

Praying for profit: The cult of the Lady of the Treasury (*Bà Chúa Kho*)

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Since the 1990s, the Temple of the Lady of the Treasury of Bắc Ninh province has become a religious destination for local people as well as thousands of pilgrims from around the country. The resurgence of this cult is one of the most visible manifestations of the Đổi Mới (Renovation) revival of religious practices after decades of discouragement and suppression. It also illustrates some of the profound socio-economic changes that have taken place since the advent of Đổi Mới in 1986.

For the last decade, the Temple of the Lady of the Treasury (*Đền Bà Chúa Kho*) in Cỗ Mễ village in Bắc Ninh has attracted throngs of visitors. During peak visiting times, which run from the last month of the old year through the first two months of the following year (according to the lunar calendar), the temple overflows with pilgrims. Traditionally, rural temples and Buddhist pagodas were frequented only by local people or residents of neighbouring villages; they were not designed to accommodate large crowds. The Temple of the Lady of the Treasury was no exception: until 1993, it suffered from neglect while Cỗ Mễ was mired in poverty. Today, both temple and village have been almost totally transformed. Because of its perceived potency, pilgrims have contributed donations to have it rebuilt and expanded into a much larger structure. Initially a tiny shrine, it is now a spacious and solidly built place of worship. The cult of Bà Chúa Kho has had a spillover effect on other parts of Cỗ Mễ and even its surroundings. Other shrines and temples, and even ordinary people's houses, have been renovated and expanded. Village dirt paths have been upgraded to concrete roads. To accommodate visitors coming from afar, the one-kilometre road from Thị Cầu railroad station to the temple has been widened and smoothed over with tar. All this work of construction, renovation and expansion was made possible by the prosperity which the cult has brought to once-poor Cỗ Mễ village.

The cult of the Lady of the Treasury is one of the more visible manifestations of the post-*Đổi Mới* (Renovation) revival of religious practices after decades of discouragement or even suppression. It also illustrates some of the profound socio-economic changes that have taken place since the advent of *Đổi Mới* in 1986. This article attempts to explain the sudden explosion of this particular cult, its

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Figure 1. Bắc Ninh province

Source: Vietnamese Department of Survey and Mapping

transformation from an agrarian rite into one that is largely fuelled by the market economy, and its effect on *Cổ Mễ* village and the local authorities.

The legend of Bà Chúa Kho

Cổ Mễ village, in the commune of Vũ Ninh in Bắc Ninh province is situated about 30 kilometres north of Hanoi on Route 1A and about 1 kilometre from Thị Cầu railroad station, north of the provincial capital.¹ It consists of about 500 households, totalling roughly 3,000 people in 1999. The land belonging to the village covers an area estimated at around 200 hectares. The Temple of the Lady of the Treasury is located a little to the north, half way up the slope of Granary Mountain (*Núi Lẫm*) which overlooks the Cầu (Như Nguyệt) River. This is where the famous general Lý Thường Kiệt built a strategic-defence line against the Song (Chinese) invaders in the eleventh century.²

Cổ Mễ is not the only village in the Red River Delta that worships a Lady of the Treasury. Other localities in Bắc Ninh also have shrines to worship a similar local deity. This is the case of Tiên Lạc Thượng village, Tiên Sơn commune, Việt Yên district, Quả Cảm and Thượng Đồng (Lâm) villages, both in Yên Phong district. Elsewhere, the most famous site is the shrine of the Lady of the Treasury at Giảng Võ in Hanoi. In Thái Bình province, a story circulates that the Lady of the Treasury was originally Trần Thị Dung, who was honoured by the Trần dynasty as Spiritual National Mother of

1 Before the most recent administrative reorganisation, *Cổ Mễ* belonged to Đỗ Xá commune, Võ Giàng district.

2 *Đại Việt sử ký toàn thư* [Complete annals of Đại Việt], 1697 edition, vol. 1 (Hanoi: Khoa học Xã hội, 1983), p. 291.

Kindness (*Linh Từ Quốc Mẫu*).³ (The wife of the last ruler of the Lý dynasty and later of Trần Thủ Độ, uncle to the first emperor of the Trần dynasty, she oversaw the evacuation of the capital Thăng Long [present-day Hanoi] at the time of the first Mongol invasion in 1258.) The distinctive feature shared by all Ladies of the Treasury is that, during their lifetime, they held the keys to royal stores of military supplies and other commodities.

