

Beyond Borders: Innovative European Frameworks for Mitigating Housing Disparities in Post-Conflict Iraq

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Abstract

Since the Gulf wars of 1991 and 2003 and the fall of the Ba'ath government, Iraq has been in a state of uneven recovery across all economic sectors. Housing remains a key obstacle to stability, and navigating this housing crisis with a growing population is a daunting challenge. The wars have displaced millions of citizens. The displacement has been a fundamental source of economic and development degradation as the population lacks critical access to healthcare, education, and reliable infrastructure.

This paper analyzes various approaches of post-conflict countries to their housing crises and explores their applicability to Iraq's post-conflict landscape. Ireland and Armenia offer initiatives that increase housing and regulate demand from investors and developers in the housing market.

Ireland, a post-conflict country with a history of housing scarcity, has implemented development schemes that bypass bureaucratic authority and utilize independent planning authorities to accelerate development. Given the Iraqi government's delay in employing solutions, the incorporation of independent authorities on a localized basis can significantly aid the construction of housing.

Armenia, a post-conflict country with a 96% homeownership rate, has circumvented a weak banking sector by introducing commercial and non-profit microfinance institutions (MFIs). The integration of both types of microfinance institutions is critical: commercialized MFIs offer funding and efficiency, while non-profit MFIs aid impoverished communities locally. These successful elements from each country's housing model can help design a more developed housing scheme in Iraq.

The paper undertakes a comparative analysis utilizing statistical and qualitative data regarding the countries' demographics, cultures, and characteristics to consider the possibility of applying these post-conflict initiatives to Iraq and evaluate their potential for success given Iraq's unique economic landscape.

Keywords: Post-conflict, housing disparity, microfinance, development schemes

Introduction

Iraq's long history of wars, occupation, and religious division halted development for a period, delaying progress in housing, education, and banking. Insufficient housing supply failed to accommodate a growing population, and a poor banking sector failed to give individuals the access to purchase a home. Millions of Iraqis could not be housed as wars and past occupation induced internal displacement. Today, over one million Iraqis are internally displaced, and 3.2 million reside in slums or informal settlements.

The aim of this work is to analyze the drivers behind successful housing programs in post-conflict countries and evaluate their applicability to addressing Iraq's housing disparity. While existing research often isolates housing policies within single national contexts, the applicability of models from diverse post-conflict or high-disparity settings can inform and offer nuanced solutions.

Ireland and Armenia's successes in housing initiatives remain underexamined in Iraq, where displacement and housing disparity persist at crisis levels. Ireland, a country fueled with investment from its Celtic Tiger Boom, Ireland's period of rapid economic growth, offers insightful solutions through its housing supply initiatives. Ireland's Large-Scale Residential Scheme allows for accelerated planning through a processing time of up to eight weeks for applications. The scheme could be beneficial for Iraq as it would incorporate local authority while simultaneously avoiding bureaucratic hurdles that impede development. If implemented in Iraq, the scheme will increase the available supply, lessening the congestion in cities and decreasing the rate of internal displacement. The findings point to the importance of utilizing accelerated development schemes that involve independent planning authorities, state funding, and community involvement.

Armenia, a progressive country, is classified as a Super Homeownership State, known for its extremely high homeownership rate of 96%. The country is similar to Iraq in its weak banking sector, yet Armenia has executed policies and initiatives that avoid inefficient banks. To ensure individuals have access to these residential units, the implementation of microfinancing institutions is critical. Through microfinance institutions (MFIs), individuals will have the opportunity to use loans towards the purchasing of homes, which will allow individuals to build their wealth and grow their assets. In Iraq, the integration of commercial and non-profit MFIs will allow for increased efficiency and funding, while accommodating the needs of local communities.

This study will not only contribute to literature on post-conflict reconstruction but will also demonstrate how cross-national insights can offer innovative solutions. Although Ireland and Armenia are geographically different to Iraq, their initiatives offer perspectives rarely examined within the Middle East. Iraq is usually compared to countries within its radius, but by comparing Iraq with Ireland and Armenia, policymakers can identify solutions not typically recognized.

Background

The housing disparity crisis in Iraq derives from many factors: internal displacement, overpopulation, and economic instability, most of which stem from wars, political corruption, and lack of economic opportunity.

The Republic of Iraq was founded on a nationalist socialist ideology much like other Arab countries post-colonialism in 1958. With a command economy and emphasis on infrastructure development and the acquisition of the country's natural resources, the country saw rapid development between 1950 and 1980. Yet, the rule of law and human rights continued to weaken as governments became increasingly repressive and authoritarian. The country embarked on several wars with neighbors and global powers. The government was also misguided in its treatment of the minority population and that ironically led to the dissolution of its nationalism efforts. The infrastructure projects, while grand and ambitious, lacked a focus on human development especially in the rural areas and several policies exacerbated the housing problems. The first government post-monarchy embarked on the settlement of millions of Iraqi farmers into housing projects in the suburbs of Baghdad. The initiative known as Revolution City was a dismal failure as no forethought was given into how education, healthcare, and jobs

would be provided. The failed initiative led to a massive urban shack town with an unruly and impoverished population. The shack town exists to this day and is now known as Sadr City.

Similarly, beginning in 1975, the Iraqi government sent many Arab settlers to replace Kurds, Turkomans, and Assyrians throughout Iraq, leading to ethnic tension among the different ethno-groups along with internal displacement in the country. The process of forcibly imposing Arab settlers onto areas historically inhabited by different groups was formally known as Arabization. The Arabization movement was initiated to strengthen oil claims and control the fertile regions of Iraq, such as Kirkuk. However, in 2003, U.S.-led forces entered Baghdad in an invasion known as Operation Iraqi Freedom, leading to the downfall of the Ba'athist government of Saddam Hussein. Consequently, the Kurds, Turkomans, and Assyrians reclaimed the territory. The Kurdish leadership sought to reverse the policies instituted by the Ba'athist regime by reclaiming the status of several areas. The leadership stated that previous policies displaced Kurds, and as such, started expelling Arabs from the territory their tribal leaders controlled (Bouckaert, 2023). The status of several key cities remains contested to this day. The rapid expulsion afflicted many Arabs. Many of them had permanently settled in the north of Iraq and had no place to live otherwise. Today, many of these families reside in temporary shelters that lack proper sanitation and essential resources, culminating in severe medical conditions (United Nations, n.d.). Although tensions temporarily settled among the Kurds and Arabs as they desired to overlook past injustices, other conflicts ensued including the rise of ISIS and sectarian strife. The ongoing conflicts impeded development and prolonged housing paucity. The conflicts meant long-term instability: Iraq remained an impoverished state with housing scarcity becoming increasingly widespread. Approximately 138,000 homes were destroyed in Northern and Central Iraq (Amnesty International, n.d.). Thousands of Iraqis became internally displaced, and only in 2007 and 2008 did conditions slightly improve.

