoly). The level of competition depends on a number of factors, including the level of organization and market level, the number of companies, laws and regulations, available knowledge, access to resources, and buyers' ability to compete in the market. Competitiveness refers to the ability and performance of an organization, sub-sector or country to sell and supply goods and services in a particular market, as well as the ability and performance of other companies or sub-sectors in the same market.(Lawrence, 2002) The level of competition in a particular market can be measured by: the number of competitors and their similarity in size, where the ratio of greater industrial production is calculated in favor of smaller companies, which in turn increases the likelihood of intensified competition.(Stigler, 1972)

The term competitiveness refers to the ability of an organization, sector, or institution to achieve a CA over its competitors in the market by providing better quality and more effective products or services at competitive prices. It also involves improving production processes, marketing, distribution, logistics services, and other activities that affect the organization's ability to compete in the market. Competitiveness is considered one of the most important factors that determine the success and sustainability of organizations in the market.

There is no dispute that competitiveness is a complex economic issue, and that the debate over the [correct] definition of competitiveness remains unclear because the term is used to address two related but different issues: the first issue is based on market share to track the sustainability of the overall economy. The second issue is to track the standard of living. All definitions are valid in relation to the issue for which they were created, and it can

be said that raising the standard of living for a society is the overall goal of economic policy. (Ketels, 2016)

Competitiveness can also be defined as the degree to which goods and services can be produced that meet needs while maintaining a sustainable competitive economy if its population enjoys high and sustainable living standards. It is the sum of CAs that the sector, institution, or state possesses, in addition to its strategy to benefit from these advantages in comprehensive economic development and production. It is clear that the concept of competitiveness at the company level is at the heart of economics. However, many policymakers apply this concept at the national level, and through this, policymakers usually affirm that countries can be "competitive," and then pursue policies to enhance national competitiveness at the medium (urban and regional) and overall (national) levels. (Berger, 2008) Therefore, competitiveness can exist at several levels, starting from companies, then within sectors, between sectors, and finally at the national level.

**3. Competitive Factors (CFs):** The Competitive Factors (CFs) are the fundamental factors that contribute to the ability of a region or economy to achieve balanced growth and improve resource utilization. These Factors include infrastructure, capital, technology, innovation, efficiency incentives, and basic requirements. They are essential for creating a favorable environment for development activities, improving living standards, and enhancing the well-being of individuals and organizations (companies, sectors, countries). The European Commission has developed a Regional Competitiveness Index (RCI) based on eleven Factors, grouped into three main categories: innovation, efficiency incentives, and basic requirements. In the context of small and medium-sized enterprises (SMEs) economics, the (CFs) include physical and human resources, innovation, networks, management processes, customers (demand conditions), and competitors (supply conditions). These Factors provide a framework for analyzing and evaluating the competitiveness of SMEs at the company level, which can be extrapolated to the sector and national levels. The (CFs) can be summarized as follows:

- **Competitive Quality Factor (CQF):** (HS) is greatly influenced by (CQF), and several factors that affect quality in this sector have been identified, such as human resource management, customer satisfaction, technology use, and supplier management. Therefore, social housing providers must implement data quality initiatives to achieve potential benefits. In addition, quality management has a direct impact on the performance and competitiveness of companies in general. In the context of diversity and globalization, implementing and adopting quality management systems is essential for the advancement of small and medium-sized companies. Therefore, (HS) must maintain high-quality standards and effective quality management practices to remain competitive in this sector. (Loch, et al., 2008) Measuring the competitiveness of a product includes choosing a perspective to compare the product with its competitors and identifying the main competitors for the product. In some industries, quality plays a crucial role in creating and sustaining regional (CA). This strategy aims to provide products or services that stand out from competitors. There is a strong and positive relationship between service quality and competitiveness. (Burati Jr, Matthews and Kalidindi, 1991)
- **Competitive Cost Factor (CCF):** Cost or price is a critical factor in the competitiveness of (HS), where housing prices directly affect market agents and are closely linked to the rise and fall of cities and the volatility of the global economy. (Ni, Xu and Wang, 2019) Cost strategy is one of the most common competitive strategies that relies on offering products and services at a lower cost than competitors. The impact of housing prices on urban competitiveness is inversely proportional, increasing initially then decreasing due to the trade-off between agglomeration and dispersion forces. The effect of housing prices on urban competitiveness is studied through analysis of structures and performance. Additionally, cost competitiveness and effective real exchange rate are important factors that affect long-term economic growth in advanced countries. Therefore, cost or price is a pivotal factor in determining the competitiveness of housing. (Baranová, 2013)



- **Competitive Innovation Factor (CIF):** It lies between the (CQF) and (CCF), where it is the biggest player in reducing costs for the same level of quality through serious innovative steps, and through these steps, quality can be increased while maintaining the same cost. Fig. 1. One of the most innovative concepts is sustainability, which is essential to understand and how to achieve its concept in planning. (Al Waeli et al., 2023) Innovation or creativity (CIF) is considered one of the main factors that contribute to improving the competitiveness of (HS). Some literature emphasizes the importance of (CIF) in enhancing organizational performance and promoting innovation, where (CIF) is defined as implementing new ideas, products, or services, either by introducing something new or improving existing offerings. (Carneiro, 2000) (CIF) is related to the ability to provide new and unique products or services. Companies that use this factor are often able to provide new solutions to customer problems or improve current methods to meet their needs. (CIF) can be achieved by adopting performance-based procurement processes in (HS), which can promote a productive environment for sustainability, innovation, and competitiveness. Some studies have shown that applying (CIF) in the social housing sector has enhanced the importance of (CIF) as a means of providing new and improved housing solutions. Therefore, (CIF) and creativity are fundamental factors in driving competitiveness in (HS), enabling organizations to meet changing demands and contribute to sustainable development. (Sigala, 2015)



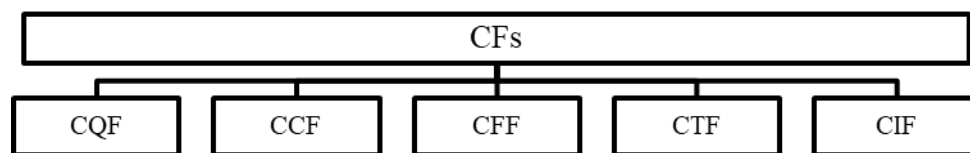
**Fig. 1:** The relationship of the innovation factor (CIF) between Cost and Quality.

Source: Author

- **Competitive Flexibility Factor (CFF):** Flexibility, diversity, or multiple levels of cost or quality within a same level are important methods for making high-quality Housing products available at an affordable price due to diversity and expansion of options within quality or features. Since the quality-cost relationship is a reciprocal relationship, the solution is to introduce multiple and diverse levels for the number of features, characteristics, and common quality area. This diversity provides flexibility to meet financial capabilities with quality standards and features in a flexible and diverse manner. Flexibility is an important factor in the competitiveness of (HS), where the concept of flexibility in housing design refers to its ability to adapt and change over time by considering the structural, functional, and cultural aspects of the building to meet the changing needs and preferences of users. (Pischke, 2018) Flexibility can enhance long-term value and increase the usability of housing. This factor relates to the ability to adapt to changes in the market and conditions. Companies that use this factor are often able to quickly adjust their strategies or products to meet customer needs. (Nandakumar, et al., 2014) In the context of real estate housing projects, flexibility is of great importance in the design, construction, and use stages, as it allows spaces to be adapted to different users and their changing requirements. The role of companies and architects is critical in designing flexible homes that can accommodate changing needs and enhance user satisfaction. (CFF) in Housing construction is considered a sustainable design strategy that meets contemporary living needs.

