An Evaluation of Barriers obstructing the Applicability of Standard Bidding Documents (SBDs) in Public Procurement of Iraq

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Abstract. According to Order Number 87 of 2004 which had been issued by Dissolved Coalition Provisional Authority in Iraq, the Ministry of Planning MoP in the Iraqi Government started its efforts toward enhancing and developing the federal level of Public Procurement System by issuing a stream of procedures to the contractual entities (Standard Bidding Documents SBDs, procurement Planning Forms, Performance Indicators, Guide of Archiving Process… etc.). The financial crises which hit the international economy and the noted reduction in crude oil prices and the war against ISIS on the local level reflected an obvious shortage in funding process to the implementation of the project to the very minimums. At 2018 the Iraqi government allocated more funds to compensate the shortage in initial services projects at a time when the SBDs became mandatory to apply by all the public contractual entities, as a result, the local contractors were not able to meet the standard requirements and criteria of a modern experiment in the bidding process which led to more delay by re-announcing these projects. This research is to determine if the Iraqi contractual environment can be considered as healthy and supportive for the SBDs or not? Nine evaluation criteria for the SBDs projects were listed in the questionnaire targeted 100 private sector respondents and 130 public contractual entities, the mean comparison and relative important index RII were used to rank and match respondent agreement on assessing the importance mentioned criteria evaluation. The findings indicated that all respondents had agreed on ranking the average of annual revenues and financial liquidity as the top hurdles that need to be considered by MoP to ensure the success of the SBDs system.

Keywords: Standard Bidding Document SBDs, Private sector, enabling environment; barriers, MoP.

1. Introduction

The measurement of any successful construction project passes two stages (contracting and implementation), multi factors and criteria integration to achieve these stages that mean (Economy, Efficiency, accountability, good management, transparency, risk prevention and control, and fairness in contracting stage), (time, cost, quality in implementing stage). One of the most difficulties that might be facing the project is the keeping of harmony among the above-mentioned factors and criteria, thus these factors must be measured and valued towards integration among them. Delays in implementation schedule, budget overruns, poor quality, weak productivity development, and low customer satisfaction, are the statements that have been often used to characterize the construction industry, Many countries carried out modern experiments to explore the contractors’ experiences on the best value of procurement to improve the methods of procuring future projects and learned from contractor’s experiences in several projects, thus the result was using the new procedure of procurement [1] and development in business responsibility [2].
Taking Iraq as developing country, the MoP provide options for decision-makers to be considered when modernizing the Iraqi procurement regulations and to support the proper implementation in daily practice [3]. Despite the efforts of the practitioners’ and scholars in the field of construction, these difficulties are away from being settled. As in reference [4] noted the calls for change during the previous three decades were extremely various, rather than focusing on new apparatuses, advances or abilities, the analysis is regularly focused on the major working of the business. The better way to reduce the costs in any project is going through good procurement, impartial, consistent, and therefore reliable. Such an environment can directly expand the purchaser’s options and opportunities as well as reduce the delays in implementation. it also reduces the financial complications in the project [5].

The procurement process is a standard practice of many contractual entities who are concerned in using the type of competitive bidding which holds the costs in its lowest level, Construction of industry projects participants have started means that accepting the least price effort does not guarantee maximum amount [6] Contractor's competitiveness is usually used for ranking the contractors in a competitive tendering procedure, thus enhance competitiveness becomes a contractor’s large strategy to sustain its business development. The topic of contractor’s competitiveness has been catching research interests from many scholars [7]. The SBDs criteria like financial position, experience, key staff and management efforts are considered as valuable success factors pushing contractors to be more focused in competition but at the same time working in restricted resources [8]. Also, it is the major reason behind the failure in meeting its required standards. Proposal to avoid such problems is the medium bid awarding system that may be practiced by public agencies for the procurement of works [9]. 70% of the respondents considered the multi-parameter bidding according to this method, the study will be extra effective than lowest bidding method, this method sorted as the better one amongst various methods. research and SBDs suggest that the competitiveness of firms is equal too.

