

Factors Affecting Ethnic Minorities's Satisfaction of Housing Support Policy: a Study in Ha Giang Province, Vietnam

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ABSTRACT: Housing support for ethnic minority people aims to narrow the socio-economic gap between this region and other regions of the country. The study uses both quantitative and qualitative methods to examine the impact of factors on ethnic minorities' satisfaction with housing support policies in Ha Giang province, Vietnam. The results from the study show that people's satisfaction with housing support policies is the most affected by the process of policy implementation and is the least affected by the quality of policy enforcement staff. Multiple Regression Analysis estimated for the study and explained 62.22% of the change in satisfaction with housing support policies is explained by independent variables. The beta coefficient of the model shows that people's satisfaction with housing support policies can be enhanced through improved access to housing/ residential land, improved procedures of policy implementation, appropriate and sufficient changes of policy content.

Keywords-ethnic minorities, housing support policy, satisfaction.

I. INTRODUCTION

It is stated in the United Nations Human Rights Manifesto that "Housing has always been a significant aspiration to show the family and its most obvious investment. It plays an important role in the economy of the country and a nation's prosperity". According to Abd Aziz et al. (2011), "Housing is a significant value asset and plays a prominent role in promoting economic growth and as a spatial location of personal and family life". Although housing is an urgent and meaningful need, access to affordable and adequate housing remains an ever-increasing challenge globally (Beer et al., 2007). The issue of affordable housing or support for low-income housing requires intervention from the Government. According to the Vancouver Declaration (1976), "Accommodation and adequate services are a basic human right, so the government must make sure everyone has it, starting with providing direct support to those with the least chance, through self-help mentoring programs and community actions."

The impact of housing policy on the population, especially on health, behavioral psychology, safety, poverty, etc., Newman and Goldman (2008) point out that homeless people are considered highly at risk, with serious mental health problems, vulnerability, and the least likelihood to succeed. Many people with serious medical problems often go to hospital emergency rooms (Kertesz et al., 2009). Chronic conditions such as asthma and other respiratory conditions are exacerbated by substandard housing where water intrusion and poor ventilation lead to humidity and mold and cold living conditions, contributing to increased risk of cardiovascular disease and poor health (Younger et al., 2014).

In terms of housing standards, there are different rules and conceptions stemming from climate, culture, level of urbanization, and socio-economic development that affect housing standards in each country. However, in general, housing standards are based on the criteria and satisfaction of the space, size, density, and the occupants' most essential and fundamental guarantees such as environment, tradition, strength, and healthy. According to Atkinson & Jacobs (2008), housing must at least meet the occupants' basic and most essential needs such as shelter, social welfare, and health care. UNO (1969) argues that the standard of housing comes from the cultural level of the people. There is also the argument that housing standards should combine the best features of traditional practice with the economy and the rationality of modern engineering. Hoang Anh (2012)

said that "determining the scale for housing options is a problem with many parameters, interacting with each other. It is a decisive step in selecting the most appropriate housing space solution for each specific type of social housing ". Besides, according to the author, " minimum living space is the most important factor when building a house. It is determined by the functional processes emanating in life (food preparation, rest, hygiene, etc.) by human physiological needs (clean air exchange, ability to be illuminated) and finally the impact of socio-economic characteristics".

The World Bank (2015) proposes a self-help housing assistance program through the construction of basic apartments known as "initial basic housing", targeting "the lowest-income households in the good infrastructure in urban and suburban and rural areas in Vietnam. A basic apartment can be a one-story house with at least one room of 12 square meters or more, can be moved in now, and can be expanded gradually depending on the changing needs and preferences of the households. Basic apartments allow the lowest earners, those who cannot build their own houses, to have a start in their housing process with basic infrastructure". Basic housing initially minimizes the negativity arising from fully self-help solutions in slums, such as public health problems, and the payment is more effective than upgrading.