- **Competitive Time Factor (CTF):** When all solutions are exhausted in terms of creativity and flexibility to establish a relationship between (CQF) and (CCF)., Porter proposed a new focus in which a certain level of quality is produced at a specific cost, but with a shortened time factor (CTF). This focus is called (CTF) [or time factor]. Time is an important factor in the competitive ability of (HS), as the analysis of the integrated role of time and knowledge sheds light on the importance of time value in the company's self-perspective of knowledge. The CTF focus relates to being the first company in the market or in introducing a new product or service. Companies that use this focus often benefit from brand recognition and customer loyalty. The knowledge threshold and the timing of joint development are key factors in enhancing the competitiveness of small and medium-sized companies in (HS). (Valeri, 2011) Effective (CTF) is also necessary for competitiveness in (HS) where an effective leader must possess qualities such as goal setting, prioritization, time management, conflict management, effective communication, organizational and personal development skills. CTF strategies are explored to achieve maximum profitability in (HS), with an emphasis on the importance of planning, human capital development, the impact of (CTF), and understanding the business environment. (Tiukhtenko et al., 2022) Therefore, both (CTF) and effective (CTF) are of utmost importance in ensuring competitiveness in (HS).

The relationship between Quality (CQF) and Cost (CCF) determines the competitive features of housing products, which is the main factor in this field. Despite the existence of other factors, they are simply a restructuring of the relationship between quality and cost. Quality (CQF) can be divided into a set of diverse features and characteristics, where Cost (CCF) is an important feature that involves the ability to bear costs. This flexibility (CFF) can be achieved by restructuring the internal structure and redefining the relationship between Quality (CQF) and Cost (CCF) by reducing procedures and components within this relationship. This improvement can lead to achieving the same level of quality at a lower cost, or maintaining a fixed cost with higher quality, which is known as innovation or (CIF). Finally, a constant relationship between quality and cost can be achieved by reducing the time required Time (CTF), where housing products of the same quality are produced but at a lower cost, by improving production processes and reducing the time period required for each stage of production. It can be concluded that quality (CQF), cost (CCF), flexibility (CFF), Time (CTF), innovation and creativity (CIF) all contribute directly to creating competitive advantages (CAs) for organizations (companies, sectors, countries), where each of these five competitive factors (CFs) works to crystallize an effective organizational structure that stimulates the organization or sector towards development. The five competitive factors (CFs) affect the development and growth of industrial and housing companies and sectors. Each of them works on an important axis in self-development and overall economic development, which directly enhances the overall economic growth of the country. See Fig. 2.



**Fig. 2:** The Competitive Factors (CFs).

Source: Author

### **Housing sector (HS):**

The housing sector (HS) includes everything related to housing, from the production and distribution of construction materials, equipment, and tools used in building houses, to the design and construction of residential buildings and the provision of maintenance, repair, and renovation services for homes. The housing sector (HS) also includes housing finance and the provision of necessary services to ensure suitable housing for individuals and

families, as well as providing social housing and affordable housing for those with low income.

The housing sector (HS) is a crucial part of any country's economy, affecting people's lives, real estate investments, and urban development. It encompasses several aspects, including the production and consumption of intermediate and investment goods and the labor force. (HS) plays a vital role in achieving sustainable urban development by closely connecting with other sectors, such as health, education, industry, trade, infrastructure, and services. The market dynamics are affected by the housing sector structure (HSS), including congestion effects, house prices, and the strategic behavior of commercial housing suppliers. The Housing Sector (HS) varies from one country to another, depending on various factors such as political, economic, and cultural systems, as well as technological development and available infrastructure.

The Iraqi Housing Sector (IHS) operates based on a housing structure system (HSS) and working mechanism. The housing sector structure (HSS) includes various aspects such as production, distribution, financing, design, construction, maintenance, repair, and renovation of housing. It aims to provide suitable housing for individuals and families, including social and affordable housing for low-income individuals. However, the Iraqi Housing Sector (IHS) is limited and poses a significant challenge for the government and society. It is considered a fixed capital element in the national economy and depends on various factors such as economic reality and population growth, which puts significant pressure on the sector's structure. The housing shortage in Iraq is serious and can negatively impact quality of life and urban development if not addressed. In other hand, the phenomenon of informal housing has worsened in Iraq after 2003 due to political changes, followed by economic, social, demographic, and urban changes. (Dhumad, 2023)

The working mechanism of (HS) refers to the procedures, laws, and policies that govern its operations. It includes quality, safety, occupational health, and environmental standards, as well as procedures related to licensing real estate projects and regulating real estate markets. In 2006, there were 2,371,730 housing units in Iraq, with 9% of them being substandard. This means that 10% of households and 11% of the population live in housing units that do not meet basic health and environmental conditions, as prescribed by article No. 25 of the Human Rights Document. The degree of housing deprivation increases at the provincial level, reaching as high as 24% in Maysan province.

After introducing the housing sector (HS), the study will examine its structure and working mechanism as follows:

**1. Housing Sector Structure (HSS):** The housing sector (HSS) shares with other sectors the organizational structure in that it is composed of multiple and interconnected components within an independent system that is linked to other sectors such as education, health, transportation, and other sectors that outline the management of states in achieving goals, legislation, and laws through them. The housing sector (HS) is considered one of the active economic activities within international classifications under the construction sector, where (HS) is effectively affected by the economic system followed within the state administration. Economists in the socialist system consider (HS) as part of the services that fall within the duties of state administration to citizens, thus making it part of the social services sector, which in turn imposes the absolute responsibility of the public sector on the private sector to meet this service. On the other hand, the economic dimension of the efficiency of (HS) requires these economists to recognize many of the principles and rules on the commodity side of (HS) adopted by economists in the capitalist system that opened up prospects for providing housing units to individuals more easily. This variation in the view of (HS) has led to a significant development in the concept of housing from its narrow concept as a mere shelter confined to its material elements to a broader concept by including all community services and facilities to help individuals live in a comfortable and financially and socially stable housing environment. The structure of the housing sector can be divided to three components, as shown in Fig. 3:



- Visible Component: consists of residential land, financial resources, natural and manufactured resources, existing housing stock, infrastructure, and human resources.
- Invisible component: usually includes various activities that play a role in planning, managing, and designing housing in general, and consists of planning, legislation, design, production, maintenance, management, and supervision.
- Institutional component: usually includes various entities and institutions that play a role in providing, managing, and organizing housing, and consists of government institutions, the public sector, local administrations, civil society organizations, the private sector, and real estate developers & contracting companies.

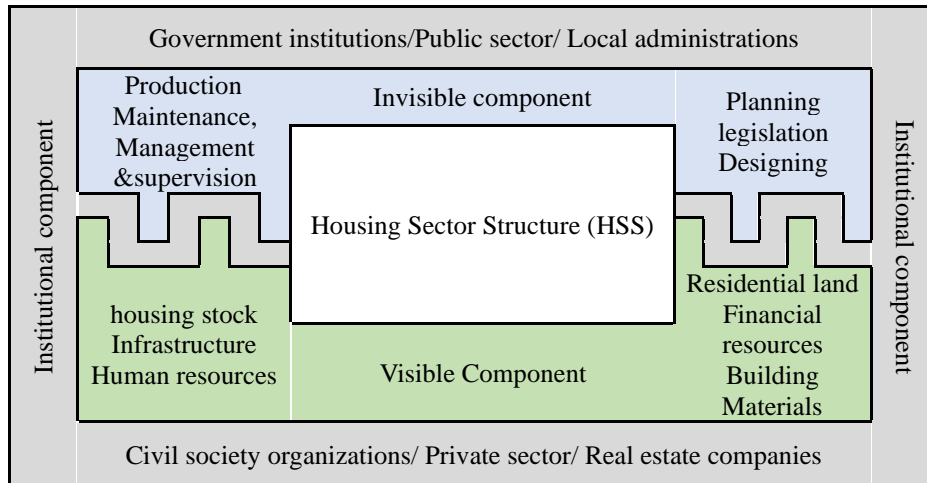


Fig. 3: Housing Sector Structure (HSS).