Except for the deity worshipped at Cổ Mễ, all of the other Ladies of the Treasury are based on figures from the Trần dynasty (1226–1400); Cổ Mễ's is the only deity who supposedly lived during the Lý dynasty (1010–1225). A story is told about a Lý prince who stopped in Cổ Mễ during his travels and came across a virtuous and beautiful girl living in a small hut in the middle of a vast rice-paddy. To avoid gossip about such a suspicious-looking encounter, they lit a lamp and engaged in a night-long conversation. The prince was so impressed with the peasant girl's deep understanding that he renewed his visits to her. After he ascended the throne, he immediately sent for the girl and made her his consort. They shared in the governance of the realm. When learning that corruption was rampant among the officials in charge of rice granaries along the Cầu River, where her native village was located, the Lady asked the king for permission to correct the problem. With his agreement, she ordered an investigation and had officials stealing from the public supply houses arrested. Seeing that a great deal of land had been left uncultivated, the Lady summoned inhabitants and encouraged them to set up rice-producing farms. As a result, 72 farms were established and they yielded abundant crops which filled all public granaries and brought a better life to the inhabitants. Granaries were opened everywhere. This is how Thượng Đổng, a neighbouring village of Cổ Mễ, came to be called Granary Village (*Làng Lám*).⁴ After the Lady's death, villagers set up a shrine to worship her; this shrine became known as the Temple of the Lady of the Treasury.⁵

Until the 1980s, the story of the Bà Chúa Kho, like other common folktales, had been circulating for a long time without attracting special attention; scholars did not contribute a great deal to the already rich treasury of existing folk-tales. Thus when in 1981 an official of the Culture and Information Service of Hà Bắc province included the story of the Lady of the Treasury in his collection of folk-tales titled *The face of the motherland*, it attracted little attention. For the local folks, however, the publication of the collection of folk-tales served as an excuse to demand a reevaluation of the temple.⁶

3 Viện Bảo tàng Hà Bắc (Hà Bắc Provincial Museum), *Truyện cổ Hà Bắc* [Hà Bắc folk tales] (Hà Bắc: Viện Bảo tàng Hà Bắc, 1991). The various Bắc Ninh sites are discussed in Trần Văn Lạng, 'Tìm hiểu một số vấn đề tín ngưỡng ở đền Bà Chúa Kho, làng Cổ Mễ, xã Vũ Ninh' [A study of some issues of beliefs at the Temple of the Lady of the Treasury], paper read at the Conference on the Cult of the Lady of the Treasury held in Hà Bắc province in 1993.

4 Many Vietnamese villages have both an official Sino-Vietnamese designation and a more colloquial and popular name.

5 Nguyễn Xuân Cấn, 'Về người được thờ ở đền Cổ Mễ' [On the person worshipped at the Cổ Mễ Temple], paper read at the Conference on the Cult of the Lady of the Treasury held in Hà Bắc province in 1993.

6 Trần Văn Lạng, 'Tìm hiểu', p. 6. See Anh Vũ, *Giương mặt quê hương* [Face of the motherland] (Hanoi: Sở Văn hoá Thông tin Hà Bắc, 1981). The original province of Bắc Ninh was incorporated into the larger entity of Hà Bắc under the Democratic Republic of Vietnam. In the mid-1990s Hà Bắc was split in two, and Bắc Ninh once more became a separate province.

Their petition led the Bắc Ninh municipal authorities to suggest that the Hà Bắc Museum and the provincial Culture and Information Service join forces to research the history of the temple, which was then heavily dilapidated. The research team drew up a dossier on Cổ Mễ's complex of historical buildings, which consisted of the communal house (*đình*), the Buddhist pagoda and the temple; in January 1989 they were designated by the national Ministry of Culture and Information as cultural monuments deserving protection and maintenance.

After that date, the temple's fame grew and began to spread beyond Hà Bắc to the whole country. A tourist guide penned by Nguyễn Huy Hạnh and Nguyễn Xuân Cấn and published in 1989 sold out so fast that the Museum and the Culture and Information Service, the official agencies supposedly responsible for the supervision of the temple, did not know what it looked like. In 1991 the Hà Bắc Museum published a collection entitled *Old tales of the North*. In that book there is a story about the Granary Lady (*Bà Chúa Lẫm*) which is similar to the legend of the Lady of the Treasury of Cổ Mễ. That same year, Hanoi's Buddhist Association, seizing the opportunity to cater to the needs of pilgrims and visitors who were beginning to flock to the Temple at Cổ Mễ, marketed a history co-authored by a group of writers. In 1992, Anh Vũ and Nguyễn Xuân Cấn published *Bà Chúa Kho* through the National Culture Publishing House, one of the biggest publishers in Vietnam. The book is actually a collection of 20 folktales from Hà Bắc which includes the story of the Lady of the Treasury. The fact that her name is printed right on the book's front cover reveals the publisher's appreciation of her marketability. Another work, by Hoàng Hồng Cẩm, also appeared that year, further contributing to the promotion of Bà Chúa Kho and to enthusiasm for her cult.⁷ At that time, newspaper coverage and rumours about her supernatural power were also in abundant supply.