The research on policy-making was done by Palancioglu & Cete (2014), IPSARD (2012), Tomlins (1999), CBMS (2005), Tzaninis et al (2010). From those studies, natural factors, characteristics of environmental conditions, ethnic characteristics are influential factors and should be noted when building policies. "The Government should take the necessary precautions to respond to people's housing needs by taking into consideration the city's environmental conditions (Palancioglu & Cete, 2014)". According to IPSARD (2012), "ethnic minority areas have specific features in terms of topography, climate, and ethnic minorities have very specific characteristics in their customs, habits, and production. Policy development needs to adjust organizational systems, policy implementation mechanisms more suitably to the actual conditions of the region and ethnic minorities to improve the effectiveness of policies, promote internal strengths and awareness, self-reliance of ethnic minorities". According to Tomlins (1999), when building a housing policy for ethnic minorities in the UK, it is necessary to focus on identifying the specific factors of each ethnic group. One of the barriers to the success of the housing policy among ethnic minorities is the lack of research on the particular housing needs of ethnic minorities. CBMS (2005) states that a housing policy for ethnic minority areas must be specific for an ethnic group in all regions or a particular locality and one ethnic group with typical characteristics. Research on Housing Strategy for Ethnic Minorities in Merton Region, UK 2004 - 2006, Austin & Macauley (2003) emphasizes that "Every ethnic group has its characteristics, culture, belief, and different needs. These should be clearly understood to serve all boroughs. Identifying the needs of ethnic minorities is key to the Merton Housing Strategy". Tzaninis et al. (2010) stated that in the Netherlands, although housing policies no longer target ethnic groups, it is still the basis for many local projects (e.g., Mi Akoma Di Color project). Central and local housing authorities are converging on development activities intending to harmonize immigrant accommodation.

Policy implementation is an essential step in ensuring if the policy is effective and significant or not. According to the National Poverty Reduction Program Steering Committee (2009), one of the successes in policy implementation is the officials assigned the task of implementing, especially the contingent of cadres at a commune level like village leaders. The staff must be capable and qualified, enthusiastic, close to the local families, know each household's situation to propose solutions to timely support when implementing the housing development policy for households of poor ethnic minorities with a difficult life. The officers doing ethnic work are still limited in capacity, such as directing is not close to reality, not understanding people's feelings and aspirations, and implementing policies is still stereotyped machinery, lacking creativity and flexibility. The force of policy implementation staff exhibits many differences such as ignorance of local customs, and low competence of native language is one of the causes and limitations in the policy implementation (Ethnic Committee, 2016). EMWG (2007) and Vu Tuan Anh (2005).

Besides the implementation related to the government officials' factor, policy implementation is also influenced by the participation of the residential community. WB (2015); Un Habitat (2014) all pointed out that the participation of communities and non-governmental organizations are the main factors and actors to the success of the policy. IPSARD (2012) and EMWG (2007) argue that with the implementation of the housing policy for ethnic minorities, village elders and village heads are extremely important. UNESCAP and UN-HABITAT (2014) refer to the role of women in policy enforcement, UNESCAP and UN-HABITAT (2014) say that "Women are the people who have the best understanding of community and issues internally, and they are also the people with strong social networks in that community. Additionally, women have the greatest ability to mobilize support - or resistance - against any interference with their settlement. However, women often face gender discrimination. They also face several barriers by laws and customs in their country, which prevent their legal possession, lease, inheritance, and control of property use. Even within the same household, women and men have completely different ties to the land and houses they live in". It is one of the barriers to implementing housing policy.

Currently, the housing shortage of ethnic minority people in Vietnam has not been fully resolved, according to the census results of poor and near-poor households according to the multidimensional poverty line applicable to the period from 2016 to 2020 by the Ministry of Labor. The housing shortage of ethnic minority people in Vietnam, according to the census results from the period from 2016 to 2020 by the Ministry of Labor Invalids and Social Affairs shows that nationwide there are still more than 1.98 million poor households, accounting for nationwide 8.23% of the whole country. It is worth mentioning that more than 740 thousand households lack housing quality indicators, and 571 thousand households lack housing area index, accounting for 37.29% and 28.79% of the total number of poor households in the country, respectively. Nearly 460,000 poor households who lack housing are ethnic minorities, accounting for more than 62% of the poor households in the whole country. The growth rate of living area per capita/ m² in the Ethnic Minority Areas is still the lowest in the country, only nearly 3m²/person (Ministry of Labor, War Invalids and Social Affairs of Vietnam, 2016-2020).