In 2008, rising oil prices led to an increase in the Iraqi government's discretionary budget, providing increased financial support for public sector employees. However, a large portion of the Iraqi workforce is in the public sector, approximately 37.9% (Al Asadi & Rademaker, n.d.). Iraq is severely dependent on oil prices and the associated income. Oil has been a known natural resource beneficial to Iraq's economy since 1927. From 1949 to 1953, oil prices increased by 1,415 percent and subsequently by 4,416 percent from 1972 to 1980 due to the oil embargo (Hassan, 2023). Iraq's government was flush with cash and the average Iraqis benefited as a result. Since then, the dependency on oil has been both beneficial and problematic — when oil prices decline, the government is not able to properly pay the employees or meet other budgetary commitments.

Table 1 analyzes the correlation between oil prices and annual per capita income over the years. In 2011, when oil prices were high, the income increased and the unemployment rate decreased, demonstrating the country's dependency on oil and the effects oil has on income and job availability. With price fluctuations, Iraq has demonstrated that it has no ability to manage its vast and valuable resources wherein it invests in infrastructure and development and improving the plight of its citizens. Instead, the rise in prices has historically led to increased corruption and foreign misadventures. That was especially true in housing and human development. The Iraqi government, however, seems to be learning from its past mistakes and is now focused

on creating sustainable housing initiatives that have the potential to endure and create a better economic outlook for the population.

Table 1

Oil prices and annual average per capita income in Iraq after 2004 in USD

Unemployment Rate %	Annual per capita income	Oil prices	Years
17.5	2020	61.1	2006
17.5	2510	69.1	2007
15.3	3530	143	2008
14	4020	40	2009
12	4410	86	2010
11.1	4790	126	2011
11.9	6100	127	2012
11	6840	110	2013
16.6	6560	57	2014
13.7	5820	37	2015
10.8	5400	27	2016
10.9	5165	45	2017
0.11	5000	86	2018
13.8	5490	68	2019
35.8	4660	9	2020
27.2	6000	66	2021

Note. From the Ministry of Planning, Central Organization for Statistics.

To create a more sustainable economic outlook underpinned by financial stability, Iraq revisited its five-year economic plan which it had relied upon in the second half of the last century, albeit with mixed results. The new plan was implemented in 2013, to diversify the economy, increase privatization, and accelerate projects. The plan outlined key areas in economic reformation namely the empowerment of the private sector and natural capital formation, but corruption, political fragmentation, and conflict derailed implementation.

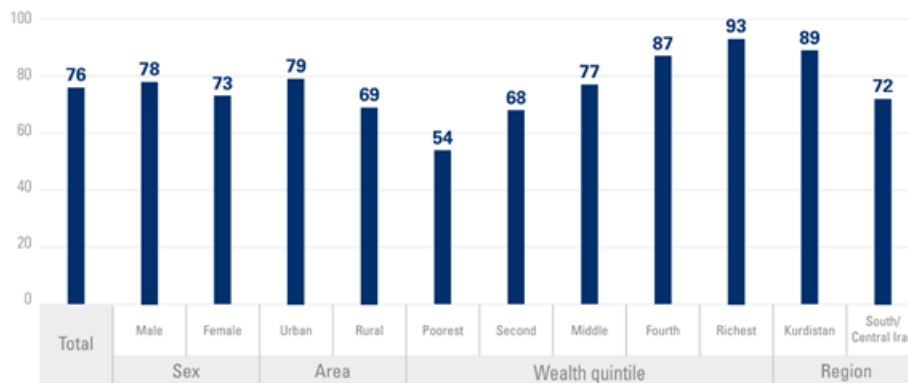
Beyond the impact of conflict, economic mismanagement, and displacement, overpopulation constitutes yet another significant contributing factor to Iraq's ongoing housing shortage. From 1930 to 2020, Iraq's population had grown from under 5 million people to 40 million people. Overpopulation is especially acute in urban areas. There, the population has grown from approximately 500,000 people to close to 27 million people with Baghdad's own population exceeding 12 million (Hassan, 2023). However, while the influx of people into urban areas is not an issue per se as it is critical to the development and prosperity of any society, the saturation of people in cities without sustainable infrastructure, jobs, education or health creates the reverse effects. Iraq's available housing infrastructure could not cope with rapid and unsustainable urbanization as employment and infrastructure are lacking. Many impoverished individuals must reside in temporary shelters such as public buildings or self-constructed homes, making cities increasingly insecure as crime rates intensify. The constant search for temporary shelter creates instability and insecurity, while also impacting children's education.

Housing shortages tend to create multigenerational problems as the population becomes stuck in a cycle of poverty with no ability to escape it. For instance, many

children, due to frequent internal displacement, struggled to graduate from primary school. Internally displaced children are often exposed to external threats from their temporary shelters, which hampers their ability to focus on schoolwork and school-related matters that ensure graduation. Although 92% of Iraqi children are enrolled in primary school, the graduation rate is extremely low (Awad & Kummer, n.d.). Among children aged 10-14, approximately 20% miss school; for children aged 12-16, approximately 20% fail to complete primary education (World Bank, n.d.). The housing crises in Iraq will have an irreversible negative impact on population development if this policy issue is not properly addressed and tackled.

Figure 1 showcases the primary education graduation rate based on various demographics. The average rate of graduation culminates to 76%, indicating that approximately 24% of Iraqi children fail to graduate from primary school. Rural areas are significantly worse than urban areas (Δ 10%), due to the lack of resources, such as sufficient food or shelter, and females tend to have a lower graduation rate than males, often due to early marriage or family obligations.

Figure 1
Primary Education Completion Rate



Note. From United Nations Children's Fund (UNICEF) Data.

Despite a crippling and fragmented bureaucracy, Iraq has managed to attract a modest level of foreign investment through a program in which the government partners with private developers by donating publicly owned lands that are suitable for development. Iraq managed to attract developers from Korea, Turkey and the United Arab Emirates. Currently, Iraq has executed various initiatives to ameliorate the housing disparity crisis. Surrounding Baghdad, four new city projects are currently under construction: Ali Al-Wardi, Al Jawahari, Bismayah, and Baghdad View. Bismayah is a massive residential project aimed at developing a new downtown area and addressing the housing crisis. Ali Al-Wardi is another residential city project that is being built 25 km outside of Baghdad. An Egyptian company named Ora Developers is currently developing the project, focusing on addressing the housing crisis and promoting new infrastructure. Baghdad View, another residential project, began construction in May

2025, and involves the construction of towers and apartment buildings. Lastly, Al-Jawahari, spanning 1,760 acres, began construction in December 2023, and plans on including 30,000 residential units. Along with city projects, Iraq launched a five-year economic growth plan in 2013 to promote development and integrate Iraq more effectively into the agricultural sector. Although the country invested \$357 billion into the plan's different components, the plan failed to be properly implemented because of insufficient leadership and follow through. The ownership taken up by Iraqis has been rather positive but limitations around lending and mortgage finance continue to be a major obstacle to expanding the scope of these programs.

