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**THE RELATIONSHIP BETWEEN RELIGIOUS BELIEFS
AND THE ECONOMIC ACTIVITIES OF HÒA HẢO
BUDDHIST FOLLOWERS**

***Abstract:** This study focuses on the phenomenon of Vietnamese Australians returning to Vietnam, particularly Ho Chi Minh City, to practice Buddhism after years of living abroad. Over the past decade, a considerable number of individuals who have acquired Australian citizenship and reached retirement age (55–60 years old) have chosen to repatriate to their homeland in search of a spiritual life. While they do not take full monastic vows, they primarily maintain the role of lay Buddhists, with a profound attachment to Buddhist teachings reflected in their daily practices. The research was conducted through qualitative interviews with these individuals, aiming to explore their motivations, the spiritual values they pursue, and the ways they apply Buddhist teachings to create meaning and peace in later life. The findings reveal that Buddhism plays a vital role as a source of spiritual support, fostering connected communities while offering a sense of fulfillment and serenity to returnees. This phenomenon clearly reflects the transnational dynamics of religion within the Vietnamese diaspora and contributes to enriching the contemporary landscape of Buddhism in Vietnam and simultaneously opens new directions for further research on lay Buddhist groups in the context of globalization.*

***Keywords:** Buddhism, Ho Chi Minh City, practice, Vietnamese Australian.*

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Introduction

The Southwestern region of Vietnam is distinguished by its remarkable religious diversity, which has long fulfilled the spiritual and moral needs of local communities.

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Alongside major world religions such as Buddhism, Catholicism, and Protestantism, the late nineteenth century to the first half of the twentieth century witnessed the emergence and consolidation of distinctive indigenous religious traditions, including *Bửu Sơn Kỳ Hương*, *Tứ Ân Hiếu Nghĩa*, *Caodaism*, and most notably, *Hòa Hảo Buddhism*. These religious movements have not only exerted profound influence on the socio-cultural life of the Mekong Delta but have also play an important role in shaping economic behavior by offering doctrinal orientations that guide and regulate everyday practices.

The economic of the Southwestern region are characterized by an extensive agricultural system closely intertwined with abundant natural resources, a low population density, and vast tracts of cultivable land. These conditions have a production mode marked by low pressure and limited intensification. As Ngô Đức Thịnh notes, agriculture constitutes the core livelihood of Southern inhabitants, who often view the land as a place of “effortless labor and plentiful harvests” due to its fertile soil and favorable farming conditions (Ngô Đức Thịnh, 2009: 312). Within this setting, the doctrines of indigenous religions, particularly Hòa Hảo Buddhism, were formulated and evolved in close connection with agricultural life, thereby orienting economic behaviors in accordance with local socio-cultural and environmental realities.

Hòa Hảo Buddhism, currently, has approximately two million adherents nationwide, almost double the 1.2 - 1.3 million reported in 1998. Its followers are present in 17 provinces and centrally administered municipalities, with the largest concentration in An Giang Province, which alone accounts for about 800,000 adherents. The Church’s organizational structure includes 948 religious officials, 14 worship establishments, and 135 grassroots administrative boards at the commune and ward levels (An Giang Provincial Committee for Religious Affairs, 2020: 2). Guided by the principle of “*for the Dharma, for the nation,*” the Hòa Hảo Buddhist Church has consistently focused on core religious activities, particularly the dissemination of orthodox teachings, the preservation of doctrinal purity, and the promotion of charitable and social programs, thereby contributing to community stability and the enhancement of local living standards.

In recent years, an expanding corpus of domestic and international scholarship has highlighted the close relationship between Hòa Hảo Buddhist beliefs, ethical norms, and adherents’ economic activities and choices. Studies indicate that this community’s moral repertoire and socio-religious institutions are tightly intertwined to everyday economic practices, ranging from productive labor, consumption, and

savings to mutual aid. At the doctrinal level, Hòa Hảo Buddhism emphasizes the precepts of “learning the Dharma - cultivating the self,” doing good, thrift, and “right livelihood” as ethical foundations that orient adherents’ livelihood choices. Brown (2024) analyzes the “ethicized ontology” of Hòa Hảo Buddhism, positing that everyday social relations are invested with metaphysical meaning and moral consequence; this, in turn, regulates what counts as “morally appropriate” conduct in work, consumption, and resource allocation. Such an approach clarifies how the injunctions in the *Sám giảng* (Prophetic Verses) become internalized in household-level and community-level economic decisions. At the communal level, recent works show that Hòa Hảo Buddhism builds “social mechanisms” that propel altruistic, mutually supportive, and public-oriented economic behavior (righteous livelihoods, charitable giving). A study conducted in the Mekong Delta by Ngo Thị Phương Lan and Huỳnh Ngọc Thu (2025) affirms that religious teachings significantly orient Hòa Hảo adherents toward morally legitimate livelihoods, moderate patterns of consumption, and routine contributions to community-based charitable activities (such as soup kitchens and free medical clinics). These practices, in turn, foster social capital and enhance community resilience. Other studies point to a distinctive ethic of “domestic asceticism,” characterized by the avoidance of waste, the cultivation of thrift, and resistance to costly ritualism (for example, burning votive paper or ostentatious displays). Such ethical orientations reduce conspicuous spending, prioritize expenditures for collective benefit, and increase household savings and investment, while channeling adherents toward occupations perceived as morally upright and low in moral hazard. Nguyễn Thị Vân Anh (2021) further highlights Huỳnh Phú Sổ’s critiques of extravagant ritual expenditures, which align closely with ethnographic findings on the frugal lifestyles widely practiced among Hòa Hảo followers in the riverine South. Trần Văn Phụng (2024) further affirms Hòa Hảo Buddhism’s this-worldly orientation, wherein work ethics and the Confucian-inflected duties of filial piety, loyalty, benevolence, and righteousness function as normative criteria for assessing economic conduct and religious citizenship. Following its legal recognition, the religion’s organizational apparatus and periodic congresses have played a crucial role in institutionalizing an economic-ethical discourse - centered on honest labor, simplicity, and charitable action - that informs household livelihood strategies throughout the region. In contrast, Lu Nhung Rots (2024) examines religious social services (such as charity clinics and herbal-medicine practices) as concrete extensions of Hòa Hảo Buddhism’s economic ethics. These clinics, herbal dispensaries, and medical-aid funds operate on the basis of voluntary donations,