The shortage of housing or residential land is one of the causes that make people's lives unstable, creating negative consequences in many ways. Taking advantage of underdevelopment, poor understanding, and no permanent place to live, many flawed individuals try to incite and seduce the people to leave their places of residence to go to a better place. This causes disturbance in the community, difficulties for population management, especially border management, potentially causing many threats to the security of the border area. Besides, there is a risk of disrupting the socio-economic development plans and destroying the ecological environment by deforestation, slash-and-burn, cultivation.

II. LITERATURE REVIEW

Onibokun (1974) suggested that people's satisfaction in the residential area will be influenced by social, behavior, culture, and demographic characteristics of the household. Francescato et al. (1989) emphasized that people's satisfaction is formed in a complex, multidimensional way, combining cognitive and emotional aspects. Agreeing with people's perceptions of satisfaction, Canter and Rees (1982) argue that satisfaction reflects the level of goal attainment that they can feel about.

In terms of satisfaction, many studies, such as Tse and Wilton(1988) and Kotler (2001), have specific comments. Tse and Wilton (1988) argue that "satisfaction is the consumer's response to estimating the difference between the previous expectations and the product's actual performance as post-acceptance when using it". Kotler (2001) argues that "satisfaction is the degree of one's sensory state resulting from comparing results obtained from the product with one's expectations".

Public service means the activity of a government agency in exercising the function of administrative management and ensuring the supply of public goods, serving the essential needs and interests of the society. Public service is a form of service directly performed by the Government or authorized by organizations, units, and outside the Government to perform under the supervision of the Government. To evaluate the quality of public services, many studies have explored residents' satisfaction through public services. Education research was conducted by Danibo et al. (2017), Chua, C (2004), Kamvounias (1999)..., research on medical services by SM Kleefstra et al (2012), Frackzyk L et al. (2010), research on public administrative services by Phan Thi Dinh (2013), Le Duc Niemand Truong Thanh Long (2017), Nguyen Thi Tram Anhand Nguyen Dinh Manh (2017), Pham Thi Hue and Le Dinh Hai (2018), Pham Thanh Dau and Dang Thanh Ha (2019) ... The common point of these works is the assessment of the satisfaction of the people (consumers) with the quality of services provided based on the assessment of the service beneficiary's perceptions of being served and the service results. In addition, the study of Le Duc Niemand Truong Thanh Long (2017) has added an element of people's participation in the study of people's satisfaction in the construction of a new countryside. People's participation is assessed in the slogan "People know, people discuss, people do, people check, people monitor". The results show that people's participation in such aspects as knowing, checking, monitoring, and administrative factors affects people's satisfaction. Studies also mainly use factor analysis (EFA) and then multivariate regression analysis to identify factors affecting people's satisfaction (consumers) with these public services.

Public policy is essentially deliberate actions that pursue specific goals of the Government. The housing support policy of the Vietnamese Government aims to support poor ethnic minorities to access housing services and residential land, thereby stabilizing their lives and conditions to build the family economy and the country's economy. Therefore, the support policies serve the country's development and provide housing welfare for poor people and ethnic minorities.

The people's assessment of the housing support policy is the people's assessment of the quality of public services with the housing issue. From the theoretical view, Parasuraman et al. (1988) stated: "Service quality is the difference between the consumer's expectation of a service and their perception of the service outcome". Up to now, the concept of service quality of Parasuraman et al. (1988) is a concept commonly used by many researchers worldwide when studying the quality of many different types of services such as medical services, educational services, etc.

To evaluate service quality, one of the scales currently accepted by many researchers around the world is the SERVQUAL scale, including 5 aspects: (i) Reliability; (ii) Assurance (Knowledge, expertise, service style of the performers); (iii) Tangibles; (iv) Empathy; (v) Responsiveness. It is considered a complete scale of service quality, high value, and reliability and can be used for all services.