Literature Review

This paper canvases research across three broad areas: housing policy, government structure, and impact assessment. There is a dearth of literature on the socio-economic outlook in Iraq, as the focus has primarily been on the political, military, and international angles. Below is a discussion on three papers that draw cross parallels to the proposed solution herein.

The paper, titled "Leadership and Post-Conflict State Rebuilding: Iraq after 2003" by Ali, Qati, and Alwan, analyzes the weakness of leadership and the repercussions on state-building, country stabilization, and identity unification. The researchers classify the capabilities of a leader, noting that a leader must have clear visions and goals to execute to ensure stability and prosperity. Leaders perform the role as a position, a person, a process, and a result. Unlike the ideal benevolent leader that serves the country, the Iraqi government is more of an entity that frames individual self-interest. They argue that after the 2003 crisis of the Gulf War, the country had a conflict leader, instead of a constructive leader, that proliferated the damage over time. As the government under Saddam Hussein's regime fell, the new government had the chance to be pivotal in the reconstruction of Iraq. However, the government "inherited the failures of its predecessor while worsening others" (p. 358). They consider that the first problem with Iraq's government is state fragility: state building should be considered as bottom up when building a sustainable Iraq state. Namely, the focus on crafting an "effective civil society" (p. 358) will result in "enlightened leadership" eventually (p. 358). The emphasis on leadership being the leading source of change and state-rebuilding is true, as good leadership is necessary in ensuring peace and stability. However, leadership is only temporary, and it is imperative to introduce initiatives targeting economic development that will outlast leadership. Namely, initiatives targeting increased privatization with limited state involvement will create market efficiency and increase homeownership.

In another paper, titled "Iraq's Housing Crisis: Upgrading Settlements for IDPs [Internally Displaced Persons]" by Layla Shaikley, the author argues that internal displacement is a critical, apparent issue with over one million Iraqis displaced. Migration in and out of Baghdad has culminated in 110,000 displaced families and 700,000 people in Baghdad, where a high risk of crime and unhealthy living conditions prevail. She hypothesizes that, to limit those internally displaced, social cohesion and community action are critical to "allow incremental methods of infrastructure and housing improvements to thrive" (p. 3). Through an incremental housing model, IDPs

can pay for construction over time, which is beneficial given their unpredictable income. Building in increments also fosters community engagement by involving other households nearby in incremental housing construction. However, some disadvantages with this model include the requirement of strong policy, and settlements are typically incapable of undertaking incremental development. To corroborate her hypothesis, Shaikley examines one agricultural site, Al-Sadeq, and focuses on the various utilities such as electricity, water, irrigation, and solid waste management. She considers each agricultural site over the years, which demonstrate signs of incremental housing and community involvement. However, there do appear to be certain gaps in her research. Firstly, the solution of incremental housing and community engagement is only a temporary solution that will not transform housing development and economic growth for Iraq. The housing crisis in Iraq needs to be examined on a macro scale, evaluating the visible weaknesses in leadership and economic policy. Incremental housing should be provided as solutions for certain IDPs, but it should not be provided as solutions for cities to use.

The paper, titled "Residential Crisis in Iraq: Current Trends and Future Prospects", by Pakhshan M. R. Palani, the author examines financial crises in countries such as Australia, Spain, and Croatia to investigate their effects on the housing market, society, and political and health systems. Housing is regarded as the primary source of wealth, yet it is also the chief liability of mortgage debt. She emphasizes the emergence of ISIS into Iraq's territory and the consequential debt that accumulated. The Iraqi government began utilizing most of its resources to fight off ISIS and ended up worsening the poverty and housing crisis. To consider potential solutions, Palani examines macroeconomic variables of other advanced countries to explore their economies while also analyzing the effects of the financial crisis on societies. She explores a paper titled "Homeownership and Residential Stability: Does Tenure Make a Difference?", which posits that homeownership policy is beneficial and can help promote community objectives. The journal she analyzes emphasizes the importance of providing welfare with access to mortgages and credit to the impoverished to minimize their risk. Palani also includes Croatia in the literature review as an example of a country that has recovered from a financial crisis and scrutinizes how residents' real estate prices have increased when fiscal conditions improve. Ultimately, Palani examines the causes and effects of the housing disparity in Iraq by analyzing financial crises other countries have experienced and the various housing policies the countries have implemented. She thoroughly analyzes the benefits of homeownership as it provides stability, security, builds equity, and provides tax advantages. However, after the literature review, she could have expanded upon the solution of implementing more apartments than homes. Namely, why will the implementation of apartments help the impoverished, as opposed to purchasing a flat home? The construction of the apartments is also a project that is already being implemented in the new green cities surrounding Baghdad.

Methodology

The research involves a comparative analysis allowing for the discovery and application of initiatives from post-conflict countries. Ireland and Armenia were selected

as the post-conflict countries due to their similarity in conflict to Iraq and post-conflict tendencies. Although Ireland and Armenia are in vastly different geographical regions, their initiatives offer unique opportunities for housing initiatives that can be implemented in Iraq. While Ireland is similar to Iraq in terms of its history of wars and religious conflict, Armenia's economic landscape and inefficient banking sector coincides with Iraq.

The analysis this research undertakes involves an evaluation of Ireland's supply-side initiatives and Armenia's demand-driven policies and considers its feasibility in Iraq. Through document and record analysis, secondary data analysis, and observations, Ireland's policies were considered and applied to Iraq. This research utilizes statistical and qualitative data to harbor more efficient ways to grow micro-financing.

Analyzing Ireland as a Post-Conflict Country

Iraq and Ireland, although in vastly different regions with contrasting land sizes, are alike in their post-conflict tendencies, namely through religious division and internal conflict. Ireland's transition to a privatized housing market and the integration of development schemes can be analyzed and potentially applied as a solution to Iraq's housing disparity crisis.

A once unified religion soon became starkly divided with the advent of the Protestant Reformation. Martin Luther's defiant act of nailing the "Ninety-Five Theses" was symbolic of rebellion and novelty, quickly gaining popularity among a population desperate for change. Soon, the Protestant Reformation solidified into a distinct religious sect, marked by the construction of new churches, the adoption of new beliefs, and the emergence of new leaders. While the religious sects differed significantly in their beliefs, both Christian sects contributed to a sense of local community and culture. The Thirty Years' War brought the Reformation to a close: Europe was greatly divided with Northern Europe predominantly Protestant and Central Europe predominantly Catholic.

Ireland was one of the countries with a mixed religious identity, which led to significant conflict. As the Protestant Reformation largely failed to take root of the Irish native population, Ireland became a state with a Catholic majority and a Protestant ruling minority (Ruane, 2021). The religious divide became the measure of political instability, as the nationalistic Catholic culture attempted to compete with the politically dominant Protestant sector. Furthermore, Ireland, classified partially as an Atlantic state-building country, was continually living in Britain's shadow in the 1950s. The state was unable to compete, as it experienced high emigration rates, poor living conditions, and a declining population (Ruane, 2021). However, in the 1980s, Ireland underwent a significant transformation. It was thriving economically, and it was liberal and diverse. The country's housing market became increasingly privatized, limiting state involvement. The Republic of Ireland is now a symbol of modernity: a country that experienced the Celtic Tiger Boom, a period fueled by foreign investment and massive construction. Despite the Republic's emergence as an economic power, Northern Ireland still experiences conflict, nicknamed the Troubles: a violent conflict between the Irish Nationalists, who sought unification with the Republic, and the Unionists who

wanted Northern Ireland to continue belonging to the United Kingdom. There was no clear victor, and ultimately, the conflict ended with the Good Friday Agreement.