unpaid religious labor, and distribution networks rooted in communal reputation and moral honor, thereby reducing transaction costs, enhancing allocative efficiency, and reinforcing trust within localized social-service markets. Such dynamics illustrate the increasingly porous boundaries between economy, religion, and welfare in contemporary Hòa Hảo Buddhism practice.

Accordingly, we identify several research gaps. Firstly, there is a need to examine charity networks as a form of moral economy, thereby enabling an assessment of their cost-effectiveness in comparison with state-led and nonprofit welfare channels. Secondly, further research should investigate intra-regional variation across An Giang, Đồng Tháp, and Cần Thơ by considering differences in adherent density, level of urbanization, and occupational structure. Building upon existing findings on “social mechanisms” and the “ethicization of everyday life,” future studies should integrate in-depth interviews, household surveys, and network analysis to clarify micro-level channels, such as norms, reputation, and community sanction, through which beliefs shape labor practices and consumption choices. The novelty and contributions of this article can be articulated as follows. In contrast to previous studies that tend to present ethical norms and charitable activities in descriptive and generalized terms, we advance two main major contributions. The first, we propose a mechanism-oriented analytical framework that connects religious belief and doctrine teachings to adherents’ economic behavior through three micro-channels: (1) the allocation of labor and the selection of right livelihood; (2) market conduct grounded in trust, moderated profit-seeking, and the avoidance of usury; and (3) the allocation of income toward communal goods such as soup kitchens, patient transport service, rural infrastructure, and herbal-medicine provision. This framework synthesizes the “ethicized ontology” perspective with moral-economy approaches and Weberian theories of social action, thereby clarifying how religious norms are translated into concrete economic choice rather than remaining merely descriptive. The second, at the applied level, the article identifies implications for co-producing welfare among local authorities, the Hòa Hảo Buddhist organization, and entrepreneurs/adherents - designing communication strategies to mitigate predatory lending - ultimately improving the allocative efficiency of social resources and enhancing community sustainability in the Mekong Delta.

This study adopts a qualitative methodological approach with an ethnographic orientation to uncover the *emic* meanings that Hòa Hảo Buddhist adherents ascribe to their livelihood choices and economic conduct. We integrated semi-structured, in-

depth interviews, participant observation (recorded via detailed fieldnotes), and systematic analysis of secondary materials - including reports from the Hòa Hảo Buddhist Central Board of Administrators, *Huong Sen* publications, and provincial religious-affairs documents. The use of semi-structured interviews facilitated the elicitation of lived experiences, discourse, and insider interpretations, while maintaining the flexibility necessary for contextual probing. Participant observation undertaken at religious venues, charitable kitchens, patient-transport hubs, rural bridge/road works, and herbal-medicine gardens enabled us to systematically compare verbal accounts with observable practices in naturalistic contexts. Secondary sources served a triangulatory function, supplying temporal, organizational, and regulatory perspectives that enriched and corroborated our field-based findings.

Regarding field sites and timing, we conducted semi-structured interviews during a major fieldwork phase in September 2020. We purposively selected commune/ward-level localities characterised by dense concentration of Hòa Hảo adherents and vibrant charitable operations. In Đồng Tháp Province, interviews and observations were carried out in Long Thuận, Phú Thuận A, Phú Thuận B, Long Khánh A, and Long Khánh B communes (Tam Nông District) and several communes of Lai Vung District; in An Giang Province, fieldwork took place in Phú Đông commune and the An Hòa Tự precinct (Phú Tân District); and in Cần Thơ City, we conducted research in Trung Hưng commune (Cờ Đỏ District) and in several urban wards that host charity kitchens and medical-transport services.

In the next stage, we conducted semi-structured interviews with 12 participants, comprising both central - and grassroots-level Hòa Hảo Buddhist office holders and adherents, including farm households, small traders, and entrepreneurs. The inclusion criteria were as follow: (1) engagement as adherents/units in economic and/or charitable activities; (2) diversity in gender, age, and occupation; (3) a minimum of three years of residence or activity in the locality; and (4) willingness to participate. Sampling combined purposive selection with snowball recruitment via local Boards of Administrators as points of entry. The interview guide comprised four thematic clusters: (1) beliefs/doctrine and right livelihood; (2) market conduct (primacy of trust, ethically bounded profit, credit relations); (3) the allocation of income to public goods (charity kitchens, medical-transport services, rural bridge/road construction, herbal-medicine initiatives); and (4) relations with government agencies and mass organizations.