Based on the theoretical and the previous studies, it can be seen that people's satisfaction is influenced by people's perceptions of the service delivery process. However, in different research models, the scales were modified to suit the nature and content of the study as well as renamed to suit the problem. In this research, we use the public service quality assessment scales based on the adjusted inheritance from the reviewed public service to measure the people's perception of policy quality (content, policy implementation ...). Besides, many studies also provided evidence that people's satisfaction is also influenced by the individual characteristics of the individual (age, sex, education level, marital status, etc.). So the study inherits and uses other objective scales from the individual characteristics of the people to evaluate in the model. Besides, the study added the following factors: (i) people received/did not receive support; (ii) The level of the policy's improved accessibility to other basic material services. It is one of the factors that reflect the policy results, so it can affect the level of satisfaction of people in the Northwestern ethnic minority areas; (iii) Access to housing/residential land. The study uses this factor to evaluate the improved level of accessibility to housing/residential land on people's satisfaction.

III. METHODOLOGY

To ensure that the number of questionnaires collected meets the required number, we surveyed a total of 430 respondents, and the number of collected questionnaires reached 415. After checking the number of collected votes, only 401 votes were satisfactory, so the actual sample size of the study is 401 observations.

The survey was conducted by asking households directly at selected study sites using a random sampling method. The number of respondents given out is 430; specifically, the number of collected votes is 415, and the number of eligible votes is 401. Accordingly, 83.04% of the household heads are male and 3.49% of the surveyed household heads are of the Kinh ethnic group. 1.99% of the surveyed households have upper secondary and upper secondary education, and 64.08% of the household heads are members of socio-political organizations at all levels. In the sample size of 401 surveyed households, 47.13% received assistance, and 52.87% did not.

IV. FINDINGS

Results of factor analysis

Test results of the scale/variables

The study uses a Likert scale to survey people's opinions about service quality and people's participation in the policy. Therefore, the study tests the reliability of the scales in the research model of factors affecting people's satisfaction with housing support policy in ethnic minority and mountainous northern areas.

Verifying the reliability of the scale

The results from Table 1 show that Cronbach's alpha coefficients are all greater than 0.6, so the scales are of good quality, reliable enough to perform the following steps of exploratory factor analysis.

Table 1. Results of testing reliability of the scale

Numerical order	Scale	Indicator	Cronbach's Alpha
1	Degree of policy response (DU)	DU ₁ , DU ₂ , DU ₃ , DU ₄ , DU ₅ , DU ₆	0,856
2	The government officials' capacity (NL)	NL ₁ , NL ₂ , NL ₃ , NL ₄	0,931
3	The government officials' attitudes (TD)	TD ₁ , TD ₂ , TD ₃ , TD ₄ , TD ₅ , TD ₆	0,927
4	The procedure of policy implementation (QT)	QT ₁ , QT ₂ , QT ₃ , QT ₄ , QT ₅	0,908
5	Public policy transparency (CK)	CK ₁ , CK ₂ , CK ₃	0,875
6	Executed time for policy resolution (T)	T ₁ , T ₂ , T ₃ , T ₄ , T ₅	0,760
7	Participation of people in the policy (TG)	TG ₁ , TG ₂ , TG ₃ , TG ₄ , TG ₅	0,948

Source: Authors' calculations based on survey data

Verifying the conformity of the EFA

Conformity test results are shown in Table 2 KMO coefficient = 0.879 meets the condition $0.5 < KMO < 1$, thus, the analysis of exploring factor is suitable for actual survey data of the study.

The sig value of Bartlett's test = 0.000 <0.05 shows that the observed indicators have a linear correlation with the representative factors.

Table 2. Test of KMO and Bartlett's

KMC coefficient (Kaiser-Meyer-Olkin)		0,879
Bartlett's test	Approx. Chi-Square	11553,081
	df	465
	Sig value	0,000

Source: Authors' calculations based on survey data

Test results of exploring factors EFA

The results of testing the scales in confirmed the reliability and consistency with the EFA method. The study continues to take the next step, an analysis of EFA.