Ireland, despite its vast geographical and climate differences in comparison to Iraq, can be utilized as an example of a post-conflict country that has internally recovered from a religious divide and entrenched poverty. Iraq has undergone similar religious conflicts to Ireland, but within Islam as opposed to Christianity. There is contention between the Islamic sects, Sunni and Shiite, and terrorism from a Salafi-jihadist group known as the Islamic State of Iraq and Syria (ISIS). The conflicts Iraq has experienced set back the country economically, as critical infrastructure was damaged, and there was a decrease in oil production, which affected public sector jobs significantly. More importantly, like Ireland, the ethnic/sectarian strife created massive displacement, ethnic concentrations of populations, and limited economic mobility.

Although economically successful, Ireland's recent emphasis on privatization and limited state involvement has strained the housing market, drowning out opportunities for the middle class. The crisis has recently prompted the government to take greater action in leveling the playing field, through increased supply and affordability. The neoliberal policies implemented in the 1980s transformed Ireland's housing industry, shifting it from a public good to a commodity. After the Anglo-Irish War in the early 1920s, Ireland gained independence and began to build its economy and housing tenure. Its housing policies remained primarily public with state involvement. Particularly, from the 1920s to the 1950s, Ireland experienced a golden age in social housing, during which 112,440 social houses were constructed for rent (Norris, 2018). Through these new developments, Ireland reached an all-time high in public ownership rates, accounting for 18.6% of housing by the 1960s (Norris, 2018). Local governments utilized their bond issues to fund social housing, yet difficulties in selling stock were prevalent (Norris, 2018, p.9). Towards the end of the 1970s, Ireland began to shift away from direct housing provisions and government intervention and towards private sector investment, prioritizing homeownership. Its housing policies evolved into a "marketized regime" (Yang et. al, 2014), as it increased emphasis on privatization and market solutions. Although homeownership declined from 70% in 2011 to 66% in 2022, Ireland's housing tenure remains primarily privatized (Central Statistics Organization, 2023).

However, the neoliberal policies enacted by Ireland appear to strain social welfare needs as they place a larger focus on investors and developers. Investors and developers have bought out many of the homes, leaving limited opportunities for the middle class. In 2010, many incentives were offered to investors and developers to enter Ireland's housing market to "offload loans from the National Asset Management Agency and banks" (Hearne, n.d., p.1). Some of these incentives included tax benefits, lobbying, and affordable asset access (Hearne, p.2). However, this simply worsened the crisis, as investors and developers began to assert a monopoly on the housing market. As a result, public housing construction significantly decreased by 91%, "housing prices have increased by 75%" (Yang et. al., 2024), further emphasizing the housing disparity between the wealthy and the middle class. Many Irish are unable to afford or find homes, and therefore, often resort to renting. While renting seems ideal momentarily, in the long run, many Irish will never have the chance for homeownership and will remain impoverished or stagnant as a result, due to the lack of assets and opportunities for

investment. Consequently, through domination by investors and developers, along with decreased construction, the privatization and deregulation of industry have culminated in a housing market strain, prompting many international organizations to advocate for increased government regulation (Yang et. al., 2024). Regulating land provisions to reduce land prices has been considered, yet Ireland's reliance on a speculative, boom-and-bust housing market has led to overpriced homes and an unstable supply.

Demand-side Solutions

In response, the government has recently shifted toward greater state involvement (Yang et. al., 2024). As the state became more involved, the housing supply expanded, and affordability improved. Through increased housing supply, the possibility of a property market crash remains lower, and social welfare concerns are accommodated for. The policies to ameliorate the crisis include renting initiatives, increased affordability for homes by subsidies, and more social housing. For instance, the Housing Assistance Payment is a mode of support offered by the Irish government towards individuals in need of long-term housing. Individuals have opportunities to rent in a private market, and the government also helps to subsidize rent costs. The payment plan offers a more stable mode of payment for tenants, by offering direct housing support. Ireland's housing tenure, particularly in the County Dublin, has shifted towards apartment renting, with the proportion of apartments in the housing stock increasing by more than 7% (Yang et. al., 2024). However, by renting instead of owning, individuals will be unable to build their wealth over time. Homeownership is an investment, as properties typically appreciate over time. Although renting is affordable and convenient for many people, particularly those from lower socioeconomic backgrounds, it doesn't allow individuals to compete with investors and developers who are buying out properties. Consequently, rent subsidies will not permanently address the ongoing demand from wealthy landlords, and the middle class will remain stagnant with limited growth opportunities. Despite Ireland's policies being like many European countries, it lacks the traditional social safety net protections provided to the people, such as "tenant protections, lifetime tenancies and affordable rents that are the European norm" (Hearne, n.d., p. 2). Ireland's recent policies involving increased regulation hope to offer some of these benefits.

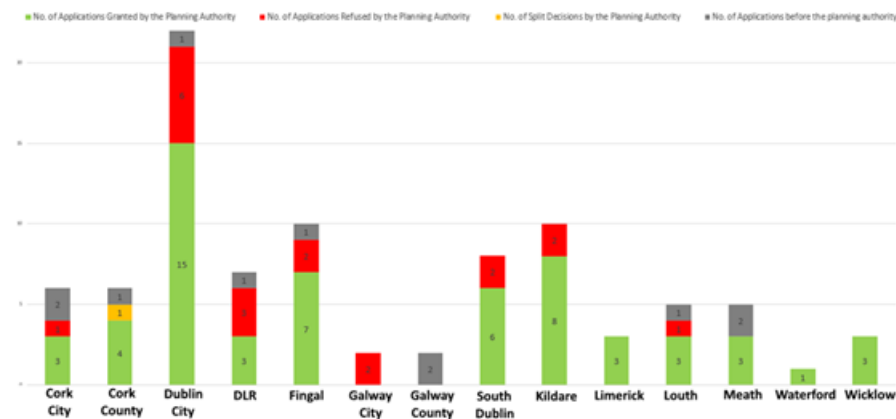
Supply-side Solutions

Despite increased regulation stemming from the country's membership in the European Union amongst other reasons, Ireland hopes to increase the availability of homes through expedited planning and development. In 2016, Ireland introduced the Strategic Housing Development (SHD) fast-track planning scheme, a system enacted to expedite the planning process for large-scale housing and student accommodation developments. Developers can apply directly to An Bord Pleanála, the national planning appeals board, to bypass the traditional local authority process and receive an accelerated process instead, provided their applications meet certain criteria. Typically, standard applications require a two-step process, involving a Strategic Housing Development decision and a Public Authority decision (Yang et. al., 2024), and the

scheme has implemented a decision-making process of 16 weeks. Pleanála seeks to address developments that include “100 or more houses, student accommodation units, mixed development, alteration of existing permission from a planning authority, and alteration of existing permission from An Bord Pleanála” (An Coimisiún Pleanála, n.d., p. 1).