Content

Within the structure of religion, faith constitutes the core nucleus, occupying the central position that draws individuals toward religion, leads them to practice its doctrines, and simultaneously endows religion with enduring vitality for both the individual and the religious community. Furthermore, although religious faith belongs to the realm of the spirit and is closely tied to human psychology, it nonetheless governs the behavior of every believer:

“Faith is a value orientation firmly established in cognition and guiding individual action.... It not only influences the intellect but also affects emotions. Faith can transform consciousness, motivation, and lifestyle.... The term ‘believer’ in our awareness is synonymous with the concept of ‘a person with religious faith.’ One cannot come to religion, become a believer, or follow a religion without possessing religious faith.” (Vũ Dũng, 1998: 41.)

One of the fundamental characteristics of religious belief is its metaphysical and irrational nature, which means individuals believe in the existence of another world beyond ordinary human cognition. Precisely because it is not based on logical reasoning, this form of faith becomes enduring and exerts a strong influence on the cognition, behavior, and lifestyle of believers. Religious faith, therefore, not only plays a role in the spiritual life but also shapes attitudes and economic behavior in practical life. In the case of Hòa Hảo Buddhism, the relationship between religious faith and economic behavior is explicitly reflected in the doctrines preached by Huỳnh Giáo Chủ in the *Sám giảng giáo lý*: *“Cultivation is the way to repay the debt of life; only thereafter may one attain the lotus throne.”*, *“In whatever occupation one engages, one must remain righteous.”*, and *“Blessings and virtues are more precious than silver and gold.”* (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225). These teachings established a moral framework for the livelihood activities of believers. Accordingly, the process of religious cultivation is not separated from everyday life but closely linked to the responsibilities of honest labor, production, and business. Believers are not only encouraged to work and generate wealth to sustain themselves and their families but are also expected to contribute actively to the community through charitable and social activities. This represents a way of *“practicing the faith within ordinary life,”* simultaneously cultivating the mind and creating merit.

In particular, the doctrines of Hòa Hảo Buddhism also regulate the economic behavior of believers in matters of interaction, trade, credit, and conduct within ordinary economic relations. The *Sám Giảng Giáo Lý* explicitly states: *“From now on,*

reduce usurious lending; When asked, lend with leniency to help others. Only surplus wealth should be given as a loan.”, “*Those who understand the Way must guard their speech; In speaking with others, never utter false words.*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225). These teachings embody the ethical conception of professional conduct among the adherents of this religion, emphasizing integrity, credibility, moderation in the pursuit of profit, and altruism in economic transactions. Economic behavior is not regarded merely as the pursuit of material gain but as a means to embody moral principles, compassion, and a spirit of service. A profound belief in the doctrines of karma, reincarnation, and the Western Pure Land serves as a guiding factor in shaping the lifestyle and goals of believers: “*With a benevolent heart in giving, one may ascend to the jeweled lotus throne.*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225)

This illustrates that adherents believe performing charitable deeds and assisting others through their own efforts and income serves to accumulate merit, which in turn leads to favorable outcomes both in the present and in the afterlife. Such a belief functions as an intrinsic motivation, encouraging Hòa Hảo Buddhist followers to act humanely and to uphold moral principles in their everyday economic practices. From this perspective, the spiritual life of believers is not opposed to but closely interconnected with socio-economic reality. They attach greater importance to moral and ethical values than to material gain, consistently promoting an honest, altruistic lifestyle and a sense of communal responsibility. This explains why many adherents are willing to participate in and support charitable and religious activities organized by various levels of the Church, regarding such engagement as part of their path of cultivation and religious practice. More broadly, the economic behavior of Hòa Hảo Buddhist followers originates from their religious moral values, which can be understood in light of Max Weber’s (1864–1920) sociology of religion. In his typology of social action, Weber classified human conduct into four categories: instrumentally rational action, value-rational action, affective action, and traditional action. Instrumentally rational action refers to behavior undertaken with deliberate calculation, in which the actor chooses the most effective means to achieve a given end. Its rationality is assessed along two dimensions: the rationality of the content and the rationality of the means, both of which are premeditated by the actor. By contrast, value-rational action is determined by the actor’s commitment to objective values. In this case, the actor conforms to patterns of behavior formed through social life, associated with normative values established by core social institutions such as family, education, economy, and religion (Lê Thanh Tùng, 2019: 64 - 65).

More importantly, the religious faith of Hòa Hảo Buddhism does not lead adherents into superstition, extremism, or rejection of secular life. On the contrary, it cultivates an inner life enriched with humanistic values, harmonizing the relationship between religion and worldly life, between the present existence and belief in the metaphysical world, and between social obligations and the spirit of self-cultivation. In summary, the doctrines of Hòa Hảo Buddhism influence the economic behavior of believers in two principal dimensions: 1) *Attitude and occupational choice*: followers regard labor as a moral obligation and conduct themselves righteously in production and business as a form of religious practice. 2) *Use of income for charitable and social activities*: this is considered a means of accumulating merit and embodying the spirit of “*practicing religion within daily life*.” This faith not only carries spiritual significance but also provides the foundation for building a religious community that is morally upright, economically dynamic, socially cohesive, and ethically sustainable.