2. Competitiveness Procurement
In the early 19th century the UK started implementing the bidding documents, it was applied for the procurement of barracks during the Napoleonic wars [10,11]. The power of competitiveness defines the organization’s capability in various markets to compete for business. The competitiveness of the Company is defined as the ability to produce design, marketing of products superior to those offered by competitors taking into consideration the non-price qualities and price as well [12]. According to the Competitiveness Policy in Untied State U.S. Council (1992), the competitiveness defined as the capability to output services and goods that meet the checking of international markets through citizen's standards earn of living for both high and sustainable over the long turn on [13]. The competitiveness of contractor's bidding defined as the difference between a percentage of the contractor's bid against the lowest bid.

Competitive bidding occurred where the acceptable bidding of the project is awarded to the bidder of the lowest price, which made it a fundamental part of the construction industry. This process of project delivery is designed to promote well competition to ensure the lowest price for the project. In the public sector, the principles are carefully designed to place all competent contractors on an equal foundation for competition, and carefully enforced to stop collusion among them as well as the illegal actions or unethical behaves by public officials [14]. However private owners may select to award contracts differently since they are not demanded by law such as the public agencies [15].

Since the bidding behavior is affected by many factors concerning both the features of the project and nonregular changed situations, the problem of bidding decision is highly unstructured. The decision of bidding always considered as very complex requiring a simultaneous estimate of a large number of extremely inter-variables related to arrive at a suitable decision [16] and [17] which lead to both determination of bid price and the bid decision are very important for the contractor. Public projects define as any establish for construction work that is funded by public budged, such as the sale of bonds or taxes [18] and most contracts between the contractor and the owner are extremely divided into different categories, each category has several variations that commonly determined by the kind of fees paid by the contractor [19] as shown in Fig. 1.
3. **Standard Bidding Documents**

According to the order of the dissolved temporary coalition authority # 87 which referred to recognizing that public contracts laws should conform to international standards of transparency, predictability, fairness of treatment; it also refers to provide a suitable mechanism to solve the disputes among contracted parties, and to be free from corruption and undue influence, and to create a system to procure goods and services at the best possible value for the government. Noting that the concept of full, fair, and open competition is of critical and high importance to the economy of Iraq and the goal of free trade among nations and building on the existing Iraqi laws in this field, including administrative instructions, and modernizing these instructions following best international practice. The Ministry of Planning as the representative of the GoI in this field is continuing to enhance the Public Procurement System at the federal level through issued international procedures for contractual entities like (standard Bidding Documents, Procurement Standard Process, Procurement Plan, key performance indicators, Procurement Records Management, Reporting on Procurement Activities and Procurement Department Webpage).

4. **Factors Influencing of Procurement System**

The accompanying criteria were utilized to look at client’s prerequisites and specialists’ inclinations for the exhibition of every acquisition technique as referred to in [22-26] recommend utilizing the accompanying criteria to build up a profile of the client’s necessities speed (during both structure and development); sureness (cost and the stipulated time and learning of how much the client needs to pay at every period during the development stage); adaptability in pleasing plan changes; quality (temporary workers notoriety, style and trust in structure); multifaceted nature (client may determine specific subcontractor or build-ability investigation); chance assignment/evasion; duty (the culmination of the program, value, item quality, plan and development); value rivalry (covering such issues as an incentive for cash, support expenses, and focused offering); and questions and discretion, as shown in Fig. 2.

5. **SBDs Contract Management**

According to Seeley [27], contracting management is a framework whereby a primary temporary worker is delegated, either by exchange or in rivalry, and works intimately with the group of experts. [28] opined that "in an administration contract, the perpetual works are developed under a progression of development contracts put by the administration temporary worker after endorsement by the customer. “All physical developments will be implemented by sub-contractual workers chosen through focused offering, in this framework, for the most part, has the primary temporary worker called the administration contractual worker who gives the administration aptitude in the development of the venture for a charge. This Manager is designated at the initiation or better still practicality stage to join the customer's group of advisors, to help in preparing the program plan and site activities, He will oversee and co-ordinates the work bundles to individual sub-contractual workers and similarly gives on the site administration, plant and gear, comforts and so on for the work.

The expense paid to the administration contractual worker relies upon the nature and degree of the work done and not on the expense of the work. Notwithstanding, the board contracting framework is most suitable for enormous and complex activities that display specific issues that militate against the
work of fixed value contract methods. Run of the mill instances of which are: Projects for which convoluted apparatus and/substantial gear are to be introduced simultaneously with the structure works. Projects for which the plan procedure will of need proceed all through the majority of the development time frames; Projects on which development issues are to such an extent that it is vital or alluring that the structure and supervisory crew incorporates a reasonably experienced structure, the contractual worker selected on such a premise, that his advantages are to a great extent synonymous with those of the business’ expert advisors.