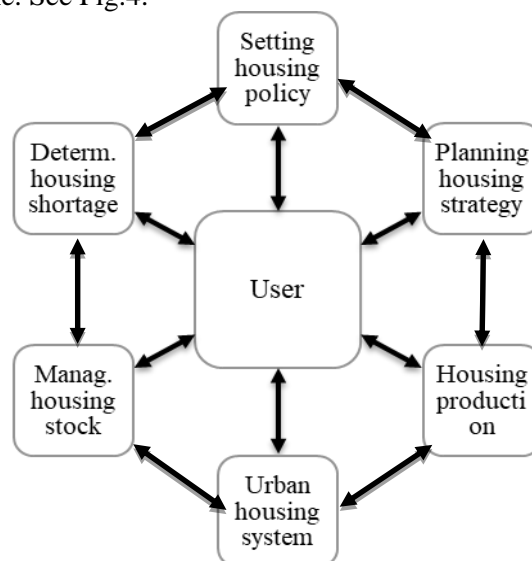
Source: Author

**2. The Housing Sector Mechanism:** The term "mechanism" refers to the nature of the structures within a sector or the interaction between parts within a sector. Mechanism is referred to in terms of its operation or system, where all parts work together in a manner similar to a machine. In a broader sense, mechanism is seen as a tool, process, means, or system that achieves certain results, and in philosophy, the mechanistic approach views the universe as a collection of mechanisms, parts, components, or natural processes such as life that can be explained by the laws of physics and chemistry. (Dhumad, 2006) As for the housing mechanism, it has been used as an executive mechanism for the means and systems of implementing housing units and construction techniques, which differ from the housing organization mechanism that has been used to govern the overall organized process. This means that the housing sector mechanism includes a set of inputs that are dealt with according to the adopted national policies and their variables to achieve outputs, which are naturally the housing units. This mechanism can be described as cyclical and continuous, although it is influenced by different factors and dynamics. However, the housing sector involves continuous processes of development, management, and organization that interact and evolve over time. Planning, designing, and constructing new housing units are constantly carried out to meet the growing demand for housing. The housing sector operates by two wings; the working Mechanism keys, and The Steps for its working mechanism.

**A- The Working Mechanism Keys:** the working mechanism system of Housing Sector (HQ) contains several keys, as follows:

- **Adopting and drawing up housing policy:** At this stage, the government or relevant authorities determine the goals and strategies for the housing market. These goals may include providing decent housing for all or improving the quality of existing housing. For example, a certain government may decide to focus on building more housing units for low-income families.

- **Strategic planning:** Based on the housing policy, planning is done on how to achieve these goals. This may include identifying suitable building sites, possible partnerships with the private sector, and prioritizing the type of housing that should be built.
- **Housing production:** At this stage, housing units are built according to strategic planning. This may include new construction or renovation and improvement of existing housing.
- **Urban housing system:** After the housing units are built, the required infrastructure and service institutions such as schools, hospitals, and roads are provided.
- **Management and maintenance of the housing stock:** Once the housing units are built, the relevant authorities must ensure their proper maintenance and manage them in a way that ensures the continuity of providing good housing for residents.
- **Determining housing needs and shortages:** Periodically, the need for housing and the extent to which current supply meets this need are evaluated. If there is a shortage, this may require updating the housing policy and starting the process anew. This mechanism ensures that the housing sector operates sustainably and efficiently, providing suitable housing for everyone. See Fig.4.



**Fig. 4:** Housing Sector Mechanism.  
Source: Author

**B- The Working Mechanism Steps:** The outputs of this mechanism are mainly housing products, such as housing units, apartments, or other suitable forms of housing for residents. It also involves determining housing needs and shortages by evaluating the need for housing and the extent to which the current supply meets that need. If there is a shortage, it requires identifying the housing gap and the need to update the housing policy and start a new process. By using this mechanism, the housing sector operates sustainably and efficiently, by the following Steps of the Housing Sector Mechanism:

- **The housing policy setting stage:** Drawing up housing policies involves setting general guidelines and rules to regulate the housing sector in a way that ensures the achievement of its goals. These policies are used as tools to guide decision-making, program and project development, and identify necessary actions to achieve the objectives. Housing policies are important as they determine the future direction of the sector and direct all resources towards achieving its goals. They include principles and concepts set by higher levels of any organization, whether it is a country or an institution, to guide administrative levels in planning and implementation. Housing policies include a set of adopted measures set by the state, aiming to intervene in the housing market or ensure a balance between supply and demand. They encompass all general policies that aim to influence the housing sector, determine concrete executive actions, and set objectives to be achieved. Housing

policies also include all forms of actions and reactions from activists and stakeholders in the housing market. In a broader sense, housing policies use legal and political tools available to achieve their goals, indicating regulated intervention and management of the housing market. (Abod, 2022)

Some studies indicate that Iraqi housing sector should develop its own housing approach and utilize Western research to avoid repeating the mistakes made in other countries. The National Housing Policy in Iraq was implemented in 2010 in collaboration between the Ministry of Construction and Housing and the United Nations Human Settlements Programme (UN-Habitat). (UN Habitat, 2010) The housing needs were estimated to be around 2 million housing units, and the policy was designed to address the specific challenges in the post-war environment in Iraq. The number of housing units needed could reach over 4 million by 2025 due to the severe shortage of housing units and a significant portion of the existing housing stock needing major improvements to meet minimum standards of decent housing. Efforts are underway to review and update this policy in the medium term to adapt to social and economic changes in the country. However, there are some shortcomings in the previous and current housing policies in Iraq. These policies have been characterized by poor planning and preparation, lack of clear strategies and programs, failure to achieve goals and implement programs, disconnection between previous and subsequent policies, and lack of regular policy review, evaluation, and updating. Sufficient attention has not been given to the requirements of competitiveness in housing policies. Additionally, available studies evaluating the housing policy in Iraq are limited and have not accurately analyzed the characteristics of the policy, especially in terms of competitiveness. Comprehensive and accurate future studies should be conducted to evaluate the current policy and identify areas for improvement, including enhancing competitiveness in housing policies and their implementation. The following studies have been conducted to evaluate the current housing policy in Iraq, including:

- “Meeting the Iraqi Housing Challenge: Policy Options and Development Scenarios”, 2012. (Ernst & Young, 2012)
- “Reviewing of the National Housing Policy in Iraq”, 2013. (Jaafar, 2013)
- “Iraq Housing National Policy Modification”, 2017. (Rawan, 2017)
- “Towards a Flexible and Sustainable Housing Enabling Approach in Iraq”, 2018. (Al-Essawi, 2018)

These studies discussed problems in the current housing policy, proposed ways to improve it, and highlighted the current policy's inability to meet the current housing needs in Iraq. They also recommended the activation of other supporting sectors involved in housing and the review and discussion of indicators for achieving goals.

Iraq has suffered from complex and difficult problems over the past four decades, including long wars, economic blockade, and internal security weakness. As a result of these circumstances, previous and current housing policies have been characterized by many negatives, such as poor planning and preparation, the absence of clear strategies and programs, failure to achieve goals and implement programs, separation between previous and subsequent policies, and failure to regularly review, evaluate, and update policies. In addition, sufficient attention has not been given to the principle of competitiveness in housing policies. Although there are studies evaluating housing policy in Iraq, they are limited and have not accurately analyzed policy characteristics, especially in the area of competitiveness.

It can be concluded that housing policy is the high-level ideas and general vision of the overall housing direction, which in its deep structure contains a working mechanism characterized by directionality in crystallizing goals and utilizing available resources to achieve those goals, which naturally supports the housing product. Prioritizing policy priorities from the financial side is needed to reduce costs to the maximum possible extent while caring about quality as general goals, in terms of the quality of contexts, procedures, and the final product. It is also important to utilize the flexibility and creativity aspects in formulating the set of procedures and contents adopted by the housing policy.

- **The planning the housing strategy stage:** It is the process of defining goals, directions, policies, and necessary measures to improve the housing situation in the housing sector. This includes analyzing the current housing situation, assessing future needs, and developing strategies and programs to meet these needs. (Abod, 2022) The aim of housing planning is to provide suitable and affordable housing for citizens, improve housing infrastructure and related public services, and promote urban development in general. (Al-Hafith, et al., 2020) Housing strategic planning involves two stages:
  - Goal and needs identification: Identifying housing development goals in Iraq, such as increasing the number of available housing units, improving housing quality, and providing suitable housing for the most vulnerable groups. Analyzing housing needs in Iraq, including identifying the most vulnerable groups in need of housing and identifying areas with housing shortages.
  - Mechanisms and procedures development: Developing mechanisms and procedures to achieve the specified goals, such as encouraging investment in the housing sector, providing funding for housing projects, and facilitating land distribution procedures for construction purposes.