Table 3. Matrix of factor rotation

	Component factors					
	1	2	3	4	5	6
DU2				0,818		
DU4				0,832		
DU5				0,816		
DU6				0,600		
NL1	0,809					
NL2	0,775					
NL3	0,829					
NL4	0,722					
TD2	0,657					
TD3	0,690					
TD4	0,695					
TD5	0,695					
TD6	0,769					
T2			0,639			
T1			0,575			
T3					0,928	
T5					0,851	
T4					0,814	
CK1						0,805
CK2						0,937
CK3						0,789
QT1			0,727			
QT2			0,693			
QT3			0,588			
QT4			0,684			
QT5			0,723			
TG1		0,781				
TG2		0,818				
TG3		0,843				
TG4		0,803				
TG5		0,795				

Source: Authors' calculations based on survey data (2019-2020)

The result of factor analysis in Table 3 shows that the convergence results accurately and fully reflect the value of the load factor of the indicators focusing on the factors that gave the final results with 31 indicators out of 34 initial eligible indicators that converges on six factors. Based on the factor matrix rotation results, the study renamed the factors used in the research model.

The first factor, including 9 component indicators: NL1, NL 2, NL 3, NL 4, TD 2, TD 3, TD 4, TD 5, TD 6, was named CB (Factor of policy staff).

The second factor, including 5 component indicators: TG1, TG2, TG3, TG4, TG5, was named TG (people's participation housing support policy).

The third factor, including 7 component indicators: QT1, QT2, QT3, QT4, QT5, T1, T4, was named QT (Process and procedures for implementing housing support policy).

The fourth factor, consisting of 4 component indicators: DU 2, DU 4, DU 5, DU 6, was named DU (housing policy response).

The fifth factor, consisting of three component indicators: T3, T4, and T5 was named T (Time of policy implementation).

The sixth factor, including 3 component indicators: CK1, CK2, CK3 (public policy transparency issue).

After being tested for reliability, conformity, factor matrix rotation, the items are calculated into representative factors based on the load factor in the matrix rotation and reset the names from 7 initial factors into six new factors and entered in the satisfaction research model.

After testing and implementing EFA, factor analysis results are used in the research model of factors affecting people's satisfaction with the housing support policy for ethnic minorities in the Northwest.

Results of regression analysis

Before estimating the factors, the study carried out the multicollinearity test between the independent variables through the Pearson correlation coefficient matrix (presented in the appendix). The results showed that the correlation coefficients are all less than 0.7, so there was no evidence of a strong correlation between the independent variables; these independent variables were exogenous, eligible to use the next regression step.

Applying the model to estimate the factors affecting the satisfaction of people with the housing support policy for people in the ethnic minority and northern mountainous areas, the results showed that adjusted coefficient $R^2 = 0.6222$ so that independent variables explained 62.22% of change of satisfaction level.

Results of model defect test

According to Table 4, the value $Sig = 0.000 < 0.05$, so it is appropriate to use the regression function for analysis.

Table 4. Results of the ANOVA test

Model		Sum of squares	df	Average squares	Verified F	Sig.
1	Regression	236,977	17	13,940	39,747	0,000 ^b
	Remainder	134,324	383	.351		
	Sum	371,301	400			

Source: Authors' calculations based on survey data

The estimated results of factors affecting people's satisfaction with the housing support policy are shown in Table 5.

Table 5. Results of regression of factors affecting people's satisfaction with housing support policy for ethnic minorities in the Northwest

Satisfaction	Hệ số (Coef)	Standard Error (S.E.)	Significance (Sig)
CB (evaluation of the government officials' capacity)	0,0221	0,0465	0,635
TG (people's participation)	0,0417	0,0517	0,000
QT (The procedure of policy implementation)	0,1914	0,0547	0,001
DU (Degree of policy response)	0,0899	0,0387	0,021
T (Time for policy implementation)	0,0562	0,0337	0,096
CK (public policy transparency)	0,0764	0,0331	0,022
Cutting coefficient	-0,5041	0,3398	0,139
Number of observations	401		
Corrected R2	0,6222		

Source: Authors' calculations based on survey data

The research results show that people's satisfaction with housing support policies is influenced by: (i) personal characteristics such as gender of the head of the household, the participation in socio-political organizations, distance from households to communes, households receiving support; (ii) households' assessment of access to housing (residential land); (iii) households participating in the implementation of

policies; (iv) the process of policy implementation; (v) the response level of the policy; (vi) time of policy implementation; (vii) and the degree of publicity and transparency of the policy. They are specifically stated as follows.