![Diagram of the SBDs Process](image)

**Figure 2.** Procurement system, SBD Criteria of influence choice according SBDs.

### 5.1. Methodology

The information utilized for this investigation was gathered by two questionnaires, the first to determine important level factors criteria of SBDs and second of impact SBDs on the private sector to implement the projects, all around organized polls which were self-controlled to development experts engaged with the use of different acquisition frameworks in Iraqi provinces, Iraqi Contractors Federation was picked for the examination on account of its trademark as the real center point of local contracts for development exercises in Iraq, gathering and tabulating the answers to determine the relative importance index (RII) of all factors according to on the ranking given by the private sector, after the ranking, conclusions were created and support recommendations according to the findings of the study.

### 5.2. Assessment Factors that Influencing Decision for SBDs

The table of the factors identified by the author was the vision to be significant and comprehensive. It was the point of view of the author that the presented factors in this study were suitable in the context of Iraq. The survey adopted influencing factors that set that decision to bid from the survey of the developed questionnaire. All factors were gathered under six different groups, the first group is the “Financial Position which include Previous Financial Performance, Annual Revenues Average, Financial Resources”, the second group is the “Experience which includes General Experience, Specialized Experience, Specialized Experience in main activities”, the third group is “Previous Not implemented Contracts which included Previous Not implemented Contracts, Suspended Claims”, the fourth group is the “staff leader characteristics”, the fifth group is the Legal framework which included Nationality, Conflict of Interests, Disqualification by the Employer, Companies Owned by Government, Disqualification issued by the United Nations” and the sixth group is “Equipment that demonstrates his ownership or possession”. A survey of a questionnaire that was distributed including these factors to contractors, with various classifications in the 15 Provinces in Iraq to determine the grade of these factors based on classification given by the contractors, a technique relative importance index (RII) was adopted [29–30].
The formula used to calculate the RII for each factor is shown in Eq. 1.

\[
\text{RII(\%)} = \frac{5(n5) + 4(n4) + 3(n3) + 2(n2) + n1}{5n} \times 100
\]  

(1)

Where \( N \) denotes the overall number of responses received, \( n1, n2, n3, n4, \) and \( n5 \) state the respondent’s number who selected 5, representing “extremely important”; 4, representing “highly important”; 3, representing “important”; respectively 2, representing “slightly important”; and 1, representing “not important”. The size of the model was specified for contractors classified according the first (the company must have a capital of (50000000000) five billions of IQ dinars and the company has successfully completed one contracting business Its cost is not less than (150000000000) fifteen billion IQ dinars), second (the company must have a capital of (40000000000) four billions of IQ dinars and the company has successfully completed one contracting business Its cost is not less than (120000000000) twelve billion IQ dinars), third (the company must have a capital of (30000000000) three billions of IQ dinars and the company has successfully completed one contracting business Its cost is not less than (800000000000) eight billion IQ dinars), fourth (the company must have a capital of (200000000000) two billions of IQ dinars and the company has successfully completed one contracting business of cost not less than (500000000000) fifth billion IQ dinars), fifth (the company must have a capital of (1000000000000) one billions of IQ dinars and the company has successfully completed one contracting business of cost not less than (300000000000) three billion IQ dinars). The appropriate sample size was computed to be 42 contractors. A total of 100 responses were obtained.

5.3. Sample Size and Profile of the Respondents

A sum of 120 (one hundred twenty) polls were circulated and managed to the focused-on experts utilizing conclusive advantageous inspecting system out of which 100 numbers were returned and classified as reasonable for examination. The questionnaire distributed to the private sector (contractors) included three sections, the first section was allocated to general information to include all the data of the sample of the study, as well as the data of the subcontractors (company name, nationality of the company, the name of the ministry and the province, and general experience). The second section focuses on the general experience in constructions through the introduction of eight detailed questions in this field. The third and final section focuses on the specialized expertise in the SBDs. 37 detailed questions were asked, some of which require closed answers within three options (yes, no, unlike) the rest of the questions that require detailed answers according to the respondent’s information. These questions were asked to obtain detailed data and at the same time to ascertain other things that may not be understood by the respondent in closed questions. In all measurement questionnaires, the triple scale was used exactly as in the public sector questionnaires for achieving a degree of homogeneity and thus the possibility of conducting a comparison between the two sectors. Each option was given a point and gave the research to the responses of the respondents in the surveyed sectors (yes, no, unlike), (3, 2, 1) respectively, with a response (3-1), and a hypothetical mean of (2) as shown in Table 1.