The housing problem in Iraq primarily stems from the stage of strategic planning, which is supposed to be characterized by efficiency and flexibility, especially in light of population growth in Iraq, particularly in urban areas, due to increased population growth rates and migration from rural to urban areas, and the failure to keep pace with the construction of housing units to meet this increase. This has led to a gap between supply and demand for housing. The housing problem in Iraq is similar to that in many third-world countries, but the approaches to addressing it vary from country to country. This problem in our country has not received real treatment in terms of drawing up an ideal and suitable strategic plan that takes into account population growth in the country and encourages residential construction and the establishment of residential complexes to accommodate these increases. The shortcomings in addressing the problem have led to a crisis with a significant increase in the construction of housing units. The option of producing housing units by beneficiaries through a mechanism of participation between the state and the local community, which defines the roles of the participating parties in the process of providing housing, is the optimal solution to housing problems in Iraq. There are three types of housing strategic planning, including the public sector strategy, which includes a facilitation policy aspect, with a focus on the public sector exclusively, the private sector strategy, where the private sector plays a major role in solving the housing problem with a minor role for the state in housing management, and the empowerment strategy, which grants the private sector a major role in the housing issue with financial support and empowerment from the government through loans, grants, and others. (Dhumad, 2006)

In Iraq, housing strategic planning aims to identify areas that require housing development or renovation and prioritize based on needs, such as providing housing for those experiencing housing shortages or marginalized communities. Available tools and resources, such as financing, laws and regulations, and partnerships with the private sector or non-governmental organizations, are also identified. Strategies and programs are then developed to achieve the goals, such as social housing programs, housing finance programs, or regulatory policies that encourage housing development. The strategy should be regularly evaluated and reviewed to ensure it meets the needs of the Iraqi people.

The private sector, in its various forms, can contribute significantly by providing large residential land within projects or developing the housing sector through the introduction of modern technologies that save time. This requires the state to adopt a strategy that empowers the local community and an advanced banking sector with a supportive legislative environment in order to find a solution to the crisis.

Housing strategic planning is a practical process that involves defining housing goals and priorities, identifying available tools and resources to achieve these goals. This includes analyzing the current housing situation, assessing future needs, and developing strategies and programs to meet these needs. It reflects the focus and vision of housing policy in terms of

general contexts, the nature of the housing market, housing finance programs, and the government's position on the housing sector and market, which depends on the central or decentralized institution's vision of cost or quality. It also determines the priority of certain criteria over others. The time factor will be crucial in this stage, as it will determine the start and end dates of the overall strategy.

- **The housing strategy implementing stage:** The implementation of the housing strategy involves the steps, mechanisms, and procedures followed by governments to achieve all the goals and plans that were outlined in the housing strategic planning phase. This includes the execution of housing projects and improving the population's infrastructure. It also involves monitoring the implementation of the strategy, evaluating its results, and making necessary adjustments to improve performance and achieve the defined objectives. The main objective of the strategy is to set goals that the institution aims to achieve. Housing strategy refers to an organized action plan that utilizes available resources effectively and efficiently, employing roles, tools, and responsibilities of relevant entities to achieve the housing policy objective within a specific timeframe that aligns with the current situation. Government intervention in housing strategy implementation is prevalent worldwide and takes two forms:
  - Direct intervention: Building public housing units to meet the needs of the poor in society.
  - Indirect intervention: Widely practiced in developed countries, it is achieved by influencing methods of providing real estate financing or through monetary policies, especially interest rates on housing loans, which significantly affect the housing market and the overall economy.

Government housing finance institutions are effective in many countries. For example, in Japan, the Housing Finance Corporation is a government entity and one of the largest government institutions globally. In developing countries, especially Arab countries, centralized planning dominates most experiences, especially during the period from 1960 to 1970. General budgets and sector companies bear the burden and expenses of implementing housing policies. The role of the state in this sector is linked to financial allocations from the general budget to support it. Countries employ various methods to provide housing units for low-income families, such as providing loans on favorable terms, distributing residential land, and state ownership of housing units for occupiers. (Balchin and Rhoden, 2019)

When the state adopts a centralized approach to solving the housing problem, it develops the necessary plans and prepares all the requirements for the housing sector. From this, it can be inferred that the implementation of the strategy focuses primarily on the alignment between what is available and the desired outcome. Visible and invisible resources are utilized within the execution mechanisms to achieve the pre-planned strategic goals. The financial aspect becomes more interconnected with the implementation, thus being influenced by the costs associated with the nature of the housing strategy's execution procedures, as well as the quality of the service and housing product. The factor of creative execution helps increase quality and reduce costs, making it an important element. Finally, the factor of time is equally important as the financial aspect, as shortening the time allows the strategy to reduce expenses.

- **The urban housing production stage:** Housing production is defined as the process of creating new housing units, including building individual homes, apartments, buildings, and other forms of housing. Housing production can be divided into two main types: private housing production, which is done by private investors and companies, and public Housing production, which is done by the government or public entities. (Henilane, 2016) The process of Housing production includes different stages starting from planning and design to construction and completion, with the aim of meeting the needs of communities by providing decent and sustainable housing units for individuals and families.

The aim of Housing production is to meet the growing need for housing by providing decent and sustainable housing units for individuals and families. This process seeks to achieve several goals, including providing suitable and affordable housing for citizens, promoting social and economic development by creating job opportunities and improving

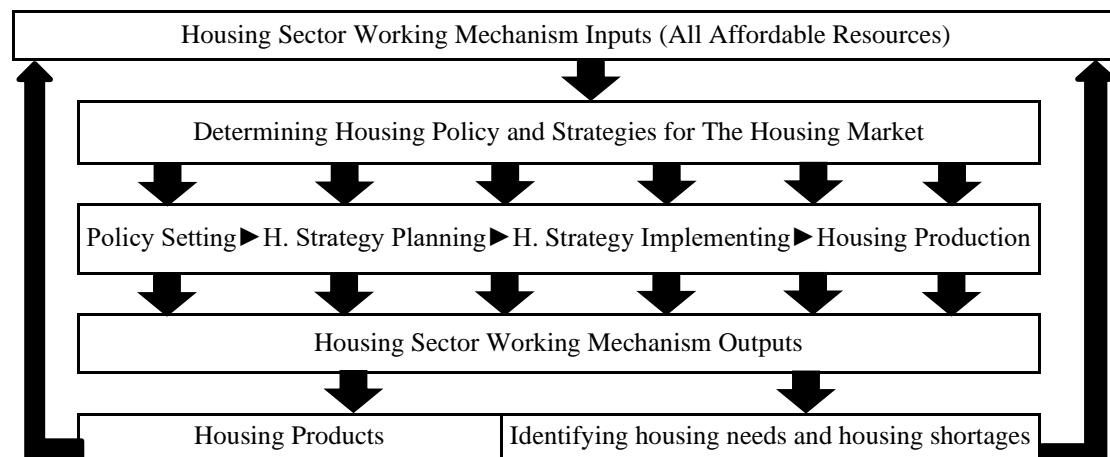


infrastructure. (Hincks, Leishman and Watkins, 2013) It also aims to ensure the quality of housing and compliance with local standards and laws, as well as promoting local development by creating job opportunities and improving the community's infrastructure. Housing production procedures include project planning, site selection, design, ensuring compliance with local standards and laws, securing project financing through private or public loans, and starting the construction and finishing process.

The relationship between Housing production and the housing market is close and interconnected. Housing production affects the housing market by providing more available housing units for sale or rent. When there is a large and diverse Housing production, this can lead to an increase in supply in the housing market, which usually leads to a decrease in prices. On the other hand, if there is a shortage in Housing production, this may put pressure on the housing market and lead to an increase in prices. In addition, the housing market can affect Housing production. When there is high demand for housing in a particular market, this may encourage investors and developers to increase Housing production in that area to respond to demand. Conversely, if there is a decline in demand for housing, this may lead to a decrease in Housing production.