The SHD scheme, while initially promising, faced concern due to the bypassing of local authority and the risk of poor planning quality. It also failed to achieve sufficient progress in housing construction and affordability, often relying heavily on judicial intervention (Yang et. al., 2024). Consequently, the Large-Scale Residential Development Scheme (LRD) replaced the SHD scheme. Still requiring an application process and expedited delivery of housing, the LRD scheme places a greater emphasis on local community engagement and thorough planning, ensuring quality. The LRD scheme restores a local authority role with decision-making opportunities. Through greater local planning authority, developments have a higher rate of success, with a grant rate of 86.8%, compared to the SHD’s rate of 74.6%. As shown in Figure 2, LRD schemes have had success with grants in many cities, particularly Dublin, one of Ireland’s cities with a great need for housing developments.

Figure 2
LRD Success Rate



Note. From John Spain Associates, Planning and Development Consultants.

Comparatively, despite SHD’s presence as a development scheme for a longer period, it was overall unsuccessful, required significant judicial oversight, and culminated in poor planning quality. The LRD scheme, comparatively, had a higher approval rate and decreased need for judicial review, with a judicial review rate of 11.3% compared to 22.8%. The LRD scheme has secured permission for 16,900 residential units, primarily apartments, demonstrating its progress and success throughout Ireland. As delineated in Figure 3, incorporating local authority has a greater success rate, and ultimately, saves time as the need for judicial review significantly drops. While both schemes involve accelerated planning and development, only the LRD scheme is thorough and focused.

Figure 3
Comparing SHD and LRD Schemes

	SHD	SHD (%)	LRD	LRD (%)
Final Grant	340	74.6%	46	86.8%
Refused	115	24.3%	7	13.2%
Split Decision	5	1.1%	0	0.0%
Total Decided	460		53	
4-week appeal period	N/A		3	3.3%
At appeal	N/A		18	34.0%
With planning authority	58	11.2%	11	12%
Total	518		90	
Judicially Reviewed	105	22.8%	6	11.3%

Note. From John Spain Associates, Planning and Development Consultants.

Along with development schemes, Ireland enacted another initiative to increase housing supply. In 2021, Ireland passed the Housing for All initiative, a four-billion-dollar plan lasting until 2030, meant to improve Ireland's housing situation. The goals of the initiative are to ensure that every citizen has the opportunity "to purchase or rent [homes] at an affordable price, [have homes] built to a high standard and in the right place, and [ensure the homes] offer a high quality of life" (Department of Housing, Local Government and Heritage, n.d., p.1). To do so, the initiative plans on building 33,000 new homes each year. The initiative focuses intently on increased state involvement to counteract the monopoly investors and developers have. While construction for the initiative has been slow and certain targets have not been met, the initiative has made progress in increasing housing supply and planning initiatives.

Ireland has prioritized state-regulated development schemes to expedite planning and housing development. Housing and apartment developments can be built much faster, specifically student housing and regular housing units. However, because many of these developments primarily involve apartment construction, with 78.1% apartments versus 21.9% houses, homeownership will continue to remain low. As a result, development schemes should focus on the construction of housing as opposed to apartments. Once these development schemes do so, increased supply should mitigate rising prices, which has been one of the key obstacles to ownership which currently stands at 66% relative to 79% in 1991 (Central Statistics Organization, 2023).

The LRD scheme is a two-step process, tailored for residential projects exceeding 100-200 units or student accommodation spaces. The first step is the application process, which includes three stages, followed by the appeal step by the planning board. Stage one involves 4-week consultation, where planning issues and planning authorities are considered. Stage two determines whether development proposals are appropriate for LRD. Lastly, Stage three is the application stage, where concerns from the opinion meeting must be included (John Spain Associates, 2025). Local planning authorities read through and consider all LRD applications within a 4- or 8-week period, and the process is then subject to appeal by the An Bord Pleanála. LRD applications can be assessed within a short time frame due to the scheme's independent planning construct. The An Bord Pleanála, LRD's appeal board, is

designed to be an independent judicial board in Ireland that quickly approves and executes developments.

The LRD scheme is seamlessly integrated into Ireland's planning development as it offers a way to limit bureaucratic involvement. Ireland has experienced several complications with its bureaucracy, derived from its large number of organizations that place a strain on its centrality. The government contains 18 departments that are broadly divided into three classifications: general service, departmental, and professional and technical (Pyne, n.d.). Within these classes are subdivisions, particularly within the service class which encompasses seven sectors: the civil service, defense sector, education sector, health sector, justice sector, local authorities, and non-commercial state agencies. The variety of subdivisions and classifications can lead to fragmentation, where accountability is not clear and there are many overlapping functions. Many service sectors also value historical precedent over nuance, resulting in continued conflict and limited progress. Consequently, to bypass certain hurdles, the scheme's emphasis on independent authorities through planning agencies allows for less corruption and accelerated development. Since projects often get lost within the vast bureaucracy, An Bord Pleanála offers a strategic solution. Considerably, there is state involvement within the scheme as local authorities play a substantial role in approving applications. The state government also plays an important role in funding the scheme, through various agencies such as the Housing Finance Agency and the Land Development Agency (LDA). The Housing Finance Agency offers loans to local authorities at low interest rates (Housing Finance Agency, n.d.). The Land Development Agency, Ireland's "affordable housing delivery body" (The Land Development Agency, n.d., p. 1), facilitates accelerated development by providing affordable homes through partnerships with homebuilders, included in its initiative known as Project Tosaigh. Through funding, the State attains a considerable role in the projection of housing development. Yet, local planning authorities occupy a greater role in the application and decision-making processes, allowing for a greater emphasis on community, through a more localized connection with the citizens.

Through analyzing Ireland's development schemes and public housing initiatives, the LRD scheme proves to be successful in accelerating planning developments, as it incorporates independent and localized planning authorities that prioritize community involvement and social welfare needs while bypassing bureaucratic authority. The LRD scheme helps avoid corruption within the bureaucracy by utilizing a planning board that reviews applications and sends the approved applications for appeal, without the need to involve agencies within the bureaucracy that will impede progress. However, while the scheme is valuable in its efficiency, the LRD scheme falls short in terms of its financial options, as it lacks a payment plan to offer homeowners once they purchase the residential units. The LRD scheme only expands the available housing supply but does not regulate demand from large investors or offer assistant plans through subsidies. Plans such as the Housing Assistance Payment regulate demand which can be applied towards approved large-scale residential schemes by offering direct housing support.

