

IMPACT OF HOUSING SUPPORT POLICY ON PEOPLE IN ETHNIC MINORITIES AND NORTHERN MOUNTAINOUS REGION

1. PhD. Candidate. Cam Anh Tuan - *National Economics University, Ha Noi, Viet Nam*

2. Phan Minh Huyen – *University of Economics and Business Administration, Thai Nguyen, Viet Nam*

ABSTRACT

Our Party and government have issued many policies for socio-economic development in ethnic minorities and mountainous regions in order to eradicate hunger, reduce poverty, quickly narrow the gap in material and spiritual life between regions and ethnic groups, such as policies to support the settlement of residential land, land for production, domestic water, production development and stabilization of life for poor ethnic minorities and poor households in extremely difficult areas; stabilization of the lives of ethnic minority spontaneous migrants; socio-economic development for ethnic minorities.

Keywords: *policies, housing support, ethnic minorities*

I. Statement of the problem

Our country has 53 ethnic minorities with 13.4 million people, accounting for 14.6% of the national population. The ethnic minorities live in 51 provinces and cities, 548 districts, 5,266 communal administrative units. They reside mainly in the Northwest, Central Highlands, Southwest and Central Coast regions, which account for three quarters of the country's area. These are mountainous and bordered regions which have a divided terrain and harsh climate. They can be considered as the most difficult place of our country. Additionally, they are particularly important strategic positions on national defense, security and ecological environment.

Therefore, for many years, the government has issued many policies to eradicate hunger, reduce poverty, quickly narrow the gap in material and spiritual life between regions and ethnic groups. Many policies have been issued for socio-economic development in ethnic minorities and mountainous regions, such as policies to support the settlement of residential land, land for production, domestic water, production development and stabilization of life for poor ethnic minorities and poor households in extremely difficult areas; stabilization of the lives of ethnic minority spontaneous migrants; socio-economic development for ethnic minorities.

However, up to now, ethnic minorities and mountainous regions are still the poorest of the country. The rich-poor gap between regions and population groups has not been narrowed. The average income of ethnic minority households is only equal to 2/5 of the national average income, especially the Northern region and the Central Highlands. There have been nearly 865,000 poor ethnic minority households, accounting for 52.66% of the total poor households nationwide (Government, 2018). Consequently, the government is required to pay attention to the socio-economic development of ethnic minorities and mountainous regions and the socio-economic gap narrowing.

One of the key factors that pave the way for the country's socio-economic development is the settlement of people's housing needs. The Party and the government have always identified housing needs as one of the essential needs of people which contributes to the development of our country. The promotion of housing development for poor households, especially ethnic minorities and mountainous regions is one of the central tasks of socio-economic development of the country.

However, the housing shortage of people in ethnic minorities and mountainous regions has not been fully solved. According to the results of the census of poor and near-poor households according to the multi-dimensional approach poverty line applied to the period of 2016-2020 of the Ministry of Labor, Invalids and Social Affairs dated June 22, 2017, there are still more than 1.98 million poor households nationwide, accounting for 8.23% of the whole country. More than 740,000 households are deprived of the housing quality index and 571,000 households are

deprived of the housing area index, accounting for 37.29% and 28.79% of the total poor households in the country, respectively. 460,000 poor households with shortage of houses are ethnic minorities, accounting for more than 62% of the poor households in the country. The increase in area per capita/m² of ethnic minorities and mountainous regions is still the lowest in the whole country, only approximately 3m²/person.

In 6 economic regions, the Northern mountainous region is home to the largest area with a strategic position in terms of security, politics, national defense, economics and ecological environment of the whole country. It is also the region with the highest concentration of ethnic minorities of the country. However, the income per capita is the lowest and the percentage of poor and near-poor households is the highest nationwide. Furthermore, the housing area and housing status per capita is the second lowest in the country (after the Central Highlands).

Therefore, supporting housing for people in ethnic minorities and mountainous regions in general and the Northern mountainous areas, in particular, is an urgent task at present. In addition, many supportive policies, which have been implemented by the government, are ineffective. It is necessary to conduct a study to provide state agencies and related organizations with scientific bases on the housing support policy for ethnic minorities and mountainous regions in general and the Northern mountainous areas in particular. Consequently, people in these regions are going to have increasing housing access and housing quality, contributing to the improvement of life quality and escaping poverty.