Enthusiasm for the Lady of the Treasury ran so high that in Đình Bảng, the ancestral village of the founders of the Lý dynasty, Trần Văn Điển tried to claim a local connection to her by asserting that she had been the sixth sister of Emperor Lý Thánh Tông (r. 1054–72). He sent the villagers of Cổ Mễ a long letter, trying to defend his argument on the basis of oral stories told by Đình Bảng elders. He also produced arguments to the effect that the name of the Lady of the Treasury was Lý An Quốc, that she was born on the twelfth day of the fourth lunar month in the year 1054, and that she had cooperated with Lý Thường Kiệt in the construction of a defence line along the Cầu River against the Song invaders in 1077. Since she was in charge of logistics in the rear area at Mount Vũ Ninh (now Cổ Mễ), after her death she was worshipped as the Lady of the Treasury.

Many more details have been embroidered onto the basic fabric of the story, which circulates far and wide around the area of Cổ Mễ. For all this wealth of detail, however, one thing is clear: no scholarly research has so far indicated the existence of any textual

7 Viện Bảo tàng Hà Bắc, *Truyện cổ Hà Bắc*; Hội Phật giáo Hà Nội (Hanoi Buddhist Association), *Lịch sử đền Bà Chúa Kho* [History of the Temple of the Lady of the Treasury] (Hanoi: Hội Phật Giáo Hà Nội, 1991); Anh Vũ and Nguyễn Xuân Cấn, *Bà Chúa Kho* [The Lady of the Treasury] (Hanoi: Dân tộc, 1992); Hoàng Hồng Cẩm, *Bà Chúa Kho thành hoàng làng Giang Võ, Hà Nội* [The Lady of the Treasury, the guardian spirit of Giang Võ village, Hanoi] (Hanoi: Dân tộc, 1995). The anecdote about the published guide is from Trần Văn Lạng, 'Tìm hiểu', p. 6.

source on this particular lady. No official historical work from the Lý dynasty or subsequent eras mentions her name. If indeed she actually held such an important post (National Treasurer) at such a historically significant battlefield (the defense line along the Cầu), it is surprising that there is no official record of her existence. The lack of official historical records suggests that she is only a mythical figure.

The various versions of the legend boil down to one basic assertion: she was originally a woman in charge of national granaries under the Lý dynasty. If we look at the legend from the perspective of Vietnamese folk beliefs, especially those popular in the Red River Delta, we can detect in it a manifestation of the pervasive worship of goddesses, in particular agricultural ones. It may be hypothesised that originally the village worshipped an agricultural goddess (Lady Rice) who was gradually transformed into today's Lady of the Treasury. Indeed, though located near the provincial capital, Cỗ Mễ – whose very name means 'rice'⁸ – remains a rice-growing village and does not engage in trade or production of handicrafts. The transformation of the Lady of the Granary, a figure signifying agrarian abundance, into the Lady of the Treasury, a deity who controls vast stores of money, has occurred in the context of the transformation of the Vietnamese economy from socialist central planning emphasising self-sufficiency to an economy that is market-driven and emphasises capital accumulation. To her original function as goddess of plenty (whether agrarian or capitalist) has been added a more generalised power to protect those who propitiate her or, conversely, to bring harm to those who show disrespect. While the stories that enable this added power reflect the wartime anxieties of rural populations more concerned with sheer survival than agricultural abundance, her new role as an all-purpose granter of wishes is another indication that she has moved away from her agrarian origins to fulfill the needs of worshippers with only the most tenuous ties to the land.