Furthermore, the LRD scheme primarily approves applications involving apartment units as opposed to housing units, meaning that most individuals will rent the units, and homeownership rates will not significantly increase. These individuals will find

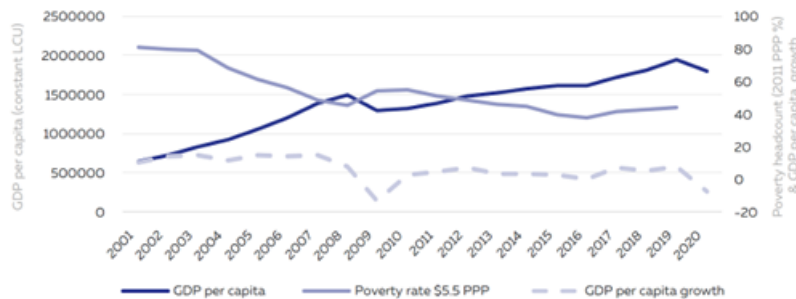
housing more easily through increased supply, yet they will not be able to build their wealth over time through assets. Through improved liquidity and housing quality made from homeownership, individuals experience greater financial stability, the freedom to choose what to buy or sell, long-term security, tax benefits, and opportunities for future investment. Increased privatization associated with homeownership results in greater financial stability and freedom, as regulations and limitations associated with renting are absent, and fixed-rate mortgages are available, thereby lessening unpredictability. In the following section, Armenia's implementation of microfinancing will prove valuable in helping achieve greater homeownership.

Analyzing Armenia as a Post-Conflict Country

Armenia's modern history has been shaped by decades of struggle, from Soviet oppression to its ongoing conflict with Azerbaijan. Until September 21, 1991, Armenia was under the occupation of the Soviet Union, where everything was controlled by the state. Stalin's rule transformed Armenia from a predominately agrarian society to an industrial one. His rule-imposed mass terror and oppression, as he collectivized agriculture and deported thousands of Armenians displaced millions. The policies heavily regulated the housing industry, as the government owned the building supplies, the construction, and, critically, the land. Private renting was almost impossible, as the state owned many of the residential units (Stephens, 2005). The workers operated under individual wage systems which heavily limited opportunities for growth, often leaving many families to need subsidized goods and services. Furthermore, as a communist province, there were not any mortgage finance-systems in place. Even if there were mortgage systems, many were heavily subsidized with limited risk (Stephens, 2005). Due to the lack of proper mortgage finance-systems and private renting, Armenia's housing situation was substandard. When Armenia was liberated, many residential units became privatized, yet housing policies still needed improvement. Armenia became classified as a Super Homeownership state, with private ownership at a rate of 96%. Many efforts were made to implement new financial systems, but there was a low rate of success due to how entrenched poverty is in the country.

Figure 4 highlights the increasingly high poverty rate which currently sits at 40%, along with a decreasing GDP per capita. Because of many Armenians' low income, poor credit scores, and significant debt, many fail to qualify for loans that can be utilized for housing.

Figure 4
GDP Per Capita, GDP Per Capita Growth and Poverty Rate



Note. From Armenia. World Bank Open Data. (n.d.).

Although Armenia is largely mortgage-free, 40,000 households have no permanent shelter due to internal displacement from the Nagorno-Karabakh conflict and earthquake disasters (Stephens, 2005). Particularly, in the Second Karabakh War, the Azerbaijanis had a significant victory where they launched an offensive against the Armenians in 2023. The prolonged conflict and victory by the Azerbaijanis culminated in the expulsion of many Armenians from the territory. As such, internal displacement significantly increased, intensifying the housing disparity crisis.

Newer households also confront a heightened struggle to find sufficient housing due to the lack of an efficient housing finance system. Mortgage finance systems allow for greater risk management, cost reduction, and increased access to credit, which would provide many Armenians with greater residency opportunities and wealth creation. Mortgage financing enables homeowners to build equity participation over time and solidifies their homes as assets. However, the implementation of mortgage finance systems within Armenia requires strategic evaluation, where a reliable system of property registration, low to moderate inflation, a network of intermediaries, a legal and administrative system, and, most importantly, a secure banking system (Stephens, 2005). The country is in the process of establishing a system of property registration as well as administrative systems; however, the 2001 Armenian banking crisis resulted in 8 of the 28 Armenian banks to be seized by the state. Since then, efforts to restore confidence in the banking sector have taken place, yet challenges with the high dollarization of loans remain. Many of these banks require large collateral, which can exclude potential borrowers. Moreover, a mortgage finance system is hard to implement due to Armenia's underdeveloped financial market that minimizes liquidity and trading activity. Armenia's securities' market is also deficient, as Armenia has insufficient funds and low financial literacy.

Implementation of Microfinancing

Since mortgage finance systems operate on financial institutions with a stronger banking sector and securities market, Armenia has adopted another solution to establish a secure loan system given its financial conditions: microfinancing.

In this context, microfinancing is a service that provides credit to individuals who lack access to commercial banks (Hermes et. al., 2007). Microfinancing institutions

(MFIs) seek to minimize lending costs by implementing screening and monitoring processes. Within these processes, institutions often encourage joint liability, where two or more parties are held responsible for an obligation or debt. A creditor has the power to hold any partner accountable, which creates a sense of partnership and joint responsibility. Through this partnership, social engagement increases while also heightening individual risk. MFIs induce a reputational aspect, whereby individuals continue to obey mortgage policies to maintain a certain image or reputation. Only recently have microfinancing institutions encouraged individual liabilities.

MFIs are categorized as either commercial or non-profit institutions. Efforts to commercialize MFIs are currently underway, allowing commercial banks to gain greater accessibility to poorer households and microentrepreneurs. Commercialized MFIs offer individuals with “training, consulting, [and] accounting classes” (Khachatryan & Avetisyan, 2017, p. 9). For a MFI to become commercially viable, the institution must secure funding from sources such as client deposits, wholesale funding, commercial debt, or equity investments. Some consider non-profit MFIs to be much stronger and more localized, as they prioritize social objectives, primarily local, marginalized communities. Non-profit institutions comprise 45% of the institutions, although they contain only 21% of the assets (Demirgüç-Kunt, n.d.). Compared to commercialized MFIs, non-profit MFIs focus less on maximizing shareholder value, and they acquire funding from grants, subsidies, and donations.

The Central Bank of Armenia (CBA), the sole regulator for the entire financial market in Armenia, regulates both commercial and non-profit institutions, known as Credit Organizations, through a risk-based supervision. In 2002, the Armenian MFIs underwent a significant transformation, as the CBA enacted the Law on Credit Organizations, which established the legal framework for the licensing of credit organizations. The law supervised many credit organizations such as credit unions, savings unions, and leasing and factoring organizations, and it forced many MFIs to commercialize their institutions while staying closely connected to the banking sector (Khachatryan & Avetisyan, 2017). The law experienced backlash from microfinance service providers, resulting in new amendments to the law to limit regulations (Khachatryan et. al, 2017).