Households receive support from the housing support policy. When one more household receives support, people's satisfaction increases to 20.57% at the 95% significance level.

Improved access to housing/ residential land has a coefficient of 0.0974, positively related to the variable HL. When the ethnic minority people rate an "improved level of access to housing/ residential land" by 1 point, their satisfaction with the housing support policy increases by 0.0974.

The level of citizen participation in the housing support policy has a coefficient of 0.0417, positively related to the HLO variable. It means that when the people in ethnic minority areas evaluate "The level of people's participation in the housing support policy" by 1 point increase, their satisfaction with this policy increases by 0.04 points.

Process of policy implementation. Each better assessment of the policy implementation process will bring about 19.14% more satisfaction with the policy.

Degree of policy response. The regression results show that for each point of increase in response, people's satisfaction with housing support policy will increase by 8.99%.

Executed time for policy implementation. The time factor is also one factor that positively affects people's satisfaction; when the people's evaluation of the implementation time increases by a reasonable level, the satisfaction with the housing support policy increases by 5.62%.

Publicity and transparency. The estimation results from the model prove that when people's evaluation of transparency and public policy increases by 1 point, people's satisfaction with the policy increases by 7.64%.

V. CONCLUSION

In general, the State of Vietnam has paid special attention to ethnic minority areas. Many policy documents have been issued to address and support housing and residential land for ethnic minority people. However, the results are still low as the number of households lacking residential land and housing is still high, and people's living standards have not been much improved. With the field survey method, collecting people's opinions, in-depth interviews with central officials and local government officials at grassroots levels, the empirical research results have shown that six factors affect the satisfaction of people in ethnic minority areas in Ha Giang province, Vietnam with housing support policies. The factors' order of importance is presented below.

Policy implementation process. Ethnic minorities and northern mountainous regions are characterized by sparsely distributed populations, rugged travel terrain, so traveling to process paperwork will take a lot of time and effort for households. Therefore, if the procedures are favorable and easy, people will be more satisfied.

The degree of citizen participation in the housing support policy. Mobilizing the people's participation in policy implementation makes it easier to implement the policy, increasing the cohesion between officials and the local people.

Degree of policy response. Regression results show that the more appropriate, reasonable, and adequate housing policy contents are, the more people become satisfied with the policy.

Publicity and transparency. With any program or policy, if you want to reach the people's hearts, create the consensus of the people, and improve management in general, publicity and transparency are extremely necessary.

Time for policy implementation. The time factor is a current weakness in policy implementation due to top-down, multi-level, multi-level meetings, consideration of allocating (integrating) resources. And waiting for guiding documents, or sometimes due to confusion of local officials, policy implementation in many places is still slow. This significantly impacts the results, effectiveness of policy implementation in general, and people's satisfaction with housing support policies.

Head of the household participating in socio-political organizations. When people participate in socio-political organizations, they can grasp information about policies, conditions to be supported, and limited resources and difficulties of government agencies at all levels when implementing policies. Since then, they will sympathize with and share with the authorities, so their satisfaction with the policy is also higher.

Distance from household to the commune center. The farther the households are, the lower the information is available. Most of their livelihoods are also extremely poor, with almost no accumulation. Although some of them are eligible for assistance, they do not receive support to avoid the burden of debt. Also, many households still practice shifting cultivation or staying in the forest regularly, so they are not interested in residential housing being concentrated in one place. Thus, they are not interested in housing support policies for ethnic minorities and northern mountainous areas.

Households receive support from the housing support policy. Getting support helps households have conditions to build a house, use residential land or productive land, thereby they will settle down, stabilize their

livings, have good health, and the condition to build a family economy. Therefore, thanks to the support, many households have a more secure place to live, so they are also more satisfied with the housing support policy.

From the research results, the following policies should be taken into consideration to build an effective housing support policy system for ethnic minorities in general and the Northwest in particular:

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