It is impossible to ascertain how the stories concerning this latter form of potency began. Once they began, however, the rumours – which were widely circulating among Cỗ Mễ villagers during my field research in the village in the early 1990s – helped transform a small shrine into one of the most important centres of worship in the north by contributing to the aura of mystery and sacredness of the temple. One concerns a French owner of the Đáp Cầu paper mills during colonial times, whose name was said to be 'Beto'. When this Frenchman planned to build his paper mills, he decided to include the area surrounding the shrine in his construction site. The villagers' reaction against his plan, however, made Beto abandon his original intention and build a wall around the shrine instead. On the wall there hung a big lamp that, according to local people, functioned as a destroyer of the shrine's potency. Beto's wife soon suffered from a disease that could not be relieved by French doctors. Beto's Vietnamese secretary then suggested that he make offerings to the shrine of the Lady of the Treasury. After Beto did so, his wife's sickness instantly disappeared. Beto

8 The original name of the village was 'Cỗ Mễ'. 'Cỗ' (Ch. *gu* 菰) means rice growing wild in shallow water, while 'mễ' (Ch. *mi* 米) is cultivated rice; see further discussion in Khánh Duyên, *Tín ngưỡng Bà Chúa Kho* [The cult of the Lady of the Treasury] (Hà Bắc: Sở Văn hoá Thông tin và Thể thao Hà Bắc, 1994). Over time, people began to change the pronunciation of the first character to 'Cổ' (Ch. *gu* 古), meaning 'old', and so this article uses the 'Cỗ Mễ' rendering. Since the recent resurgence of the Bà Chúa Kho cult, however, the original form with 'Cỗ' has begun to resurface.

consequently changed his attitude toward the shrine; he contributed donations to its renovation and had the big lamp removed from the wall.

A more recent and better-known story told by many old people of Cỏ Mễ is situated during the American War in the 1960s. Granary Mount (*Núi Kho*), where the Temple of the Lady of the Treasury is located, and Mount Dinh (*Núi Dinh*), which is two kilometres away and stands opposite Granary Mount, were strategic points of transportation and communication during the war. Mount Dinh is close to Đấp Cầu Bridge which spans the Cầu River. Thị Cầu railroad station, close to this route, is on the right bank of the river to the south. This was the most important route by which merchandise, weapons and other military supplies from the Soviet Union and China were transported. The American Air Force regarded the bridge and the station as two important targets for destruction. To protect these two strategic points from American bombers, the Vietnamese army set up two units of anti-aircraft guns, one on Granary Mount and one on Mount Dinh. Tons of bombs were dropped on this area; Đấp Cầu Bridge was destroyed, Thị Cầu railroad station was heavily damaged, as was the anti-aircraft unit on Mount Dinh, yet the Granary Mount was unscathed. This fact gave a strong impetus to the rumour that Granary Mount had been protected from American bombing by the Lady of the Treasury. This protective role is unconnected to her more traditional one as goddess of plenty, but explains her evolution into an all-purpose figure of power who can grant every wish.

Locating potency

Given the fact that other villages in the Red River Delta also lay claim to a similar deity, why has only Cỏ Mễ's Lady of the Treasury witnessed such explosive growth? One explanation can be found in the location of Cỏ Mễ itself, on Route 1A. This became significant when northern Vietnam's economy began to shift from agrarian production and restrictions on market exchange to a market orientation in the late 1980s. Until the 1990s, Cỏ Mễ was still a relatively poor village like many others in the region. When I first visited in 1993, its lanes were muddy and its houses shabby; the road leading from Thị Cầu station to the temple was just a dirt road. The village's public buildings were very dilapidated as well. At the time, the communal house and the Buddhist pagodas were the principal sites of ritual practices and cultural activities.

The practice of worshipping various different deities in the communal house (normally reserved for the village guardian spirit) was a recent phenomenon, owing partly to the degradation of their original shrines. Formerly, they had each been lodged in separate places and were only transferred to the communal house in processions during village festivals. Before *Đổi Mới*, the government, in an effort to build a 'secular' society, had severely suppressed religious and state-defined 'superstitious' (*mê tín*) practices throughout the country. Although this policy did not completely eliminate such practices, it did result in the degradation of many religious worship sites, including those discussed here which were dedicated to the Lady of the Treasury, due to the local lack of maintenance and restoration.⁹

9 For an overview of these developments, see Shaun Malarney, 'The limit of "state functionalism" and the reconstruction of funerary ritual in contemporary northern Vietnam', *American Ethnologist*, 23, 3 (1996): 899–920.