| Target Company | Distributed | Collected |
|----------------|-------------|-----------|
| Class 1        | 40          | 36        |
| Class 2        | 8           | 2         |
| Class 3        | 23          | 20        |
| Class 4        | 14          | 11        |
| Class 5        | 35          | 31        |
| Total          | 120         | 100       |

A reliability analysis was conducted to test the internal consistency of the study variable data using the Cronbach’s alpha method based on internal consistency. Despite the data reliability, Cronbach’s alpha method is also vital for internal validity incorrectly interpreting the relationships between Based on standard coefficient of Cronbach’s alpha, the maximum value of reliability coefficient is 1.00 were
for the output with a reliability coefficient of less than 0.6; the questionnaire in data collection is considered as not reliable and thus should be corrected or eliminated from the data collection. It is clear from the results in Table 2 that all stability coefficients of the research variables are very highly accepted in engineering and technical terms. The above result confirms the validity and stability of the data collection scale, as shown in Tables 2 and 3.

Table 2. Range of reliability and its coefficient for Cronbach’s alpha.

| Coefficient of Cronbach’s alpha | Reliability level |
|--------------------------------|------------------|
| 1.00                           | Very high        |
| 0.80 – 0.99                    | High             |
| 0.60 - 0.79                    | Moderate         |
| Less than 0.59                 | Low              |

Table 3. Survey coefficient for Cronbach’s alpha (researcher).

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | No. of Items | Sector |
|------------------|---------------------------------------------|--------------|--------|
| 0.996            | 0.970                                       | 171          | Public |
| 0.998            | 0.978                                       | 177          | Private|

6. Analysis and Finding

Table 4 shows the ranking of the 18 factors, arranged based on their respective group. Also, show the overall ranking of the factors. The three most important factors based on the respondents were “Annual Revenues Average”, “Specialized Experience”, and “General Experience”. The least factors had in the four group “Legal framework”. It is interesting to note that these factors primarily come under the Financial position. In other words, the most important factors influencing the private sector bidding decisions on SBDs. It can be consummated from the above results that private sector decisions to SBDs bid or not to bid are strongly influenced by the degree of criteria requirements especially the Annual Revenues Average as shown in Table 4.

Table 4. Factors arranged according to their respective ranks.

| No. | Category     | Factor                               | RII  | OR (N) |
|-----|--------------|--------------------------------------|------|--------|
| 1   | Financial    | Previous Financial Performance       | 75.2 | 6      |
| 2   | financial    | Annual Revenues Average              | 92.3 | 1      |
| 3   | position     | Financial Resources                 | 78.8 | 4      |
| 4   |              | General Experience                  | 81.7 | 3      |
| 5   | Experience   | Specialized Experience              | 83.2 | 2      |
| 6   |              | Experience in main activities        | 69.4 | 8      |
| 7   |              | Not implemented Contracts           | 67.1 | 9      |
| 8   | Previous Not | Suspended Claims                     | 63.5 | 11     |
| 9   | implemented  | Current commitments of projects      | 70.7 | 7      |
| 10  | Contracts    | Nationality                         | 22.4 | 18     |
| 11  | Legal        | Conflict of Interests               | 27.8 | 15     |
| 12  | framework    | Disqualification by the Employer    | 26.3 | 16     |
| 13  |              | Companies Owned by Government       | 61.6 | 13     |
| 14  |              | Disqualification issued by the United Nations | 24.9 | 17     |
| 15  |              | Ownership                           | 62.3 | 12     |
| 16  | Equipment    | possession                          | 41.1 | 14     |
| 17  |              | Project manager                      | 77.8 | 5      |
| 18  | Leader Staff | Other staff                          | 64.6 | 10     |
7. Served of Private Sector

7.1. First Stage
The data presented in the questionnaire will be presented and analyzed. The opinions and responses of the sample surveyed by the study population represented by (contractors, subcontractors’ representative by the engineers, legal and administrative staff). This sample was selected for research and analyzing its variables represented the private sector for construction projects in the Iraqi government, and the contractors dealing with the new contracting system (standard bidding documents) issued by the MoP, through which the referral of the construction project for companies which have technical, legal and financial criteria. In this stage of the analysis will be addressed the second phase of the private sector.