1. The Influence of Hòa Hảo Buddhist Doctrines on Occupational Choices and the Sense of Responsibility of Believers Toward Their Professions

The teachings of Huỳnh Giáo Chủ exert a significant influence on the occupational orientation of Hòa Hảo Buddhist adherents, emphasizing that followers must not engage in dishonest or immoral professions such as tampering with weights and measures, speculation, alcohol trading, or opium dealing. Instead, occupations should serve the dual purpose of supporting oneself and one’s co-religionists, while also assisting the poor and contributing to the betterment of society. Regardless of their chosen profession, believers are reminded to uphold righteousness in their work, as expressed in the teaching: “*Whatever the occupation, one must act with rectitude.*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225). Historically, a distinctive characteristic of the majority of Hòa Hảo Buddhists has been their identity as farmers, primarily engaged in rice cultivation and crop production as a means of livelihood. This occupational pattern reflects the socio-economic realities of the Mekong Delta, where agriculture has long constituted the predominant source of subsistence.

According to the leadership of the Central Executive Committee of Hòa Hảo Buddhism, farming remains the predominant occupation among adherents, followed by aquaculture (such as fish and shrimp farming), trade, and small-scale handicraft production, all of which provide a means of subsistence and support household economic development. In Cần Thơ City, the local Hòa Hảo Buddhist Representative Board reported that approximately 70% of believers are engaged in agriculture, while the remainder participate in commercial, service, handicraft, and small industrial

activities (Fieldwork data, September 2020). Interview data further indicate a consistent observation: for long-standing adherents commonly referred to as “original believers” occupational choice is closely guided by the principle of *chánh nghiệp* (right livelihood). Families emphasize prudence and responsibility in vocational decisions, ensuring that both parents and children avoid occupations considered detrimental to family and society. This aligns with the teachings of Huỳnh Giáo Chủ, which prohibit the sale of alcohol, the trading of opium, speculation and price manipulation, usurious lending, and deceitful practices. Moreover, in the conduct of business transactions, Hòa Hảo Buddhists place high value on trustworthiness, as reflected in the doctrinal injunction: “*Those who know the Way must guard their speech; In speaking with others, never utter false words.*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225).

From an occupational perspective, communities with a high concentration of Hòa Hảo Buddhist adherents are generally characterized by the absence of professions that are prohibited by the state, socially condemned, or considered contrary to ethical and customary norms. Consequently, these areas experience fewer social problems such as alcoholism, gambling, or drug abuse problems that often generate serious consequences for families and society, including economic hardship, poverty, illness, and the erosion of household well-being. A notable example can be seen in the communes of Long Thuận, Phú Thuận A, Phú Thuận B, Long Khánh A, and Long Khánh B in Tam Nông District, Đồng Tháp Province, where Hòa Hảo Buddhists account for approximately 80% of the population (Fieldwork data, September 2020). According to local government assessments, these communes are recognized for maintaining good social order and sound occupational practices. Residents maintain their livelihoods in accordance both with the teachings of Huỳnh Giáo chủ and to state regulations. In particular, they refrain from producing or trading alcohol, engaging in smuggling, or participating in activities associated with social vices.

“Believers choose right livelihood, engage in respectable occupations, live honestly, refrain from producing alcohol, comply with state policies, and avoid social vices, with no involvement in drugs or narcotics. In places where Hòa Hảo Buddhist adherents reside, social vices are reduced: there is no drinking, no smuggling, no gambling, and no theft. In general, harmful acts that may negatively affect society are not committed” (NTĐ, 73 years old, An Giang).

Therefore, this has directly contributed to fostering a civilized lifestyle, advancing the “*new rural development*” program, and promoting the positive cultural

values of the nation through the everyday practices and ways of life of local residents. Many Hòa Hảo Buddhist adherents further elaborated on their current choices, objectives, and occupational relationships in accordance with the spirit of Hòa Hảo Buddhist doctrines:

+ Mr. N.V.N (born 1952, Phú Đông Commune, Phú Tân District, An Giang Province) is recognized as a representative Hòa Hảo Buddhist farmer, currently managing 30 hectares of rice fields. Most of the labor on his farm is hired, with many stages of cultivation mechanized. In addition, he operates nine rice-drying kilns, each employing between 20 and 30 workers. On average, each kiln processes one batch of 40 tons of rice per day. His kilns enjoy strong community trust due to his reputation for reliability, particularly in the careful preservation of rice that ensures minimal loss and spoilage. As a result, many farmers confidently entrust him with large volumes of rice, ranging from 40 to 50 tons at a time. Mr. N.V.N attributes his success to adherence to the teachings of Huỳnh Giáo Chủ: avoiding wastefulness, gambling, and alcohol consumption; practicing diligence and thrift to accumulate assets; and prioritizing honesty in business as a foundation for long-term credibility. His children, likewise, enjoy stable and prosperous livelihoods, as he consistently instilled in them the values of hard work, frugality, self-reliance, and ethical living. He regularly reminds them during weekly family visits to embrace harmony, morality, and benevolence in social relations. He also demonstrates a strong sense of social responsibility toward his hired workers. He pays wages higher than local market rates and provides financial assistance to employees facing hardship, such as family illness or lack of resources for medical treatment. In cases where workers had fallen into debt or migrated elsewhere for livelihood, he assumed their debts and offered them opportunities to return to their hometown, either to cultivate his fields or to work in the drying kilns, thereby stabilizing their livelihoods while maintaining family and community ties. Accordingly, both local authorities and fellow Hòa Hảo Buddhists hold Mr. N.V.N in high regard. His family is recognized as prosperous and exemplary, and five years ago, he was elected to a key position on the Management Board of An Hòa Tự, reflecting the trust and confidence of the religious community. This position provides him with an institutional platform to fulfill his aspiration of supporting religious affairs while actively contributing to charitable and social initiatives (Fieldwork data, September 2020).