Therefore, it can be said that housing production and the housing market affect each other and interact with each other. The balance of supply and demand in the housing market plays an important role in determining the volume and quality of housing production, while housing production affects the availability and prices of housing units in the housing market. Governments play a crucial role in directing and regulating housing production through providing financing, implementing policies and laws, providing land, and setting standards. The private sector plays a leading role in implementing this process by providing money and expertise to develop housing projects, and carrying out construction and sales operations. Meanwhile, the role of the public sector is to provide appropriate infrastructure, set standards and laws, and supervise housing production to ensure quality and compliance with laws. (Alzubaidy and ALamary, 2019)

From this, it can be concluded that housing production is related to the housing market in terms of supply and demand and, therefore, has an economic-financial dimension in terms of cost on two levels: the first deals with determining the price of housing products as residential units or infrastructure resulting from the residential and urban production process itself, based on supply and demand. The second level deals with the cost of products primarily in terms of their availability for low, medium or high-income entry, thus determining the second factor, which is quality for housing production and its level of creativity. The time factor has a significant impact on housing production at two levels: the first is in shortening time, thus reducing costs, and the second level is in timing the injection of housing products into the housing market, which reflects the availability of housing and increases the supply of housing. Fig. 5.



**Fig. 5:** The Housing Sector Mechanism Steps

Source: Author

## Review of Literature

Numerous studies have been conducted on the relationship between competitiveness and the housing sector (HS), highlighting its importance in solving housing problems. Heene (2010) underscores the importance of implementing a policy of excellence and differentiation in both products and processes as a strategic approach to attract and retain customers., but this study is conducted outside the Housing Sector (HS). Vento (2013) explores the role of competitiveness in enhancing the urbanization and commercialization of Valencia. The study highlights the significance of large conference events in increasing the city's prominence and emphasizes their effectiveness in promoting comprehensive economic renewal. The research further indicates that the initiation of these key projects is linked to new political and economic developments. Additionally, the study highlights the role of global and local actors in the field of urban adaptation. Meanwhile, Morrison (2014) discusses the addition of competitive advantages in housing policies for workers' housing in the Chinese city of Shenzhen, where skilled workers are attracted and affordable housing is provided. This incentive is increased by reducing the cost of land rent and investing in it, and these experiments aim to create talent attraction points. This study focused on Cost factor by reducing the area to minimize costs while simultaneously ensuring quality. However, it did not address the positioning of other competitive factors. Olsen (2015) divides the American housing policy into three axes, emphasizing the first on the competitiveness of housing programs with the housing market rather than against it, the second on aid programs in housing policy, and the third on the flexibility of housing policy, as there is no one principle that suits everyone. The three most important aspects of American housing policy are financing and reducing precautionary measures for aid and loans to create a competitive environment, competitive legislation to encourage home rentals in the private sector, and aid for rent and promoting homeownership in real estate markets. Gupta (2015) focuses on discovering new, more effective ways to create a creative process capable of providing better services to customers and creating a creative process in its broader definition. However, this study takes advantage of the cost factor only in the Housing Sector (HS).

Matloubi (2015) explores the promotion of institutional entrepreneurship within the Iranian housing sector through the diffusion of quality employment. The study identifies areas that require improvement and proposes strategies to enhance institutional entrepreneurship. The findings highlight the significance of innovation, activity, management structure, and philosophy, while emphasizing the need for further development in risk-taking, strategic orientation, resource-based orientation, and entrepreneurial culture. To address these challenges, the study recommends several strategies, including the implementation of robust legal monitoring to ensure compliance and direct entrepreneurial activities. Furthermore, fostering a culture of cooperation and knowledge exchange among employees is suggested to enhance innovation and entrepreneurial thinking. Seeking external expertise through corporate entrepreneurship consulting is also recommended to gain valuable insights and strategies. Additionally, establishing a feedback system for employees to gather daily insights and improve operational efficiency is proposed. Finally, prioritizing the implementation of strategies based on their relative and absolute weight is advised to maximize their impact. While this study focuses on competitiveness within the residential sector, it does not comprehensively cover all competitive factors, nor does it extend beyond the context of Iraq.

Kobayashi (2016) discusses Japan's transformation from a serious shortage of housing units due to World War II to a surplus state in housing units in all major cities. That policy relies on developing a competitive housing policy in the post-World War II period. Three competitive housing Japan programs are implemented in the 1960s, and then the focus shifts from quantity competitiveness to quality competitiveness. In the 1990s, Japan's housing policy is a push to encourage homeownership and reduce housing construction costs, as well as restructuring existing institutions such as government housing, the Housing Loan Corporation, and the Japan Housing Corporation. In the 21st century, a fundamental change is made to the basic law of Japanese housing in 2006, with a focus on improving housing

standards and general conditions, building a vision that harnesses all potentials, mechanisms, and subsequent policies in line with market trends. Although this study focuses on the both Cost and Quality Factors as main factors in the Japanese housing policy, but it doesn't address the positioning of other competitive factors. Similarly, Schwartz (2016) shows that competitive economic solutions within the private sector can be used to solve housing problems that support sustainability. These solutions focus on increasing the supply of new homes through a policy of design and regulatory support for multiple financing sources with a relative competitive relationship within the development approach and social force. This study focuses on Cost factor by economic solutions within the private sector to solve the housing problems but it doesn't address the positioning of other competitive factors.

Neamat et al. (2017) conduct a study to identify the various factors influencing industry performance and competitiveness in the construction sector. The study examines seven dimensions and surveys 43 workers, resulting in the development of a framework aimed at enhancing overall performance and competitiveness. The study is conducted in the Kurdistan Region of Iraq, where the innovation factor is used to qualify the construction sector as a competitive sector. The study focuses on a single factor, namely the innovation factor, which is found to be outside the housing sector.

Pavlov (2019) links individual purchasing power with geographic competitive advantages, such as accessibility, administrative and governmental weight, and security stability. The process of discovering advantages and characteristics of regions or cities has a positive impact on the value of real estate in the local housing market. Meanwhile, Krapp (2020) discusses the creation of a competitive environment in the housing sector through various means. The study emphasizes the importance of implementing laws, housing standards, and rent controls to promote competition. Providing affordable public housing for low-income individuals and encouraging the improvement of housing quality are also seen as crucial factors. The study argues that creating a competitive environment benefit both the state and individuals. For the state, it allows for the exploitation of financing opportunities for the private sector, leading to increased job opportunities and profitability for individuals through tax exemptions granted by governments. Competitiveness is also seen as a means to promote cost reduction and quality improvement within a cooperative environment that grows through flexibility in formulating and applying laws and regulations. Additionally, creativity through providing free services and financing that does not burden local governments or the state is highlighted as an important factor in promoting competitiveness. In the Same time, Wang et al. (2020) develop an evaluative model in their study to determine competitive advantages in the design of sustainable housing. After doing a thorough literature review, the researchers determined 15 evaluation factors. 500 housing design clients are given questionnaires using the Analytical Hierarchy Process development method in order to gather data for the model. Respondents can assess and rank various factors according to their relative significance by using this structured decision-making technique. Statistical techniques are employed to analyze the survey results, and the resulting insights are utilized to refine the evaluative model. A useful tool for evaluating and enhancing sustainability in housing design is also provided by the study, which sheds light on the elements that give sustainable housing design a competitive edge. This Study proposes an evaluative model for sustainable housing design, but does not address all competitive factors in its model for the housing sector.

Porter (2021) also finds that the success factors of sustainable competitive advantage have a positive impact on raising the level of the sector through investing in innovation to formulate and sustain the competitive advantage. Meanwhile, Al-Dhabit (2022) discusses the conditions necessary for the success of development plans in the housing sector. The study emphasizes the importance of encouraging participatory and relative competitiveness, involving the private sector in implementation and decision-making processes, and motivating it through continuous competitiveness. Competitiveness is seen as a crucial factor of prosperity. The study highlights the significance of flexibility in collaborative work

between the public, private, and mixed sectors, as competitiveness provides an opportunity for all stakeholders to deliver goods and services of the highest quality at the lowest cost.

After conducting a thorough analysis of a range of studies that investigate different aspects of competitiveness, this study critically assesses the main conclusions drawn from prior research efforts. Furthermore, it offers a comprehensive overview of the knowledge gaps identified in each study, which are presented in the subsequent Table 1.

**Table 1:** Summary of previous studies.

Source: Author.