7.2. Second Stage
Represented by Iraqi contracting companies (private sector), Most local companies do not have the culture of standard bidding documents or sufficient knowledge to prepare a tender that matches the requirements of government agencies. Most companies cannot win a tender according to this new system. The obstacles of the private sector to work in this system through the identification of construction companies in Iraq for most of Iraq's provinces to study the most important obstacles and facilitate them to work as a permanent method for the private sector. For construction companies in Iraq regarding all provinces except Kurdistan Region Governorate KRG who Deale with the most important obstacles and facilitate the work as a permanent method for the private sector.

Where the local companies in the case of understanding the work on these documents can work in all countries of the world because it has an international procedure and is applied in most countries of the world. Moreover, the comprehensiveness of the study for most of the provinces of Iraq for reaching the goal of the research will give a strategic extent to the results of the research. For this purpose, the researcher used the triple Likert method, which is distributed from the highest weight, which is given (3) degrees to represent the answer field (large extent), to its lowest weight, which is given (1) With a single weight of (2) to represent the answer fields (medium). The frequency distribution tables for each user to use this type of table for statistical analysis to obtain the arithmetic mean, standard deviation, coefficient of variance CV. On the other side, the researcher adopted a satisfactory mean of (2) criterion to measure and evaluate the score obtained through the responses of the sample members of the study within the verbal estimate of the weights of the questionnaire form three, mathematical mean (2) is the average weights of the scale. After the statistical analysis and processing of the variables of the study of the public sector, 30 questions were designed for this purpose. The arithmetic mean, the standard deviations, and the coefficient variables were reached at the level of each question Mentioned.

8. Funding
More attention to the SBDs as well as the study of tender bid and contracts to avoid consequences and confusion that lead to financial obligations in implementation of standard bidding documents, the majority of local contractors do not use model techniques for contingencies’ estimating while preparing their tenders according to the SBDs and no computerized tools use to manage the responsibilities. More attention needs to be paid to the SBDs as well as the study of tender (bid) and contracts to avoid sequences and confusion that lead to financial obligations in the implementation process of standard bidding documents. The majority of local contractors do not use model techniques for contingencies’ estimating while preparing their tenders according to the SBDs and no computerized tools use to manage the responsibilities. In general, there is no experience in employment or commitment, evaluating and managing responsibilities of all sections in SBDs and Salary and wages paid by the contracting companies shall not be an obstacle to selection leadership, administrative, scientific and cognitive. There is a statistically significant relationship between (Analysis the Implementation of Standard Bidding Documents and their Impact on Contractors and Contracting Entities) in the public and private sectors. To arrive at a knowledge and determine the degree of strength of the correlation between the investigated variables, the statistic (t) will be used. The following are the most important results of the research according to the statistical analysis of the test hypothesis of the research mentioned. The Republic of
Iraq developed 19 main sets of standard bidding documents which standardize issued by the Ministry of Planning as shown in Table 5.

Table 5. Frequency distribution, arithmetic mean, standard deviation, and percentage of private sector.