+ Believer T.V.H (born 1965, An Hòa Commune, Tam Nông District, Đồng Tháp Province) is a Hòa Hảo Buddhist farmer who owns 5 hectares of rice fields,

cultivating two crops annually (winter–spring and summer–autumn). Each công yields an annual profit of about 2 million VND. In addition to farming, his family operates a water-pumping service with six machines, generating an estimated annual income of 100 million VND. His wife manages a small grocery business from their home. According to him, the household economy is stable, the family lives in harmony, and both of his children are currently pursuing university studies in Ho Chi Minh City. Mr. T.V.H believes that applying the principle of *chánh nghiệp* (right livelihood), as taught by Huỳnh Giáo Chủ, ensures the stability and growth of the family economy. Personally, he is diligent in farming, adheres to morally righteous occupations, avoids illicit work, and maintains an awareness of saving and asset accumulation. In his business dealings, he prefers to collaborate with fellow believers, whom he regards as ethical, honest, trustworthy, and helpful. Over more than 30 years of family life and self-reliant labor beginning with 10 công of farmland inherited from his parents, he has gradually expanded his holdings to 50 công. Most of the additional land was purchased from owners facing financial hardship. In such cases, he reported paying the fair market value, and at times even offering a higher price, to provide additional support for sellers during times of economic distress (Fieldwork data, September 2020).

Accordingly, through rational occupational choices that serve both personal and familial interests, combined with diligence, perseverance, commitment to labor, an emphasis on trustworthiness and sincerity, and the active acquisition and application of scientific and technical knowledge, many Hòa Hảo Buddhist farmers in the Mekong Delta have achieved improved economic conditions. They have become exemplary farmers who contribute not only to the religious community but also to broader society, using the income derived from their labor and frugality. Consequently, rural areas with a high concentration of Hòa Hảo Buddhist adherents have undergone a remarkable transformation compared to the past.

“Among farmers of faith, who have been profoundly influenced by the doctrine of the Four Debts of Gratitude (Tứ Ân), combined with a patriotic spirit, Hòa Hảo Buddhist farmers today have gradually integrated into modern life. The light of science and technology has transformed agricultural practices, contributing to steadily increasing productivity. The light of new cultural values has illuminated the minds of religious farmers, thereby enhancing educational attainment and general awareness.” (Trần Hồng Liên, 2004: 309).

2. The Impact of Hòa Hảo Buddhist Doctrines on the Allocation of Believers' Income to Religious Activities and Charitable-Social Engagements

The relationship between believers' income and their contributions to religious affairs and charitable activities is deeply interconnected. As the economic activities of Hòa Hảo Buddhist households expand, their support for religious undertakings at various organizational levels has also increased, accompanied by active engagement in charitable initiatives benefiting the community. This is driven by a profound faith in the teachings of Huỳnh Giáo Chủ, which have been internalized across multiple generations of adherents.

At the same time, the broader processes of national integration and development have, over the past two decades, brought continuous improvements to the socio-economic and cultural life of the Mekong Delta, resulting in profound regional transformation. In recent years, the Mekong Delta has achieved major economic accomplishments, including positive economic restructuring, strengthened national food security, and substantial contributions to exports - annually accounting for 90% of the country's rice exports, 62% of aquaculture output, and 70% of fruit exports. In 2012, regional GDP growth reached 9.98%, with per capita income exceeding 32 million VND; by 2013, GDP growth was estimated at around 10%, while per capita income rose to approximately 36 million VND. During this period, the region had attracted 635 domestic investment projects with a total capital of about 300 trillion VND, alongside 81 foreign direct investment projects with registered capital exceeding USD 5 billion. In 2013 alone, 138 new projects were initiated, involving nearly 416 trillion VND and close to USD 2 billion in investment capital (Bùi Quốc Dũng, 2020, Nhân Dân Online).

In parallel, the implementation of the "new rural development" program has significantly transformed rural areas in the Mekong Delta, enhancing cultural life and modernizing local infrastructure. As of August 2019, 44% of communes in the Mekong Delta (563 out of 1,286) had met the national new rural development standards (NTM). Although this percentage remained below the national average, the number of criteria achieved per commune was higher than the national benchmark (15.43 compared to the national average of 15.26). Considerable progress has also been achieved in infrastructure development. More than 97% of communes now have paved access roads to district centers, 96.5% of commune trunk roads have been concreted or asphalted, and over 91% of village roads are paved. Local governments have invested in concrete bridges replacing temporary bamboo "monkey bridges,"

there by improving mobility and facilitating agricultural production and trade. Irrigation and disaster-prevention systems have been gradually upgraded to meet the challenges of climate change, ensuring irrigation for 90% of the rice cultivated during the winter–spring and summer–autumn seasons, while also supporting aquaculture and crop cultivation (Thu Hường, 2020, Consosukien.vn).