No	Study	The Study insight	Knowledge Gaps
1	Heene (2010)	This study emphasizes the adoption of a policy of excellence and differentiation in products and processes to win customers	This study applied out of the housing sector. nor is it applicable to the Iraqi experience.
2	Vento (2013)	This study emphasizes the importance of the competitiveness aspect in urban studies and its role in enhancing the quality of life through creative architectural projects.	This study applied out of the housing sector. nor is it applicable to the Iraqi experience.
3	Morrison (2014)	The study highlights the significance of the excellence and differentiation policy, which gains competitive advantage, prioritizes customers. It suggests reducing area rent costs and investing in talent attraction initiatives to create talent attraction points.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
4	Olsen (2015)	This study highlights three axes of American housing policy: competitiveness, aid, and flexibility.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
5	Gupta (2015)	This study explores innovative approaches to enhance the creative process, and improve customer service.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
6	Matloubi (2015)	This study examines promoting institutional entrepreneurship in the Iranian housing sector, emphasizing innovation, cooperation, and strategic orientation.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
7	Kobayashi (2016)	This study explores Japan's competitive housing policy, focusing on quality and homeownership, and restructuring institutions to improve housing standards.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
8	Schwartz (2016)	This study explores how competitive economic solutions in the private sector can address housing problems and promote sustainability.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
9	Neamat (2017)	This study depends on the innovation factor as a competitive factor for the construction sector.	This study applied out of the housing sector. The study is conducted in the Kurdistan Region of Iraq.
10	Pavlov (2019)	This study discusses how geographic competitive advantages influence real estate value, linking individual purchasing power with accessibility, governance, and security.	This study applied out of the housing sector. nor is it applicable to the Iraqi experience.
11	Krapp (2020)	This study elucidates the significance of establishing a competitive environment by the innovation factor within the housing sector and the ensuing advantages it offers to individuals as well as the state.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.
12	Wang et al. (2020)	This Study proposes an evaluative model for sustainable housing design.	This study does not cover all competitive factors in its model in the housing Sector, nor is it applicable to the Iraqi experience.

13	Porter (2021)	This study highlights the importance of sustainable competitive advantage and investing in innovation to elevate the sector's performance.	This study applied out of the housing sector. nor is it applicable to the Iraqi experience.
14	Al-Dhabit (2022)	The study highlights the significance of flexibility in collaborative work between the public, private, and mixed sectors, as competitiveness provides an opportunity for all stakeholders to deliver goods and services of the highest quality at the lowest cost.	This study does not cover all competitive factors in the housing Sector, nor is it applicable to the Iraqi experience.

The aforementioned studies highlight the significance of competitiveness and its crucial role in public and housing policies. Each aspect of competitiveness plays a vital role in positively activating the Housing Sector (HS) and utilizing all its resources in a competitive manner. However, these studies, in general, lack a detailed explanation of the competitive variables within the Structure and mechanisms of the Housing Sector (HS). Moreover, previous competitive studies are not applicable to the Iraqi experience.

### Research methodology

To achieve the research objective, the research methodology follows a two-step process as follows:

- First, address the theoretical prioritization needs for the housing sector in Iraq. This is done by explaining the mechanism of the Iraqi housing sector, drawing on a collection of studies and governmental websites that focus on the sector. Each group of studies specializes in describing the mechanism of the housing sector at each of the four stages. The aim is to conduct a theoretical assessment of the priorities of the housing sector's needs from the five competitive factors at each stage. This step involves designing both a questionnaire and a theoretical model based on the priorities of the competitive factors in the stages of the housing sector in Iraq.
- Second, address the practical prioritization needs for the housing sector in Iraq. This is achieved through a questionnaire that is filled out via personal and electronic interviews with 34 experts specialized in housing in Iraq. The Experts will share information and studies that were relied upon in the theoretical study. The aim is to conduct a practical model of the competitive priorities for the Iraqi housing sector. The experts' answers to the questionnaire are analyzed using a statistical program (SPSS) to formulate an accurate and practical model. An average between the theoretical and practical models is then calculated to arrive at a final model. See Fig.6.

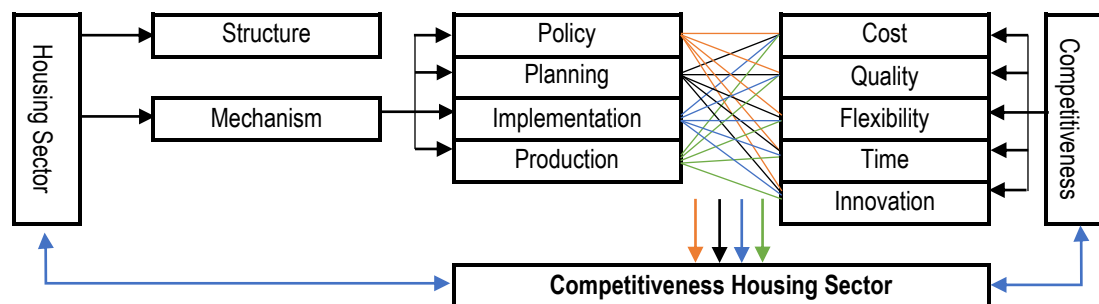


Fig. 6: The Conceptual Competitive Housing Sector Model.

Source: Author

### Theoretical Prioritization Needs for the Housing Sector in Iraq

Competitive refers to the features and characteristics that the housing sector or institution possesses through its work mechanism, which continues from the stage of formulating its general policy and ideas to the implementation and strategic procedures until the completion of housing production. The priorities of (CFs) differ from one stage to another



and from time to time, depending on the circumstances and capabilities of each country, and even within the same country from time to time. They are always affected by political, security, and economic factors related to the general economic system of the country and the global economic level. Therefore, in order to have a vision of the priorities of (CFs) for each stage, the steps for the housing sector work mechanism will be divided, and the relationship of each stage with the five (CFs) will be determined according to the current situation in Iraq as follows:

- 1. Competitive Housing Policy Development Stage in Iraq:** Designing housing policy in Iraq requires addressing challenges of housing shortage, weak private sector, and lack of clarity in empowering measures. The Iraqi National Housing Policy proposed a private sector-led approach, but given the current situation, there is a need for a temporary approach that supports public sector intervention and informal housing strategies such as self-help housing. (Alanizi, 2022) The Iraqi Housing Bank (IHB) law should be reviewed to align with the Iraqi constitution. (Al-Shaibani, 2019) Objective and flexible frameworks need to be developed to enable housing to ensure consistency and objectivity. (Al-Hafith, et al., 2019) Iraqi architects can contribute to designing energy-efficient housing within budget constraints and local resources, achieving up to 50% energy savings. A comprehensive housing strategy should be implemented to review and improve housing empowerment measures. By considering these factors, Iraq can develop a housing policy that meets the housing needs of its population. (Al-Essawi, 2018) Quality in procedures and mechanisms is the top priority in the housing policy development stage, where high-quality policy has a greater impact and is greatly influenced by creativity, then cost, then flexibility, which is related to cost. Finally, time comes as the last priority in the housing policy. The research suggests that the (CFs) needed by (HS) are as follows: (CQF) comes first, then (CIF), then (CCF), then (CFF), and finally (CTF).
- 2. The Competitive Housing Strategic Planning Stage in Iraq:** This stage is closely related to the previous stage as it involves the actual mechanisms and processes to achieve the objectives of the housing policy. The research suggests that the strategic housing planning in Iraq should include the following: identifying areas in need of housing development or renovation, prioritizing based on needs such as providing housing for those experiencing housing shortages or marginalized communities, identifying available tools and resources such as financing, laws and regulations, partnerships with the private sector or non-governmental organizations, developing strategies and programs to achieve the objectives, such as social housing programs, housing finance programs, or regulatory policies that encourage housing development, regularly evaluating and reviewing the strategy to ensure it meets the needs of the Iraqi people. (N.I.C., 2023) Strategic housing planning involves several important factors, with quality being at the forefront of priorities, as it needs to be integrated with the stage of housing policy development. (MOCH, 2023) However, the focus in this stage is on (CTF), as housing strategy relies on timelines. Then comes cost, followed by (CIF)), which represents the link between cost and quality and is essential in addressing the contradictions between reality and objectives of the housing policy. Finally, there is (CFF), where diverse plans become the last priority if they are not successful. The research suggests that the order of (CFs) in the strategic planning stage needed by (HS) is as follows: (CQF) comes first, then (CTF), then (CCF), then (CIF), and finally (CFF).
- 3. The Competitive Housing Strategic Implementation Stage in Iraq:** Iraq adopts a decentralized system and relies on a free market in the housing sector, where individual property rights have been adopted throughout the provinces of Iraq. The implementation of the housing strategy includes several steps and mechanisms to ensure the provision of suitable housing for citizens, which may include updating current investment methodologies in housing projects, developing and updating institutions that implement new cities by enhancing their structure. (Rawan, 2017) In Iraq, the housing strategy is to reduce the housing crisis by referring new residential cities to investment, where the Iraqi government announced the referral of 5 new residential cities for investment that will