Non-profit and commercial institutions have benefits and drawbacks. Loans provided by non-profits are not necessarily beneficial due to the inconsistent source of funding from donors and their high interest rates. Yet, the non-profits' focus on the community through joint liability initiatives, as opposed to commercialized MFI's focus on individual liabilities, allows marginalized communities to have greater opportunities and an increased risk component. Commercialized MFIs, due to greater access to capital from commercial debt and equity, can expand their institutions more broadly, reaching more clients. However, because of how privatized these commercialized institutions are, there are concerns with the targeted client base as well as the focus on profit-gain, often limiting access to poorer communities.

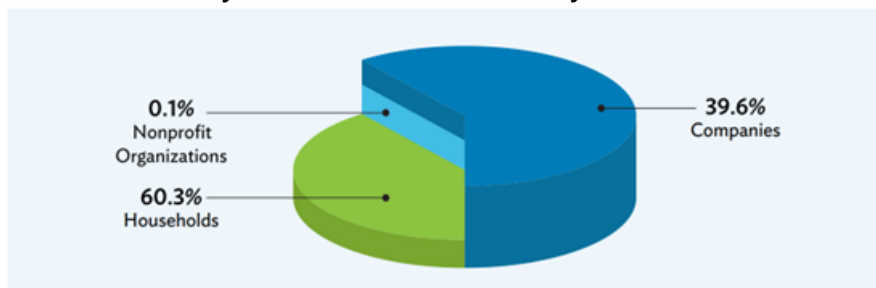
Both forms of MFIs are necessary in providing greater access to capital, stronger financial stability, and affordable insurance. While commercial MFIs drive efficiency and scale through profit incentives, non-profit MFIs ensure outreach to underserved populations, allowing the two models to counterbalance each other's limitations.

In Armenia, microfinancing began after the country's independence in the 1990s, where organizations such as World Vision, OXFAM, Save the Children, UMCOR, and Alpha Plus Consulting (2001) provided opportunities for microfinancing (Khachatryan et al, 2017). Lending activities are particularly dominant among these institutions, where group and individual loans are offered to individuals and small businesses. Microfinancing institutions (MFIs) emerged to alleviate poverty and high unemployment rates upon Armenian liberation. Many Armenians utilize MFIs to gain new opportunities within the transition economy.

Through increased access to savings, insurance, and credit opportunities, microfinance has been impactful to communities in Armenia. Armenians without traditional mortgage markets can secure loans and build their assets by gaining the ability to create small businesses, own homes, and have secured funding for investment opportunities. Several microfinance institutions operate in Armenia, such as Aregak UCO, FINCA Armenia, ACBA Leasing, and Farm Credit Armenia. These credit organizations have a significant portfolio size and facilitate the loan distribution process.

Figure 5 presents the loans of credit by sectors of the economy, where loans are primarily distributed to households. This figure suggests that Armenia's microfinance sector is consumer driven, where many households rely on loans to maintain consumption, whether it be education, medical costs, or buying groceries. Approximately 40% of loans are given to companies or non-profit organizations for enterprise or investment purposes.

Figure 5
Loans of Credit by Sectors of the Economy



Note. From Central Bank of Armenia.

Microfinancing aligns with Armenia's economic status, as it addresses the nature of its housing needs, its weak mortgage finance system, its large unbanked population, and its limited subsidy programs (Stephens, 2005). Microfinancing institutions not only provide smaller loans to individuals but also offer savings funds and insurance services (Hermes, & Lensink, 2007). The primary concern in loans for impoverished individuals arises when "information costs are high compared to the size of the loan" (Hermes, 2007, p. 463). The cost of learning borrowers' creditworthiness leads to less profitability for lenders, making it harder for individuals to access loans. Given that Armenia does not have a mortgage-finance system, the application of microfinance allows households to access secure loan systems with joint and individual liabilities.

MFIs also allow individuals to create savings accounts, allowing them to have a safety net for medical emergencies or relief during natural disasters such as earthquakes. Through microfinance, individuals in Armenia can borrow small, non-mortgaged backed loans to build, renovate, and expand their homes. Individuals excluded from traditional mortgage markets can build their homes in increments. Since Armenia is a Super Homeownership State, access to incremental housing construction through microfinance loans can allow individuals to improve their homes, that have been damaged by wars or earthquakes, gradually.

Given Armenia and Iraq's similarities in a natural resource-based economy, an unstable banking sector, and internal displacement heightened from wars and internal conflict, the application of microfinancing to Iraq's housing sector should be considered as a viable solution to improve the housing crisis.

Application in Iraq

Currently, Iraq's housing deficit is approximately 2.5 million homes, with an additional 3.5 million required to accommodate projected population growth (UN Habitat, n.d.). Moreover, 70% of the Iraqi population lives in urban areas, including 3.2 million people in squatter settlements, which underscores the urgency of the issue. In response to these challenges, Iraq has implemented development plans across both the public and private sectors. However, Iraq's development plan lacks measurable goals that are tailored to Iraq's circumstances.

For example, in the public sector, the Iraqi government has implemented economic plans with a focus on infrastructure and agriculture. In 2013, Iraq implemented its five-year plan, lasting until 2017, with an investment of \$357 billion. The plan focused on five sectors: building and services, agriculture, education, transport and communications, and energy (Salman, 2013). However, the plan was largely unsuccessful due to political instability and sectarian violence. In 2024, Iraq implemented a development plan lasting until 2028, focusing on advancing human and social development, sectoral development, and population and labor force. Regarding achieving the objective of housing, the plan aims to introduce new building technologies to promote quality, reinforce regional/international partnership, and advance management of public and private housing projects (United Nations Development Programme, 2024). The plan aims to finish the current housing projects while also expanding the number of loans provided by the Housing Fund and the Real Estate Bank.

Goals to Increase Supply

For Iraq to improve its housing crisis, it needs to first increase supply, with an eventual goal of 3.5 million residential units, through development schemes that can accelerate planning. Ireland's Large-Scale Residential Development Scheme, due to its greater independent authority and a localized focus, should be applied to Iraq to accelerate development projects. Local authorities within Iraq's major cities, such as Karbala or Najaf, can review applications and send applications to an independent planning board, such as the Arab Land Initiative (GLTN), to be appealed. The total

processing time of 4- to 8-weeks is significantly shorter than the typical approval time, which will be highly beneficial given Iraq's stagnant flow of policy approvals within its bureaucracy. Iraq's history of conflict, through Saddam Hussein's regime and internal religious division, has impeded the country's progression of state-rebuilding.

Past efforts to alleviate the housing crisis are often limited by the state's internal corruption. Particularly, Iraq's Ministry of Justice, which contains a unit designated to addressing Housing, Land, and Property Rights (HLP), has been somewhat ineffective in addressing the institutional challenges. There are other organizations within the state apparatus that aid in housing, yet similarly, none are effective enough to pass or approve planning developments within short periods of time. Consequently, many private companies such as Ora Developers assume authority over planning initiatives in Iraq to bypass state initiatives, yet through increased privatization, social welfare is subject to profit maximization and self-interest, which threaten community involvement. The integration of housing policies as a commodity will disregard community needs and increase prices for new residential units. As such, there is an imperative need for a solution that incorporates the benefits of each authority without diminishing one specifically. Ireland's seamless integration of state, local, and independent involvement through its LRD scheme offers a new opportunity for Iraq to accelerate housing development without placing a strain on social welfare. Through broad state involvement, funding for many of the initiatives can be handled.