Phú Tân District in An Giang Province, which is home to a large concentration of Hòa Hảo Buddhists, provides a representative case. The district has achieved significant outcomes under the new rural development program: 100% of major roads connecting to communes are paved, more than 91% of feeder roads linking to hamlets meet required standards, and irrigation systems have been planned in coordination with intra-field transportation. Essential infrastructure has been upgraded, markets have been expanded, over 333 social housing units have been constructed or renovated, and more than 70% of houses now meet official standards. Public health and environmental conditions have improved, with over 95% of households having access to clean water and more than 90% of households and production facilities complying with food safety regulations. Education and healthcare indicators have likewise progressed: all communes now meet national targets for universal education, several schools have been recognized as national-standard institutions, and 15 communes have been certified as meeting national healthcare standards (Võ Minh Luân, 2020, Tuyên Giáo An Giang).

These socio-economic achievements have directly improved the livelihoods and incomes of Hòa Hảo Buddhist adherents, many of whom have become successful entrepreneurs in agriculture, aquaculture (particularly in catfish farming for export), and the rice-milling industry in provinces such as An Giang, Cần Thơ, and Đồng Tháp. They remain mindful of the teachings of Huỳnh Giáo Chủ: *“When one closes one’s eyes, both hands are empty; No wealth can be brought to the sacred mountain - only one’s merits and sins remain.”* (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225).

Therefore, the religious activities of Hòa Hảo Buddhism at various organizational levels have received strongly support from adherents - particularly business owners - either through financial contributions or the provision of equipment and materials. Such support has played a crucial role in the achievements of the Central Executive Committee of the Hòa Hảo Buddhist Church over the past decades. A prominent example is the sustained growth of charitable activities, which have expanded significantly across successive terms: VND 22 billion during the first term (1999–2004), VND 197 billion during the second term (2004–2009), VND 514 billion during

the third term (2009–2014), and VND 2,000 billion during the fourth term (2014–2019) (Nguyễn Tấn Đạt, 2020: 178).

A similar trend is evident in Cần Thơ City, where charitable contributions from believers has steadily increased year by year: VND 36 billion in 2016, VND 40 billion in 2017, VND 42 billion in 2018, and VND 46 billion in 2019 (Fieldwork data, September 2020). According to the local Hòa Hảo Buddhist Representative Board in Cần Thơ, as the economy has grown, so too have the contributions of adherents - from only VND 2 billion in 2002 to VND 46 billion in 2019. This financial growth has enabled the expansion of organizational structures. For instance, while there were only 16 grassroots executive boards in 2009, by 2014 the number had increased to 55 across Cần Thơ City (Fieldwork data, September 2020). In addition, other religious activities - such as the dissemination of doctrines, the construction of religious facilities, and the organization of festivals - have consistently received strong support from adherents, particularly philanthropists and entrepreneurs who are willing to provide substantial financial assistance.

For instance, the construction of the headquarters of the Central Executive Committee of the Hòa Hảo Buddhist Church - together with supporting infrastructure such as guest houses, assembly halls, kitchens, and sanitation facilities - has received substantial support from believer-owned enterprises. Most recently, the Hòa Hảo Buddhist Secondary School of Doctrinal Studies was funded directly by adherent entrepreneurs in An Giang and neighboring provinces. Following the “turnkey” method, these donors pooled their resources, completed the construction, and then formally handed the facilities over to the Central Executive Committee. The school received contributions from three believer-owned enterprises, with a total value of approximately VND 5 billion. Similarly, funding for festivals at An Hòa Tự - including food provision for pilgrims, the decoration of parade floats, and related expenses - has been largely supplied by local businesses and production facilities in An Giang Province, particularly in Phú Tân District (Fieldwork data, September 2020). The production of ritual objects, the duplication of religious audiovisual materials, the publication of the *Hương Sen* journal, and the organization of training courses for doctrinal instructors and basic religious education have likewise relied on financial sponsorship from entrepreneurs and philanthropists, ensuring their continuity without interruption. In recent years, the model of free patient transport vehicles initiated by Hòa Hảo Buddhism has expanded widely. These vehicles enable economically disadvantaged patients to travel to major hospitals in Ho Chi Minh City