II. Assessment of housing support policies' impact on the lives of people in the ethnic minorities and Northern mountainous regions

2.1. Impact of housing support policy on people's income

The goal of most policies, ultimately, is to improve people's living conditions. Income is one of the criteria reflecting people's living standards. Increased income reflects the fact that housing support policy has partly had a positive impact on the lives of people in the ethnic minorities and Northern mountainous regions.

The statistics results of monthly per capita income of people in ethnic minorities and Northern mountainous regions in the 2008-2018 period are shown in Table 2.1:

Table 2.1. Monthly per capita income of people in ethnic minorities and Northern mountainous regions

Unit: 1000 dong

Year	2008	2010	2012	2014	2016	2018
Income/person/month	656,7	904,6	1258,4	1613,4	1962,6	2452,2

(Source: General Statistics Office (2019))

The results of per capita income/month increase over years, partly reflecting people's increasing living standards. However, in order to understand the impact of housing support policy on people in ethnic minorities and Northern mountainous regions more precisely, the dissertation performs DID test (DID - Different in different) on income among households receiving support and households not receiving support from housing support policy before and after the program.

In order to carry out the DID test, the dissertation assumes that two groups of households are similar in terms of living conditions and external impacts (both groups are poor with similar economic situations). From the above assumption, the DID test gives the estimated results in Table 2.2:

Table 2.2. Differences in the income of households in ethnic minorities and Northern mountainous regions

Unit: million/household

No.	Criteria	Difference		Different in different	
		$\Delta X_i(s) - \Delta X_i(t)$	Sig	$\Delta X_i(s, \text{Support} = 1) - \Delta X_i(s, \text{Support} = 0)$	Sig
1	Income (Support = 1)	0.7005	0.000	0.3467	0.000
2	Income (Support = 0)	0.3538	0.000		

(Source: The author)

The results from Table 2.2 show that after receiving housing support policy, these households' income increased by 0.7 million dong/household. The results of income after and before support are statistically significant at 99%.

For households that do not receive support, their income before and after the housing support policy also has a statistically significant difference with an additional increase of 0.35 million dong/household.

From the two different results of comparing the income of the households before and after the support program, it can be seen that the household income tends to increase over time without necessarily receiving any support. However, the DID test shows that there is a statistically significant difference in households' income of the two groups after the support program is 0.3467 ***. This means that there is an impact of the housing support policy on the income of people in ethnic minorities and Northern mountainous regions. This impact has increased the income of 0.35 million dong/household for the group of households receiving support.

2.2. Impact of housing support policy on people's life improvement

Increased income creates conditions for people to change their lives. However, the level of improvement for each family differs according to their perceptions and different circumstances.

According to the VHLSS2018 data source (*General Statistics Office*, 2019) in Table 4.29, the self-assessment of households living in ethnic minorities and Northern mountainous regions is mainly on the option "insignificantly improved". The proportion of households with declining or unchanged lives is quite low. This shows that the lives of people here have improved but mainly at a low level.

Table 2.3. The percentage of households self-assessing their family life compared with 5 years ago according to the level of households in ethnic minorities and Northern mountainous regions