provide about 240,000 housing units.(MOCH, 2023) The most influential factor is (CCF) in restoring confidence in (IHS) and its management, followed by (CFF), which provides the required diversity in implementing housing strategies, contributing to the rapid introduction of various housing products, thus restoring support and recovery to the housing market. In the same time, (CQF) is an important factor to ensure that the implementation methodology of the strategy is of high quality that meets all the needs of the Iraqi housing market. Then comes (CTF) as a focus on the timeline for implementing the strategy, and finally (CIF). The research suggests that the order of (CFs) needed by the housing sector in the implementation stage is as follows: (CCF) comes first, then (CFF), then (CQF), then (CTF), and finally (CIF).

- 4. Competitive Housing production Stage in Iraq:** In this stage, housing is provided in a competitive manner and at affordable prices for citizens. The aim of this stage is to achieve social justice in housing provision, encourage investment in (HS), and create new employment opportunities in this field. However, indicators indicate a worsening housing problem in Iraq, with an increase in the percentage of deprivation of suitable housing, overcrowding in housing units, as well as the spread of informal housing and a lack of desire for vertical housing. This problem requires an urgent solution, as the estimated required housing units for Iraq as a whole in 2023 reached approximately 184.5 K units, and in 2030 it reached around 197.4 K units. (NIC, 2023) Meanwhile, the required housing units in Iraq excluding the Kurdistan region in 2023 reached approximately 158.8 K units, and in 2030 it reached around 169.9 K units. The competitive Housing production stage includes several initiatives and policies, such as providing appropriate financing for housing projects, improving urban infrastructure, developing administrative procedures to facilitate housing project construction, and encouraging partnerships between the public and private sectors to provide housing.(Alzubaidy, 2019) To achieve these goals in Iraq, the necessary funding must be allocated for the construction of these housing units, as the total cost of constructing the required housing units in Iraq as a whole for 2023 is approximately 35.44 trillion dinars. The Iraqi housing sector (IHS) in is considered one of the most important sectors that receives attention since providing housing is one of the citizens' most prominent needs. The competitive housing production stage in Iraq is an important step towards meeting these needs.

The most important factors in housing production in Iraq are (CCF) and (CTF), and priority should be given to reducing costs and increasing speed over quality. Cost is closely related to time, and therefore it should be given priority over (CQF), which ensures the existence of decent housing and high-quality infrastructure, followed by other factors. In the same time, (CFF) should also be provided in production to address production problems and meet the different requirements of Iraqi individuals. Finally, (CIF) comes as the last priority in this stage. The research sees that the (CFs) in the housing production stage required by (IHS) are as follows: (CCF) comes first, then (CTF), then (CQF), then (CFF), and finally (CIF).

Based on the data and the current state of (IHS), the theoretical weights of the (CFs) for each stage of (IHS)'s work can be calculated, with each priority's role in activating the sector's competitiveness within each stage. The weights are distributed from 5 points for the most effective priority in the stage. In opposite, one point for the least effective priority in each stage, as shown in Table 2.

**Table 2:** Theoretical weights for (CFs) within (CIHS) stages.

Source: Author

CFs	Housing Policy	H. Strategic Planning	H. Strategic Implementation	Housing Production
(CCF)	3	3	5	5
(CQF)	5	5	3	3
(CFF)	2	1	4	2
(CTF)	1	4	2	4
(CIF)	4	2	1	1

### Practical Prioritization Needs for the Housing Sector in Iraq:

The questionnaire was shared with 34 specialized experts in the field of architecture (21) at a rate of 61.8%, housing and urban planning (11), and other engineering specialties for the housing sector (2). The academic degrees of the experts varied, with a percentage of 73.5% holding a PhD, 20.6% holding a master's degree, and 5.9% holding a bachelor's degree. The majority of the experts had over 25 years of experience, accounting for 44.1%, while 26.5% had experience between 20-25 years, and only 29.4% had experience between 10-20 years.

#### 1. In the stage of Setting the housing policy in Iraq as in Table 3, the results as follows:

- 58% of the experts chose priority as the fourth or fifth rank.
- 51% of the experts chose quality as the first or second rank.
- 47% of the experts chose flexibility as the third rank.
- No clear vision regarding the cost and innovation priorities for this stage.

Based on the Table 3, the order of (CFs) for the housing policy drawing up that (IHS) needs from experts' point of view is as follows: First, (CQF); Second, (CFF); Third, (CIF); Fourth, (CCF); Fifth, (CTF).

**Table 3:** Relative weights of (CFs) in the stage of housing policy.

Source: Author

Housing policy Stage	(CFF) %	(CCF)%	(CIF)%	(CQF) %	(CTF) %
First rank	11.8	17.6	32.4	29.4	8.8
Second rank	14.7	23.5	17.6	26.5	17.6
Third rank	47.1	17.6	2.9	17.6	14.7
Fourth rank	17.6	17.6	14.7	11.8	38.2
Fifth rank	8.8	23.5	32.4	14.7	20.6
Relative mean	3.031	2.94	3.029	3.441	2.557
Relative weight	4	2	3	5	1

#### 2. In the stage of planning the housing strategy in Iraq, shown in Table 4, and as follows:

- 47% of the experts chose (CTF) between the first and second ranks.
- 56% of the experts chose (CQF) between the second and third ranks.
- 50% of the experts chose (CIF) between the fourth and fifth ranks.
- 53% of the experts chose (CCF) between the third and fourth ranks.
- 50% of the experts chose (CFF) between the fourth and fifth ranks.

**Table 4:** Relative weights of (CFs) in the stage of housing Strategy Planning.

Housing Strategy Planning Stage	(CFF) %	(CCF)%	(CIF)%	(CQF) %	(CTF) %
First rank	14.7	20.6	20.6	20.6	23.5
Second rank	17.6	17.6	17.6	23.5	23.5
Third rank	17.6	17.6	11.8	32.4	20.6
Fourth rank	20.6	35.3	20.6	11.8	11.8
Fifth rank	29.4	8.8	29.4	11.8	20.6
Relative mean	2.673	3.056	2.794	3.296	3.175
Relative weight	1	3	2	5	4

Based on the above Table 4, the order of (CFs) for the housing strategy planning that (IHS) needs from experts' point of view is as follows: First, (CQF); Second, (CTF); Third, (CCF); Fourth, (CIF); Fifth, (CFF).

#### 3. In the stage of implementing the housing strategy in Iraq as shown in Table 5, the results were as follows:

- 47% of the experts chose (CTF) between the first and second ranks.
- 58% of the experts chose (CQF) between the third and fourth ranks.
- 64% of the experts chose (CIF) between the fourth and fifth ranks.
- 80% of the experts chose (CCF) between the first and second ranks.

- 55% of the experts chose (CFF) between the second and third ranks.

**Table 5:** Relative weights of (CFs) in the stage of housing Strategy Implementation.

Housing Strategy Implementation Stage	(CFF) %	(CCF)%	(CIF)%	(CQF) %	(CTF) %
First rank	2.9	44.1	20.6	14.7	17.6
Second rank	17.6	35.3	2.9	14.7	29.4
Third rank	38.2	11.8	11.8	20.6	17.6
Fourth rank	14.7	5.9	17.6	38.2	23.5
Fifth rank	26.5	2.9	47.1	11.8	11.8
Relative mean	2.554	4.118	2.323	2.823	3.172
Relative weight	2	5	1	3	4

Based on the above Table 5, the order of (CFs) for the housing strategy implementation that (IHS) needs from experts' point of view is as follows: First, (CCF); Second, (CTF); Third, (CQF); Fourth, (CFF); Fifth, (CIF).