for diagnosis and treatment. Investigations reveal that numerous sponsors - including business owners and heads of production facilities - have contributed funding to purchase and repair vehicles, as well as to cover fuel costs, thereby maintaining the regular operation of this charitable service. For example, the “Great Solidarity Housing” program for the poor, implemented by the Central Executive Committee of the Hòa Hảo Buddhist Church, has so far resulted in the construction of over 1,000 houses. In this program, many believer-owned enterprises provide the financial resources, while the Church and lay followers contribute the house frames and construction labor. Each house is valued at VND 30 million or more, with an estimated lifespan of approximately 30 years. A leader of the Central Executive Committee noted that a benefactor, originally from An Giang but now residing in Ho Chi Minh City as the owner of a fertilizer and pesticide company, has for many years regularly donated roofing and wall panels (worth VND 6 million per panel), thereby supporting the construction of about 100 houses annually by allocating a portion of the company’s profits. In addition, numerous business owners, entrepreneurs, and philanthropists in Phú Tân District and Long Xuyên City have actively supported Hòa Hảo Buddhist activities. They also mobilize collective contributions for large-scale religious and charitable initiatives, such as bridge and road construction, house building, and scholarships for students. A notable case is a company in Lai Vung District, Đồng Tháp Province, which financed a bridge construction team with more than VND 7 billion to build 21 rural bridges, significantly improving local transportation (fieldwork data, September 2020). Charitable kitchens are another important initiative. For instance, the Hòa Hảo Buddhist kitchen at Đồng Tháp Provincial General Hospital provides daily meals for patients, requiring approximately 600 kilograms of rice per day, equivalent to VND 10 million per day and VND 17 billion annually. To sustain these kitchens, alongside contributions from lay followers and residents, about 10 enterprises in Đồng Tháp have consistently provided financial support over many years. Currently, all 12 hospitals in the province host Hòa Hảo Buddhist charitable kitchens, supplying rice, porridge, and water to patients throughout the day (fieldwork data, September 2020). Another example is the model of charitable cultivation of medicinal herbs supported by Hòa Hảo Buddhism in communes such as Long Thuận, Phú Thuận A, Phú Thuận B, Long Khánh A, and Long Khánh B (Hồng Ngự District). This initiative has benefited from financial contributions by entrepreneurs and philanthropists, who fund land rental, wages for workers, and fertilizer purchases. These herbs are then distributed free of charge to various traditional medicine clinics. One local management board alone cultivates over 5 hectares of medicinal plants,

harvesting around 600 tons annually, including many valuable species (field data, September 2020). Overall, the expansion of economic life and favorable business conditions has become important factors enabling Hòa Hảo Buddhist adherents across various occupational sectors to contribute increasingly and on a larger scale to religious affairs, particularly charitable activities. As a leader of the Central Executive Committee of the Hòa Hảo Buddhist Church observed:

“In recent years, economic growth, combined with the virtues of thrift and diligence, has enabled many successful believers to make significant contributions to the Church. In doing so, they have also fulfilled their religious duty of practicing charity effectively. Some affluent adherents have even participated in social organizations such as the Red Cross, the Association for the Support of Poor Patients, and the Association for Victims of Agent Orange, thereby extending their assistance to the wider community” (NTĐ, 73 years old, An Giang).

Presenting specific cases helps to clarify the relationship between income derived from economic activities and the contributions of Hòa Hảo Buddhist adherents to religious and charitable affairs. For instance, believer N.V.N, who also serves as a key member of the Management Board of An Hòa Tự, annually allocates over VND 1 billion from his family income to religious and charitable activities. Similarly, believer T.V.H actively participates in bridge construction for local residents; for example, if a bridge costs at VND 200 million, he personally contributes more than VND 100 million, with the remainder raised from community members. These contributions are funded directly from family business profits. Believer N.V.T allocates between VND 15–17 million each month for household expenses, of which VND 5 million is devoted to charitable activities and support for local religious affairs (Fieldwork data, September 2020). In another case, believer N.V.X (Trung Hưng Commune, Cờ Đỏ District, Cần Thơ City) contributes VND 5–10 million per month to cover fuel for free patient transport vehicles, donates VND 5–10 million for each bridge project, and supports the construction of charitable housing. He explained that, as his children take care of household expenses, he dedicates the annual income of approximately VND 150 million from his 30 công of rice fields entirely to religious and charitable activities, without setting aside any personal saving (Fieldwork data, September 2020).

Simultaneously, many adherents who are smallholder farmers with limited incomes contribute their labor rather than. They engage in bridge and house-building teams, volunteer labor for charitable initiatives, or assist in preparing meals and mobilizing community contributions. Such participation substantially reduces

construction costs compared to market rates and ensures projects are completed on time or ahead of schedule. In Đồng Tháp Province, Hòa Hảo Buddhists have built over 1,000 concrete bridges, averaging 200 bridges per district. Đồng Tháp is now recognized as the leading province in Vietnam in terms of the number of durable and cost-effective rural concrete bridges. Currently, 13 Hòa Hảo Buddhist bridge-building teams in Đồng Tháp are responsible for construction, with technical consultation and design support provided by the provincial Association of Bridge and Road Engineering. According to one Hòa Hảo Buddhist official, the voluntary labor contributions of adherents reduce bridge and road construction costs by 30–45%. Charitable kitchens operated at hospitals by Hòa Hảo Buddhists also receive daily support from adherents and the wider community. Volunteers are organized into teams responsible for cooking, cleaning, distributing food, and mobilizing donations of rice, foodstuffs, and cooking supplies. For example, at the charitable kitchen located in Đồng Tháp Provincial General Hospital, 30 volunteer teams operate on a rotational basis, each serving for one week with 25–30 members (Fieldwork data, September 2020).