| Q  | Large Extent | Medium Degree | Small Degree | Arithmetic mean | Standard Deviation | Coefficient of variation |
|----|--------------|---------------|--------------|-----------------|---------------------|--------------------------|
| 1  | 93           | 0.93          | 2            | 0.02            | 5                   | 0.05                     | 1.74                     | 0.88                     | 0.50                     |
| 2  | 90           | 0.9           | 2            | 0.02            | 8                   | 0.08                     | 1.81                     | 0.67                     | 0.38                     |
| 3  | 68           | 0.68          | 18           | 0.18            | 14                  | 0.14                     | 1.87                     | 0.92                     | 0.50                     |
| 4  | 70           | 0.7           | 24           | 0.24            | 6                   | 0.06                     | 1.96                     | 0.68                     | 0.35                     |
| 5  | 78           | 0.78          | 18           | 0.18            | 4                   | 0.04                     | 1.93                     | 0.87                     | 0.86                     |
| 6  | 78           | 0.78          | 10           | 0.1             | 12                  | 0.12                     | 2.00                     | 0.77                     | 0.41                     |
| 7  | 52           | 0.52          | 21           | 0.21            | 27                  | 0.27                     | 2.11                     | 0.77                     | 0.36                     |
| 8  | 20           | 0.2           | 77           | 0.77            | 3                   | 0.03                     | 2.08                     | 0.83                     | 0.42                     |
| 9  | 57           | 0.57          | 41           | 0.41            | 2                   | 0.02                     | 1.93                     | 0.87                     | 0.50                     |
| 10 | 38           | 0.38          | 21           | 0.21            | 41                  | 0.41                     | 1.96                     | 0.51                     | 0.26                     |
| 11 | 23           | 0.23          | 56           | 0.56            | 21                  | 0.21                     | 1.88                     | 0.89                     | 0.47                     |
| 12 | 32           | 0.32          | 13           | 0.13            | 55                  | 0.55                     | 1.99                     | 0.83                     | 0.42                     |
| 13 | 30           | 0.3           | 19           | 0.19            | 51                  | 0.51                     | 2.02                     | 0.80                     | 0.40                     |
| 14 | 27           | 0.27          | 24           | 0.24            | 49                  | 0.49                     | 1.69                     | 0.86                     | 0.51                     |
| 15 | 22           | 0.22          | 61           | 0.61            | 17                  | 0.17                     | 1.76                     | 0.85                     | 0.48                     |
| 16 | 27           | 0.27          | 22           | 0.22            | 51                  | 0.51                     | 2.05                     | 0.63                     | 0.31                     |
| 17 | 26           | 0.26          | 16           | 0.16            | 58                  | 0.58                     | 1.78                     | 0.85                     | 0.48                     |
| 18 | 33           | 0.33          | 36           | 0.36            | 31                  | 0.31                     | 1.79                     | 0.88                     | 0.49                     |
| 19 | 34           | 0.34          | 31           | 0.31            | 35                  | 0.35                     | 1.77                     | 0.91                     | 0.53                     |
| 20 | 34           | 0.34          | 20           | 0.2             | 46                  | 0.46                     | 2.02                     | 0.67                     | 0.33                     |
| 21 | 11           | 0.11          | 74           | 0.74            | 15                  | 0.15                     | 1.97                     | 0.90                     | 0.45                     |
| 22 | 34           | 0.34          | 25           | 0.25            | 41                  | 0.41                     | 2.55                     | 0.54                     | 0.21                     |
| 23 | 39           | 0.39          | 30           | 0.3             | 31                  | 0.31                     | 2.17                     | 0.44                     | 0.19                     |
| 24 | 35           | 0.35          | 40           | 0.4             | 25                  | 0.25                     | 2.25                     | 0.85                     | 0.38                     |
| 25 | 34           | 0.34          | 33           | 0.33            | 33                  | 0.33                     | 2.66                     | 0.68                     | 0.26                     |
| 26 | 34           | 0.34          | 25           | 0.25            | 41                  | 0.41                     | 2.74                     | 0.52                     | 0.19                     |
| 27 | 21           | 0.21          | 54           | 0.54            | 25                  | 0.25                     | 2.64                     | 0.59                     | 0.23                     |
| 28 | 37           | 0.37          | 13           | 0.13            | 50                  | 0.5                      | 2.53                     | 0.73                     | 0.28                     |
| 29 | 15           | 0.15          | 51           | 0.51            | 34                  | 0.34                     | 2.82                     | 0.55                     | 0.19                     |
| 30 | 29           | 0.29          | 16           | 0.16            | 55                  | 0.55                     | 2.88                     | 0.45                     | 0.15                     |
|    | Overall Index|               |              |                 | 0.407               | 0.298                    | 0.295                    | 2.11                     | 0.35                     | 0.17                     |

9. Research Limitations

There are multi limitation should be to be mentioned for a logical interpretation of the study findings. First, the majority of private-sector respondents were from companies under classification (1) are specialized in executing the infrastructure projects, in addition to Iraq Contractors Federation. Thus, the finding of this study is according to their practice with contractual entities; based on future studies may cover or consider the risk of SBDs during the implementation of projects. Second, due to the Shortage in funds for infrastructure projects after the decline in oil prices since 2014, the Government of Iraq reduced financing infrastructure projects so this procedure of SBDs simply implementing and shortage number during 2014-2018. Third, SBDs is newly procedure practiced in Iraq, and there is restricted experience with it.
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