Unit: %

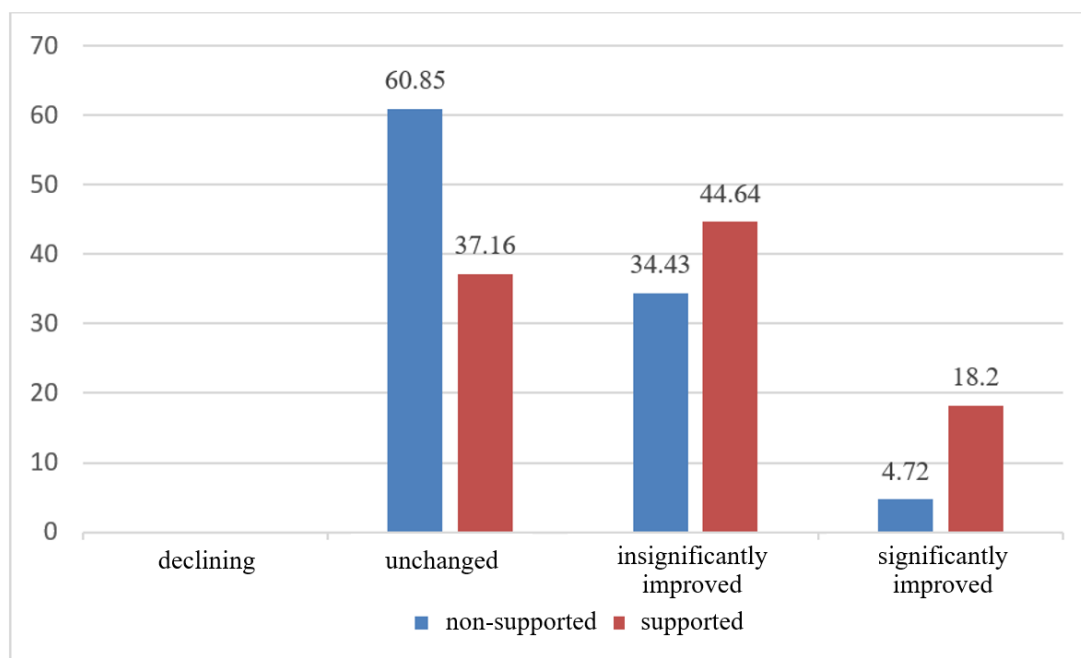
Years compared	Total	Level				
		Significantly improved	Insignificantly improved	Unchanged	Declining	Undecided
2010 with 2006	100	34.2	55.0	7.1	3.4	0.3
2012 with 2008	100	29.8	57.8	8.4	3.6	0.4
2014 with 2010	100	27.6	61.2	7.6	3.2	0.5
2016 with 2012	100	33.3	56.0	6.7	3.9	0.1
2018 with 2014	100	36.7	53.7	6.1	3.3	0.2

Source: General Statistics Office (2019)

To understand the impact of housing support policy on the lives of people in ethnic minorities and Northern mountainous regions, the dissertation surveys 401 households' opinions (including households receiving and not receiving support from the policy) on assessing the level of households' life improvement after the housing support policy is shown in Figure 2.1.

Figure 2. 1. Improvement level of people's lives in ethnic minorities and Northern mountainous regions after housing support policy

Unit: %



(Source: The author)

The survey results show that none of the surveyed households noticed that their life declined after the government's housing support policy. However, the level of improvement in the groups receiving and not receiving support is different.

(i) Households not receiving support

The survey results show that 60.85% of households said that their living standards did not change after the housing support policy, 34.43% of them agreed with the insignificant improvement option and 4.72% reported significant improvement in their living standards. Therefore, it can be seen that housing support policy has no impact or insignificant impact on the lives of households not receiving support. However, some households responded that there was an improvement, which shows the widespread impact of the policy on the ethnic minorities and Northern communities, thereby creating positive impacts on the lives of all households who do not receive housing support policy from the government.

(ii) Households receiving support

The results of the survey on the improvement in the group of households receiving support from housing support policy are more positive, reflecting the effective impact of the policy on this group. The highest proportion belongs to "insignificantly improved" with 44.64%, the second is "unchanged" with 37.16%, and finally with a modest percent of 18.2% of households agreed with "significantly improved". The survey results show that housing support policy has an impact on people's lives, although the majority has not improved much. However, there is a group of households that receive support but their life does not change. Through in-depth interviews, some households said that some reasons are they were supported but the level of support was insignificant so the amount of money they had to spend accounted for a large proportion, and many households had to borrow the additional money. After receiving the support, households have a house, residential land or land for production, they also have additional debt.

(iii) Comparing the improvement between the two groups of households after the policy

In order to have a scientific basis to conclude that there is a statistically significant difference in life improvement of the two groups of households receiving support and not receiving support, the dissertation examines the differences in the level of improvement between the two groups. The results are shown in Table 2.4:

Table 2.4. The differences in the level of improvement between the two groups

Criteria	Non-supported	Supported
Average improvement	2,438	3,227
Difference (Xi (support=1) – Xi (support=0))	0,788***	

(Source: The author)

The results in the table show that the improvement of the group of households not receiving support is lower than that of the group receiving support at 0.788 points at the statistical significance of 99%. From the average improvement of the two groups, it also shows that for the non-supported group, the level of improvement is almost unchanged; for the supported group, the improvement is not yet significant. This result shows that it is necessary to take measures for the policy to go into people's lives, and better improve their lives.