According to the villagers' accounts, as recorded in the Certificate of Veneration (*sắc phong*) of 1938, the village worshipped Tam Giang, a deity recognised by the Nguyễn emperors in seven successive certificates dating from the reign of Thiệu Trị (1840–47) to that of Khải Định (1916–25). (Traditionally a village spirit was supposed to receive a certificate from the imperial court acknowledging it as the official guardian of that village and conferring a specific name and title.) The Certificate mentions a shrine (now demolished) close to the river bank that was dedicated to Tam Giang. Village holidays follow the lunar calendar; they fall on the seventh day of the first and third months, the tenth day of the fourth month, the first and tenth day of the eighth month, and the ninth day of the ninth month. Several of these are associated with Tam Giang; traditionally, the first holiday of the year marked his birthday. On the tenth day of the fourth month, villagers engaged in boat-rowing contests to commemorate Tam Giang's victories on the Như Nguyệt (Cầu) River in battles against the Song invaders in the eleventh century; his death was commemorated on the same day. The festival held on the tenth day of the eighth month combined the commemoration of the founding of the village and the celebration of the autumn harvest. In addition, villagers also celebrated friendly relations with the neighbouring Hữu Cháp village in the Festival of Four Seasons held on the fourteenth day of the eighth month. To describe the village's fondness for festivals, people used to refer to 'eating like Cỗ Mễ villagers'.¹⁰

Within this ritual timetable, the cult of Bà Chúa Kho was fairly insignificant; it was a part, though not a very important one, of the village's ritual life. Her shrine was like any ordinary temple that can be found anywhere in the country. At that time the smallest of the three historic sites still extant in Cỗ Mễ, it was regarded by the villagers as an ordinary place of worship, inferior to both the communal house and the Buddhist pagoda. It was not on the village's main list of sacred sites, nor was it deeply imprinted on the local residents' cultural consciousness. Until 1990, few people were aware of the Lady of the Treasury; even local residents rarely visited her Temple to pay their respects and ask for her blessing.¹¹

Cỗ Mễ villagers paid little attention to the management or maintenance of this isolated shrine. This earlier neglect is evident in the vagueness of their knowledge about the individuals who took up residence there at various different times. According to the villagers, before the 1970s the shrine was occupied and maintained by a woman named Đông Xuân, said to be the niece of Master Medium Ba Xe, who lived somewhere in Hanoi. Mediumship was then completely forbidden, so she did not practise her skills openly. Since few people paid visits to the shrine, the local authorities and ordinary villagers chose to ignore her activities. In the mid-1980s, when all female mediums moved out of the village for some unknown reason, the maintenance of the shrine became the responsibility of an elderly resident of Cỗ Mễ named Bo. He had been

10 Cán Hoàng Luận, 'Cụm di tích Cỗ Mễ và một số vấn đề về phát triển du lịch' [The Cỗ Mễ complex and some issues of tourist development] (Graduation thesis, Department of Tourism, College of Social Sciences and Humanities, Hanoi, 1998), p. 17.

11 For a long time, the Temple of the Lady of the Treasury was a small and isolated shrine on Lâm Sơn at the back of Cỗ Mễ. The area surrounding the shrine was unused, so the local authorities decided to assign a plot of land along the dirt road leading to the shrine to the workers' collective of Đáp Cầu Engineering Factory, and another plot of land close to the shrine for the construction of a production shop.

Đông Xuân's assistant, so he learned her knowledge of rituals and subsequently taught it to other villagers.¹²

Things changed after the government launched *Đổi Mới* policy in 1986, and especially after 1989 with the adoption of market reforms. The granting of the 'historical site' (*di tích lịch sử*) status to Cổ Mã's ritual spaces in 1989 coincided with the implementation of the reforms and the normalisation of relations between China and Vietnam, which has resulted in the development of free trade between the two countries. Since then, the status of the temple has been significantly elevated, to the point that it now overshadows the communal house and the Buddhist pagoda. Whenever the name of Cổ Mã is invoked nowadays, people instantly associate it in their mind with the Lady of the Treasury. This is due to the link between the cult and the growth of trade along Route 1A, which runs through Bắc Ninh province connecting Hanoi to Lạng Sơn province on the Chinese border. Even before 1989, the border area had already been a busy site for smuggling. When relations between the two countries were normalised, people from all sectors of the economy quickly seized the opportunity to capitalise on border trade, thus boosting the growth of business to an unprecedented level. Route 1A has become heavily travelled; coaches and cars full of traders make the trek from the border all the way to Saigon and the southern provinces. The growth of trade has reinforced the natural character of Bà Chúa Kho as a figure associated with wealth; many local people and traders from urban areas even refer to her as a divine 'banker' (*chủ ngân hàng*).