Conclusion

An analysis of the relationship between religious faith and the economic behavior of Hòa Hảo Buddhist adherents demonstrates that their active participation in charitable and social activities stems not only from adherence to the teachings and principles of Huỳnh Giáo Chủ, particularly the philosophy of the *Four Debts of Gratitude (Tứ Ân)*, but also from a profound belief that acts of giving generate merit, bringing happiness and harmony to both oneself and one's family. This principle is clearly illustrated in doctrinal maxims such as: “*Kindness dispels illness,*” “*Only thereafter may one attain a seat upon the lotus throne,*” and “*With a benevolent heart in giving, one may ascend to the jeweled throne.*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225). Consequently, benevolent acts are regarded not only as a means to alleviate suffering in this present life but also as a foundation for attaining liberation and peace in the afterlife.

Charitable and social practices among adherents thus represents a concrete tangible expression of Hòa Hảo Buddhist religious ethics, in which the sacred is translated into practical action with communal significance. Religious ethics, therefore, does not remain an abstract moral code but becomes a lived practice, preserved and transmitted across generations of believers. As Đỗ Quang Hưng has argued, the study of religious ethics must emphasize the relationship between faith

and moral conduct, comprising two fundamental dimensions: first, the strict adherence to religious teachings; and second, the connection between rewards and punishments (Đỗ Quang Hưng, 2018: 24–25). From a religious perspective, rewards may manifest in both the present life (health, peace, happiness) and the afterlife (rebirth in the Pure Land, attainment of enlightenment), while punishments may manifest as illness, anxiety, or cycles of painful rebirth. Religious ethics is thus always associated with the dichotomy of good and evil. Actions oriented toward virtue are viewed not only as expressions of virtue but also as a form of “spiritual investment” for both present and future. For Hòa Hảo Buddhist adherents, charitable giving sourced from honest income is a way to sow merit, ensuring peace in this life and spiritual assurance for the next.

Grounded in this conviction, charitable and social initiatives within the Hòa Hảo Buddhist community have been progressively expanded and systematized. Prominent forms include medical assistance and community community such as free meals at hospitals, patient transport services for economically disadvantaged individuals to major hospitals in Ho Chi Minh City, the construction of rural bridges and roads, and free medical consultations and distribution of medicine. These activities are conducted not for recognition or material benefit, but as a way of “practicing the faith in everyday life.” In this regard, adherents consistently recall the teaching of Huỳnh Giáo chủ: “*Repay the debt of life through cultivation; Only thereafter may one attain a seat upon the lotus throne*” (Central Executive Committee of Hòa Hảo Buddhism, 2018: 3-225).

It can be, therefore, asserted that religious faith is concretely manifested through socio-economic behavior. Though this faith cannot be explained by contemporary logical standards, plays a central role in shaping moral norms, generating intrinsic motivation for constructive action, and promoting the development of a religious community distinguished by humanism, dynamism, and social sustainability./.

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Tóm tắt**MỐI QUAN HỆ GIỮA NIỀM TIN TÔN GIÁO VÀ HOẠT ĐỘNG
KINH TẾ CỦA TÍN ĐỒ PHẬT GIÁO HÒA HẢO****Dương Hoàng Lộc***Trường Đại học Khoa học Xã hội và Nhân văn**Đại học Quốc gia Thành phố Hồ Chí Minh*

Bài viết này khảo sát mối quan hệ giữa niềm tin tôn giáo và hành vi kinh tế của tín đồ Phật giáo Hòa Hảo tại vùng Đồng bằng sông Cửu Long. Dựa trên các cuộc phỏng vấn sâu với chức sắc tôn giáo, tín đồ và cán bộ quản lý địa phương tại An Giang, Đồng Tháp và Cần Thơ, nghiên cứu phân tích cách giáo lý Phật giáo Hòa Hảo định hình sự lựa chọn nghề nghiệp, đạo đức nghề nghiệp và việc phân bổ thu nhập cho các hoạt động tôn giáo và từ thiện. Kết quả cho thấy niềm tin tôn giáo có ảnh hưởng mạnh mẽ đến hành vi kinh tế: tín đồ tránh các nghề nghiệp bất hợp pháp, coi lao động là chánh nghiệp, đề cao sự trung thực, tiết kiệm và tinh thần vị tha trong sản xuất và kinh doanh. Đặc biệt, thu nhập của họ được dành tích cực cho các hoạt động từ thiện như xây dựng cầu nông thôn, bếp ăn miễn phí tại bệnh viện, dịch vụ đưa rước bệnh nhân, xây dựng nhà cho người nghèo, và trồng cây thuốc nam. Các thực hành này phản ánh triết lý Tứ Ân của Phật giáo Hòa Hảo, chuyển hóa giá trị thiêng liêng thành hành động hướng về cộng đồng. Kết luận, đạo đức Phật giáo Hòa Hảo, được nuôi dưỡng bởi niềm tin và tinh thần làm phước, không dừng lại ở giáo lý trừu tượng mà được hiện thực hóa trong hành vi kinh tế - xã hội cụ thể. Sự gắn kết giữa tâm linh và sinh kế này góp phần xây dựng một cộng đồng tôn giáo nhân văn, gắn kết và bền vững tại Đồng bằng sông Cửu Long.

Từ khóa: Phật giáo Hòa Hảo, niềm tin tôn giáo, hành vi kinh tế, từ thiện.