2.3. Impact of housing support policy on access to basic material conditions

In addition to the impact on households' income, the housing support policy also contributes to improving the accessibility of households to other essential needs of life. In order to consider whether housing support policy actually contributes to helping people easily or better access to the basic material conditions of life or not, the dissertation surveys people's opinions. The result is shown in Table 2.5:

Table 2.5. The accessibility of households to other essential needs of life after the housing support policy

Essential needs	Non-supported	Supported	Difference Mean Xi (Support=1) – Mean Xi (Support=0)
Access to education	2.66	3.984	1.323***
Access to medical facilities	2.735	4.116	1.380***
Access to domestic water	2.452	3.539	1.086***
Access to environmental sanitation	2.476	3.523	1.047***
Cultural life	2.792	3.798	1.006***
Access to jobs	2.391	3.407	1.015***
Family economic development	2.745	3.888	1.143***
Security	2.863	4.058	1.194***
Electricity	3.094	4.291	1.196***
Internet	2.957	3.962	1.005***

(Source: The author)

Results in Table 2.5 shows that the level of access to basic living conditions of households in ethnic minorities and Northern mountainous regions between the two groups receiving and not receiving support has statistically significant differences in all criteria. For households that do not receive support, the level of access to these living conditions ranges from 2.363 to 3.094, which is an unchanged threshold. Meanwhile, this result in the group of households receiving support is from 3.449 to 4.291, which has improved but not much. This shows that the housing support policy for people in ethnic minorities and Northern mountainous regions has an impact and create favorable conditions for households to access more easily than the basic conditions of life. However, the result is not significant.

III. Solutions to improve the effectiveness of housing support policy for people in ethnic minorities and Northern mountainous regions

3.1. Reviewing the content of policy documents, avoiding duplicate content and overlapping management agencies

The fact that many of the same content appear in different policy documents makes it difficult to implement, monitor and manage policies for all levels of government from the central to local levels. It also creates difficulties for later policy review. Moreover, assessing and measuring the impact of policies on people's lives will not be really accurate and discernible. Therefore, it is necessary to:

(i) Review the content of policy documents related to all fields in general and housing support work for ethnic minority people in particular. The review involves identifying duplicate and dispersing content which is difficult to adjust. For example, many policies are likely to overlap with housing support policy, such as Socio-economic development policies in ethnic minorities and mountainous areas, national poverty reduction programs,

infrastructure development policies in ethnic minorities and mountainous areas, credit policies, vocational training policies for people in ethnic minorities and mountainous area.

(ii) Reviewing the responsibilities of ministerial-level agencies in policies and projects, thereby clarifying the scope of their responsibilities. The use of terms should be very clear and specific to avoid overlap in management. For example, according to Resolution 12/NQ-CP, ministries and ministerial-level agencies are assigned to carry out projects for the socio-economic development program of ethnic minorities and mountainous areas in the 2021-2030 period. In particular, Committee on Ethnic Minority Affairs is in charge of solving the situation of "lack of residential land, houses, land for production and domestic water (project 1), arranging and stabilizing the population in extremely difficult areas, border areas and nomadic households and *necessary areas* (sub-project 1)". Meanwhile, the Ministry of Agriculture and Rural Development is in charge of "planning, arranging and stabilizing the population in *necessary areas* (project 2); arranging and settling people in natural disaster areas, in special-use forests and protection forests (sub-project 2)". There is ambiguity and overlap, such as the term "*necessary areas*". It is necessary to clarify where "necessary areas" are within the scope of the responsibility of Committee on Ethnic Minority Affairs, and where they are within the scope of the Ministry of Agriculture and Rural Development. In addition, the "natural disaster areas" of the Ministry of Agriculture and Rural Development should also clearly defined. If the disaster area belongs to the area inhabited by ethnic minorities, the responsibility of the Ministry of Agriculture and Rural Development or Committee on Ethnic Minority Affairs is to be handled. It is also necessary to distinguish "nomadic people" from "people residing in special-use and protection forests". Distinguishing the scope of responsibilities of the leading agencies will make it easier to implement the policy.