The Vietnamese are a polytheistic people; they make offerings to any shrine that they happen to come across. This practice is summed up in the proverb: 'Worship brings about sacredness; respect [literally, observation of taboos] brings benefit' (*có thờ có thiêng, có kiêng có lành*). Traders are said to have particularly strong faith in such practices: they are willing to make offerings to any deity for divine support. On their travels, they often stop by shrines to make offerings and pray for successful undertakings. The Temple of the Lady of the Treasury is one of their drop-in points on Route 1A. As for those for whom a visit to Bà Chúa Kho is not a short stop on a longer trip but the very reason for the trip itself, Cổ Mã is within easy travelling distance from Hanoi, another factor that may account for the popularity of her cult.

The pilgrims

Visitors and pilgrims to the Temple of Bà Chúa Kho come from a variety of social backgrounds: rich and poor, business people, civil servants, farmers, etc. They come from all over the country and even from abroad. They visit the Temple to pray for benefits, to see the sights, or they come out of curiosity, but more often than not they come to ask for loans and blessings from the Lady of the Treasury. The majority of these pilgrims are traders. Spurred on by the belief that the Lady holds the key to all treasuries, merchants ranging from small retailers who deal in trinkets at market stalls to big business people who travel the country and even across the Chinese border,

12 Among the folk religious practices prohibited by the government prior to *Đổi Mới*, mediumship (*lên đồng* or *hầu bóng*) was defined as the most 'superstitious' and was strictly forbidden at the time. Since 1986, the central government and local authorities have opened more space for the mediumship practice, but it has yet to be officially encouraged.

come to her for divine loans (*vay*). Even high-ranking officials in state-owned enterprises or directors of private companies are to be found among the pilgrims in large numbers, as they want capital to expand their companies or enlarge their business. Big shop-owners, contractors, civil servants in state departments and bureaus, though not engaging directly in buying and selling, also come to the temple to receive blessings of health and good luck distributed by the Lady's generosity. Pilgrims believe that the Lady, who is entrusted with managing the vast National Treasury, will generously approve 'loan applications' from anyone, provided that the applicant is honest and sincere. Even if the 'loan application' is rejected, the applicant will still be consoled with some benefits dropping into his or her palm from the Lady's abundant treasury.

Some visitors are motivated by the earnest need to ask for the Lady's support and brave long distances to make a pilgrimage, whereas others make a little detour while travelling on business. Some, on field trips organised by agencies in Hanoi, just drop in casually. In Hanoi and some other areas, merchants often organise group visits according to fixed timetables; they set up schedules, prepare offerings, rent vans, etc. For some people, pilgrimages to the temple have become a regular habit; they are convinced that without making such a trip they cannot expect to be successful in business during the year.

Among those who visit the temple and ask for the Lady's loans or protection are people who through hard work and self-initiative have become rich doing legal business. Although they know themselves to be hardworking and resourceful, they continue to believe that they owe their success to the help of the Lady who heard and approved their prayers. They fear that riches, having fallen into their lap unexpectedly, may be taken away just as unexpectedly. Others are fortunate enough to know how to make the best of loopholes in a chaotic economy and get rich. Quite a few people who visit the temple are haunted by a gnawing sense that their riches have been the result of dishonest transactions. They come to Cồ Mễ to entreat the Bà Chúa Kho to grant them protection for their dirty deals. Some send up prayers asking her not to let them be caught by tax officers; others pray not have their bribes exposed and beg her to cover up their embezzlement. They come and make anonymous donations as a form of penance, to be absolved to some extent from the burden of guilt. In some cases, praying to the Lady serves as a rite of confession; they confess to her what can be neither openly admitted nor privately confided. In short, whether success has come through legitimate or illegitimate means, all seem to attribute their sudden wealth to the Lady's support and thus help propagate and multiply rumours about her supernatural power.

In the beginning, pilgrims came to the temple for business loans and casual profits, but when rumours about the Lady's supernatural power began to circulate widely, new elements were added to the mix of pilgrims. She has evolved from being a patron saint for business people to becoming an omnipotent being who can satisfy all human desires, from matters of life or death to everyday trifles. Visitors to the temple include those who come to pray for the birth of children, recovery from an illness, good luck in passing an exam or success in buying a new house. Creditors who want to collect money from stubborn debtors, farmers who hope to have bumper crops, factory owners who plan to invest capital in buying machines or building facilities, officials who dream of promotions and overseas travel, and even those who lose money or

things and want them back: all rush to the Lady for her magical succour.¹³ Those whose wishes are not satisfied console themselves with the excuse that they have not been sincere enough in their prayers. Even those who lose a deal, get caught or go bankrupt, blame themselves for having forgotten to offer thanks to the Lady or for having made only meagre offerings unworthy of her bounty. Failure or bad luck is thus attributed to her punishment. Both winners and losers, therefore, unanimously sing the praises of her supernatural power, and this in turn is magnified by rumour.