Firstly, Iraq can begin to directly allocate funding towards housing development initiatives. Iraq released its budget projections in June 2025, where the Ministry of Housing, Construction and Public Municipalities has allocated 644,856,805,283 billion dinars (\$492,257,246.02) towards housing. However, given the urgent housing supply needs of 3.5 million residential units, 492 million dollars will fall significantly short. We estimate that to arrive at the 3.5 million units, the plan will roughly cost 350 billion or 30 billion if amortized over a 10-year period, as our analysis estimates that each residential unit will cost approximately 100,000 dollars given an average dwelling size of 1000 square feet.

The answer will rely on private developers as well as government funding given this massive figure. Developers' participation will be increasingly needed, like Ireland's Large-Scale Residential Scheme. As previously mentioned, Iraq has four new housing development projects around Iraq, namely Bismayah New City, Ali Al-Wardi, Al-Jawahari, and Baghdad View. These privately-owned projects have already begun construction and are expected to prioritize developing residential units. However, many of these development projects will be expensive for the average Iraqi, keeping housing unaffordable. Instead, projects like the LRD scheme will incentivize individuals to purchase homes due to its affordable housing units tailored to marginalized communities. In the future, developers should prioritize including both high- and low-priced residential units, to minimize house vacancy common with overpriced homes. Based locally, communities can become increasingly involved in these schemes. Overall, these development schemes will be able to increase the supply of residential units. While the goal of 3.5 million residential units will take a long time to construct, the incorporation of both government and independent schemes will be able to shorten the goal post.

Goals to Increase Demand

Even with increased supply, individuals still need ways to purchase these homes. Like Armenia, Iraq does not have a stable banking sector that can efficiently lend out loans. While the Real Estate Bank of Iraq and the National Bank of Iraq offer housing loans, the services are insufficient in meeting demand due to high distrust of the banking sector and restrictive lending. Iraq's banking sector also has a weak mortgage-finance system that fails to accommodate marginalized communities due to its limited lending terms and high costs. As such, individuals are unable to easily access loans which limits their ability to build their assets and purchase homes. Through stable microfinancing institutions, individuals will be able to purchase homes more efficiently. MFIs offer greater access to capital and savings opportunities. Iraq has started to implement MFIs as part of its credit organizations. However, because the country primarily utilizes non-profit MFIs as opposed to commercial MFIs, concerns with funding are common. Moreover, as of 2021, an estimated 81% of the adult population was unbanked, demonstrating Iraq's continued struggle with outreach and penetration of MFIs.

To be successfully implemented, MFIs need to first raise capital through partnerships with banks or companies. While non-profit MFIs will have difficulty raising capital, commercialized MFIs will be able to secure funding quicker, ensuring the rapid distribution of small loans. Currently, institutions such as the World Bank and Consultative Group to Assist the Poor (CGAP) outline recommendations for Iraq's microfinance sector. Some of these suggestions include establishing a stronger legal framework and policy guidance. However, due to a lack of sustained funding and regulatory limitations, these institutions have not taken as strong of a role in the microfinance sector. For these institutions to get more involved, Iraq needs to implement several key elements.

Firstly, MFIs need to establish a legal framework to achieve long-term growth (World Bank, 2014) such as liquidity requirements and asset quality assurance. In Armenia, the Law on Credit Organizations established by the Central Bank of Armenia created explicit rules for MFIs. The law requires authorized capital to be fully paid into an account in the Central bank. Territory and technical equipment must comply with regulatory standards. Executives must meet qualification and competence standards set by the Central Bank. Once registered in the State Register of the Republic of Armenia, the credit organization gains legal entity status and is considered licensed. Registration can be rejected if documents are false, incomplete, inappropriate, or if requirements are not met. The Central Bank must register or reject the organization within a month. Given Iraq and Armenia have similar banking sectors, several of these regulations can be implemented to increase efficiency.

Secondly, new technology needs to be implemented to ensure MFIs have access to credit lending methodology and clients in dangerous zones. Credit lending methodologies will allow lenders to ensure that a borrower is creditworthy. Lastly, a digitized court record will bring modernity and speed, decreasing corruption and identity theft. New technology can be easily implemented in urban areas; individuals will just need internet access. For instance, in Madagascar, in 2021, the International Finance Corporations (IFC) granted BNI Madagascar with a \$30 million loan for small

enterprises (IFC). The IFC also partnered with a mobile money provider known as Orange Money Madagascar to bring mobile financial services. The collaboration helped integrate MFIs into a broader digital ecosystem. A similar partnership can be done in Iraq, where a finance corporation can collaborate with a local provider to bring mobile services. Asiacell, for instance, is a mobile phone service provider in Iraq that can partner with a finance corporation. Asiacell is one of the leading telecommunications companies in Iraq. If the company partners with financial institutions such as the Trade Bank of Iraq or Citigroup, marginalized communities will have greater access to digital platforms. Digitization will allow for the seamless integration of MFIs into Iraq.

Through an efficient microfinancing system, individuals will be able to access residential units built through new large-scale development schemes. The allocation of small loans will allow individuals to purchase homes, increasing the rate of homeownership. Individuals will be able to build their wealth over time while also gaining investment opportunities. Since microfinancing offers efficient savings and insurance systems, it will grow trust in the banking system.

Conclusion

This study's evaluation of Ireland and Armenia's housing policies reveals both the benefits and drawbacks of public and private schemes. This paper suggests that to improve Iraq's housing situation, Iraq needs to implement both supply- and demand-side solutions that will increase the availability of residential units while also granting individuals purchasing power. Although Ireland and Armenia are different from Iraq in terms of size, location, and demographic, they are alike in their experience of internal conflict and the subsequent problems in the bureaucracy and banking sector.

Ireland's Large-Scale Residential Scheme can increase the available supply, incorporate local authority, and avoid bureaucratic hurdles that delay policy implementation. The utilization of microfinancing institutions will allow individuals to use loans towards the purchasing of homes, allowing individuals to build their assets. MFIs also avoid the inefficient banking sector and underdeveloped mortgage-finance systems.

Overall, to improve housing scarcity, Iraq must significantly raise the number of residential units, and individuals must have the ability to own homes as an opportunity to build their wealth and escape poverty. This study advocates for a synthesized approach, involving both public and private intervention as means to mitigate the crisis, taking lessons from Ireland and Armenia.

Yet, the question that remains is how far these transplanted solutions can evolve beyond their origins, reshaping not only Middle Eastern countries but also the global discourse on what it truly means to secure dignity through shelter.

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