(iii) Reviewing valid and expired documents to timely supplement, adjust or merge with new policy guidelines. Because the number of policy documents and guidelines on localities annually is very large, it is necessary to review the validity period of these documents. It is necessary to determine whether any content is still supported, how long it is supported and whether it is in accordance with the current context and the new policy of the Party and the government. Any unsupported content needs to be supplemented and continued.

3.2. Surveying and collecting people's opinions on policy contents

People are the main beneficiaries of the policy. However, they have the fewest opinions in the formulation of policies and the content of policies. In order for the policy to be truly effective, it is necessary to gather people's opinions in drafting, developing content, amending and supplementing policies. At the same time, the level of citizen participation in the policy process and their evaluation of the response to the policy content found in the research results is affecting people's satisfaction with the policy (0.0417 ***, 0.089 **). Therefore, people's participation in policy content is necessary.

(i) Surveying people's need for support. In order to ease the management, division of responsibilities and allocation of support capital, people's need for support are specifically classified in terms of: residential land/houses/land for production/loans for occupation change. The beneficiary households are ethnic minorities who do not have houses/residential land/land for production, or households with exceptionally difficult circumstances or need help due to natural disasters.

(ii) Surveying people's opinions on the form of voting for beneficiaries, publicizing the results publicly and avoiding ineffective implementation. Currently, many places still have the situation of supporting the wrong beneficiaries. Those who need support are not receiving support while those who are not really difficult to receive support, creating a profiteering phenomenon from the policy. Therefore, it is necessary to specify the content, criteria and gather people's opinions on these criteria because people in the localities know best how to vote to ensure accuracy and people's rights.

(iii) Surveying people's opinions on the support level. Currently, the support regulations from Decisions 134, 755, 1592 and 2085 have been issued and received many comments showing that the support level is too low. The amount of support cannot help poor people to access to housing/residential land/land for production. Many localities have integrated this support into other programs and legalized their expenditures. Thus, the government loses the money but people do not have access to the policies and objectives of the policy are not fulfilled. Therefore, it is necessary to gather people's opinions about the support level, survey the land price in mountainous regions to get the appropriate support level.

3.3. Reviewing and checking information about resources for policy implementation based on the support needs of the people together with the situation of land prices, materials and labor in the localities.

Whether a policy is implemented or not, feasible or not, is largely based on its resources. If the policy goals are big with a large number of people needing support but the resources to implement are not sufficient, these policies will surely fail or be ineffective. Therefore, in developing the content of policies, resources should be investigated and assessed to ensure that policies can be implemented and can be effective.

(i) Re-examining land fund resources. It can be said that the land fund is increasingly limited, especially in ethnic minorities and mountainous areas. Land in ethnic minorities and mountainous areas is small, bad-quality, scattered and difficult terrain. The land price is often very high in places where houses can be built (the land price is even higher than in the plain area). In addition, due to the difficult terrain, the surveying and surveying budget is also a big problem for localities, so the reported data may not be really accurate. Therefore, it is necessary to conduct a survey again to have accurate information about the land fund that can support, and to develop a mechanism to support the information survey and field survey in ethnic minorities and mountainous areas.

(ii) Mobilizing and balancing all capital sources that can be used to implement the supporting content of the policy. The capital needs to be balanced separately for policies in general and housing support policy for people in ethnic minorities and mountainous areas in particular. It is necessary to limit the integration of capital between programs, which really makes it difficult for local governments to implement the policy. If integration is required, it is necessary to develop a clear and specific mechanism of integration between policies, develop integrated scenarios and plans in specific situations based on feedback from localities and ministries. This work should be done early from the stage of drafting the policy to avoid cases in which solutions are discussed only when new specific situations are arising during the implementation process, causing time-consuming, and untimely support.

(iii) Mobilizing participation and contribution of the entire people of the country, political organizations, businesses, and foreign organizations in creating sources of support in the implementation of policies in general and housing support policy in particular.

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