A large number of donors give money as a form of making merit for their descendants and creating a name for themselves. The wealthy want to make donations to famous places in the hope that by virtue of their generosity, their name will endure after their death. Their descendants, endowed with the merit created from those donations, will enjoy good luck, wealth and success. Consequently the list of donors who support the reconstruction or renovation of the temple gets longer and longer. Some directors of private companies or government agencies also make donations as a form of self-promotion and advertisement and may erect signs recording their contributions. Thirst for fame can also motivate those directors to be generous. In any case, donations do not come from their own pockets; they are taken from their company's or agency's funds; the noble cause of charity can serve as a good cover for their illegal business deals. According to one calculation, in 1997 donations amounted to 1.1 billion *đồng* (\$70,000).¹⁴

Tourists are a significant sub-group among the mass of visitors to the temple. According to 1996–98 statistics, the number of domestic (Vietnamese) visitors rose from 800,000 to 830,000 (in 1997) and then to 850,000. Foreign visitors increased from 450,000 to 476,000 and then to 540,000.¹⁵ A glance at the number plates of cars and motorbikes in the parking lot shows that visitors come from all over the country as well as from abroad. Some come on tours organised by tourist agencies which have not been slow in capitalising on the craze for the Lady. These tours are very popular among people from all walks of life across the country. Domestic tourists combine two interests: enjoying the scenic view and praying for benefits. Vietnamese nationals come on friends' or relatives' recommendation not only to see a beautiful and famous shrine but also to pay homage to a historical monument. In the process, they also make modest donations to the renovation of the complex of monuments. Foreign tourists visit out of curiosity fed by tourist agents' advertising. In anticipation of a further increase in the number of visitors, both domestic and foreign, a project which aims at transforming the whole area along the Cầu River into a tourist attraction has been ratified by the Bắc Ninh municipal authorities.

13 Hương Hương, 'Cuối năm đi lễ Bà Chúa Kho' [End-of-year visit to the Lady of the Treasury], *An ninh Thủ đô* [Security in the capital], 24 Jan. 1997.

14 Trần Thị Trương, 'Đền Bà Chúa Kho: đôi điều suy ngẫm' [Reflections on the Temple of the Lady of the Treasury], *Tuần Du lịch* [Tourism week], 9–16 Mar. 1998, p. 1. While it is difficult to know exactly the amount of money that pilgrims donated to the shrine each year, I use Trần Thị Trương's figure. However, I assume that given the great number of pilgrims, the amount may be much higher.

15 Cân Hoàng Luân, 'Cụm di tích Cổ Mễ', p. 17.

Inside the temple

On arriving, visitors walk through the front gate into a big courtyard, whence they will ascend stairs leading to an imposing three-piece gate (*tam quan*) halfway up the hill. After entering the gate, visitors will find themselves in another big courtyard and see the main hall, where the first set of rites is performed. The main hall consists of two chambers and three porticos whose four corners are shaped like upward-pointing machetes. This is where the communal shrine is located. Next is the Altar of the Three Holy Mothers (*Tam Tọa Thánh Mẫu*). At the rear is the Sanctuary of Bà Chúa Kho, where the old shrine is located and where the Lady's image is set up for worship. On the left of the main hall is a Buddha shrine and a place for burning paper money. In the front yard of the Buddhist shrine is a tall structure called the Tower of the Nine Heavens (*Cửu Thiên*). On the right are two rows of statues of Young Masters (*Cậu*) and Young Mistresses (*Cô*) facing each other in the middle of a yard; these spirits figure prominently in spirit mediumship. In the centre of the yard, parallel to the Altar of the Three Holy Mothers and the shrine of the Lady of the Treasury is the shrine of the Eight Boards of the Mountains and Fields (*Bát Bộ Sơn Tràng*). ('Board' here is the old term for a government ministry in imperial China and Vietnam.) Close by is the shrine to Mr Toad (*Ông Cóc*), which consists of a rock in the shape of a toad. These elements constitute the basic structure of the shrines linked to Mother Goddess worship (*Đạo Mẫu*) found throughout northern Vietnam.¹⁶



Figure 2. Pilgrims preparing offerings in the courtyard of the shrine, 2004

Source: Photograph provided by the author

¹⁶ See further discussion in Ngô Đức Thịnh, *Đạo Mẫu ở Việt Nam* [The Mother Goddess cult in Vietnam] (Hanoi: Văn hoá Thông tin, 1996).