#### 4. In the stage of housing production in Iraq as shown in Table 6, as follows:

- 73% of the experts chose (CTF) between the second and third ranks.
- 47% of the experts chose (CQF) between the first and second ranks.
- 82% of the experts chose (CIF) between the fourth and fifth ranks.
- 73% of the experts chose (CCF) between the first and second ranks.
- 55% of the experts chose (CFF) between the third and fourth ranks.

**Table 6:** Relative weights of (CFs) in the stage of housing Production.

Source: Author

Housing Production Stage	(CFF) %	(CCF)%	(CIF)%	(CQF) %	(CTF) %
First rank	5.9	47.1	8.8	32.4	5.9
Second rank	14.7	26.5	5.9	14.7	38.2
Third rank	26.5	11.8	2.9	23.5	35.3
Fourth rank	29.4	11.8	32.4	14.7	11.8
Fifth rank	23.5	2.9	50.0	14.7	8.8
Relative mean	2.501	4.034	1.911	3.354	3.206
Relative weight	2	5	1	4	3

Based on Table 6, the order of (CFs) for the housing sector production stage t that (IHS) needs from experts' point of view is as follows: First, (CCF); Second, (CQF); Third, (CTF); Fourth, (CFF); Fifth, (CIF).

## Discussions and Findings:

Using the information provided in Tables 2 to 6, it is possible to formulate the weight matrix for the (CFs) of (IHS) at different stages of production, compared to the theoretical weight matrix in Table 2. Differences between the results are handled as follows:

- If the theoretical and practical results match, they are adopted without change.
- If there is a discrepancy between theoretical and practical results, an arithmetic mean is calculated for each priority, and the priorities are then reordered according to their values in the arithmetic mean to the nearest rank.
- If the arithmetic means of two or more results are the same, the expert's table is given priority in terms of practical weight and priority, as shown in Table 7.

**Table 7:** Expert & Theoretical weights for (CFs) at all stages of (IHS).

(CFs)	Housing policy Stage			Housing Strategy Planning Stage			Housing Strategy Implementation Stage			Housing Production Stage			The (IHS) competitive weights		
	Theoretical	Practical	Mean	Theoretical	Practical	Mean	Theoretical	Practical	Mean	Theoretical	Practical	Mean	Theoretical	Practical	Mean

(CCF)	3	2	2.5	2	3	3	3	5	5	5	5	5	5	5	5	4	3.75	4
(CQF)	5	5	5	5	5	5	5	3	3	3	3	3	4	3.5	4	4	4.25	5
(CFF)	2	4	3	3	1	1	1	4	2	3	2	2	2	2	2	2.25	2.25	2
(CTF)	1	1	1	1	4	4	4	2	4	3	4	4	3	3.5	3	2.75	3	3
(CIF)	4	3	3.5	4	2	2	2	1	1	1	1	1	1	1	1	2	1.75	1

Competitive Factors (CFs) in housing sector (HS) are interconnected in terms of their priorities in quality and cost. The ranking of (CFs) varies according to each stage of (CHS) in the country, and its data and resources at that time. The competitive sector primarily adopts the free market and capitalist system (in its various forms). There is no fixed uniform ranking for (CFs), but they are in a cyclical state within their context. However, their five factors and their availability and investment in (HS) to be competitive are constant.

The theoretical and practical results matched regarding the (CFs) in the policy-making stage of (IHS), with a focus on (CQF) first and (CTF) being last. However, the ranking of (CCF), (CIF), and (CFF) varied between theoretical and practical evaluations. Experts see (CFF) as coming after (CQF) in the diversity of goals and visions that fall within the national housing policy, while the theoretical evaluation sees (CIF) as taking on planning mechanisms and creative goals that take on reducing costs as much as possible while increasing quality. Therefore, the priorities were reconstructed according to the theoretical evaluation with expert opinion as follows: (CQF) first, then (CIF), then (CFF), then (CCF), and finally (CTF). This achieves the research hypothesis and focuses on making policy goals at higher levels and then employing creativity to reduce costs overall.

The theoretical and practical visions matched regarding (CFs) in the strategic planning stage of (IHS), as follows: (CQF) first, then (CTF), then (CCF), then (CIF), and finally (CFF). This makes quality first in all planning stages and then focuses on time and cost as they contribute to reducing costs by reducing time and costs while innovation contributes to increasing quality and reducing costs at the same time.

In the stages of policy implementation and housing production, the theoretical and practical perspectives regarding (CFs) differ. The theoretical perspective prioritizes (CCF) first and (CIF) last, while the practical perspective deals with the practical field aspect. There is variation in the views regarding (CFF) and (CTF), so the priorities were rearranged based on equal weighting by experts. The same applies to the housing production stage, where (CQF) and (CTF) have equal values and were reordered based on expert preference.

By calculating the overall competitive weights for (IHS), it is evident that the sector needs to prioritize (CQF) over (CCF), followed by (CTF), then (CFF), and finally (CIF). These weights were calculated considering all steps in (CIHS) as equally value and importance. It can be concluded that the biggest issue in housing in Iraq is the lack of quality, followed by cost. The housing crisis is reflected in the deteriorating housing quality in the existing housing stock and new housing production. The challenges in housing in Iraq include the absence of planning and housing policies, limited funding, and societal behavior. Competition in the housing sector is crucial in determining housing price, quality, availability, and diversity. (CFs) in the housing sector vary according to each stage of competition and its resources at that time. The text also highlights that (CQF) is prioritized in all planning stages, while (CCF) is prioritized in the implementation and housing production stages.

## Conclusions and Recommendations

Enhancing competitiveness in the Iraqi housing sector is crucial for improving the quality and affordability of housing. A competitive environment fosters innovation and development within the housing industry. However, the current housing policies in Iraq lack a focus on competitiveness, which hinders the overall efficiency of the sector. Strategic planning in housing is of utmost importance to address the growing urban population and the increasing demand for housing. Experts emphasize that cost and time are prioritized over quality during the housing production stage. The absence of proper planning and weak



financing pose significant challenges to the Iraqi housing sector. A competitive sector has the potential to reduce prices and enhance services for consumers. It is recommended to regularly review and update housing policies in Iraq to meet the evolving needs of the population. Flexibility and creativity in policy formulation are also essential to enhance competitiveness. Furthermore, empowering the private sector is necessary to foster a competitive housing market.

- In the Iraqi housing sector:
  - The factor representing cost, which is associated with competitiveness, holds the highest percentage value in the fourth rank. This suggests that cost plays a significant role in the housing production stage.
  - The factor representing quality, which is associated with competitiveness, holds the highest percentage value in the first rank. This indicates that quality is prioritized during the housing production stage.
  - The factor representing flexibility, which is associated with competitiveness, holds the highest percentage value in the fifth rank. This implies that flexibility is not a major consideration in the housing production stage.
  - The factor representing time, which is associated with competitiveness, holds the highest percentage value in the third rank. This suggests that time is an important factor during the housing production stage.
  - The factor representing innovation, which is associated with competitiveness, holds the highest percentage value in the second rank. This indicates that innovation is valued during the housing production stage.
- Recommendations for Future Research:
  - Conduct research to investigate the impact of different financing models on housing competitiveness.
  - Study the role of government policy in facilitating private sector participation within the housing sector.
  - Explore the relationship between housing quality and competitiveness.
  - Examine the effects of urban planning on the competitiveness of the housing sector.
  - Analyze the potential of technological innovations to improve competitiveness within the housing industry.
- Recommendations to Develop the Iraqi Housing Sector:
  - Revise housing policies to incorporate competitive principles.
  - Encourage private investment and foster partnerships in housing projects.
  - Implement flexible and creative strategies to meet diverse housing needs.
  - Prioritize cost reduction and efficiency in housing production processes.
  - Regularly evaluate and update strategic housing plans to adapt to changing circumstances.

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