Walking to the top of the mountain, one can see the rear gate leading into the temple; a memorial house (*nhà tưởng niệm*) for Hồ Chí Minh was erected there in 2000. The communal shrine, the shrines of Young Masters and Young Mistresses and the shrine of Eight Boards of the Mountains and Fields, together with the surrounding complex of service shops, have all been built since 1993 with funds derived from pilgrims' donations. Outside the temple gates is a small complex made up of hundreds of shops and stores that cater to the needs of visitors and pilgrims. There is also a large parking lot that can accommodate the thousands of motorbikes and cars that stream in during peak season.

Propitiating the Lady of the Treasury

There are no fixed times for visits to the temple; visitors can drop in, pray and make offerings whenever they want. The peak season, however, is early spring and late winter. Early in the spring people come to apply for 'loans' from the Lady, while the end of the year is the time for them to come back and settle their debts in a grateful way; this explains why the first and the last three months are the busiest season. The first month of the lunar year is the best time for 'loan applications'; a proverb says that 'making offerings year-round cannot compare [in efficacy] with [an offering made] on the fifteenth day of the first month. (*lễ quanh năm không bằng rằm tháng giêng*).' The period from the fifth to the fifteenth of the first month is peak time; not everyone can make it in this period, so people console themselves with the idea that it is all right so long as the offering is made during the spring. The tenth to the twelfth month is the time for settling debts and offering thanks to the Lady. The end of the lunar year, is especially busy. Until then, people are preoccupied with their businesses and they think that there may still be benefits coming as a result of their prayers; offering thanks too early would thus constitute an incomplete act of gratitude. Even on the last day of the lunar year the temple still witnesses people coming to pay their thanks.

During peak times, pilgrims start their journey very early in the morning, hoping that they will be the first to arrive and thus be able to set up their offerings close to the Sanctuary of Bà Chúa Kho, as only such proximity can guarantee that their prayers will be heard and approved. If there are too many people standing between a pilgrim and the Lady, a supplicant has to pray from a distance, so the chances that his or her wishes will be satisfied are remote. Popular offerings consist of ordinary and vegetarian foods such as eggs, boiled chicken, pork sausages, boiled pork, white or sticky rice, wine, rice cakes, beer, sweets and cookies; or non-food items like cigarettes, flowers, gold and silver, mirrors, combs, money (both *đồng* and American dollar bills), shoes, slippers, bracelets or earrings. In the modern market economy, demand begets supply. Moreover, only 'experts' located around the temple can tell pilgrims what specific offerings to buy and in what quantities. Only frequent visitors, who have become knowledgeable, prepare offerings at home; on arrival, if their prepared offerings are deemed insufficient, they will buy more. Most other visitors buy all their offerings on-site or just prepare some basic offerings at home.

Depending on personal needs, a pilgrim can make offerings at only one altar or at all seven, though generally few can afford to do the latter, and their offerings are usually limited to one or two specific altars. Offerings at the Pre-ritual Chamber and the Sanctuary of the Lady, however, are mandatory. At all altars patrons use brand-new

votive money to supplement their offerings, most popular are \$200, \$500, \$1,000, \$2,000 and \$5,000 bills. Many sets of offerings are beautifully decorated and indicative of the patron's wealth and wishes. The wealthy apply for huge loans, so their offerings must be generous, with luxury items such as American dollar bills, foreign beer cans, 555 cigarettes, American grapes and apples, and high-quality sweets and cookies.

The process begins at the communal house (*đình*) in the Pre-ritual Chamber, where patrons make non-vegetarian offerings such as wine, meat, cigarettes, beer, rice and eggs. This chamber is reserved for worshipping high-ranking otherworldly officials and the Five Tigers (*Ngũ Hổ*), so the offerings must be non-vegetarian. After setting their offerings on the altar, patrons light incense sticks and walk around to place the sticks on all the other altars; they then come back to the Chamber to make the first offering. This initial rite serves as a form of petition to the otherworldly officials for permission to enter the temple. Patrons can do the praying themselves or they can hire 'temple experts' to do so for them. After a 'temple expert' has been told the personal name, address and wishes of the person who is hiring her services, she can proceed with the ritual, with the patron kneeling nearby, making offerings and observing her devotional practices. The fee for this service varies between 2,000 and 5,000 *đồng* (15–35 cents), depending on the patron's generosity. The patron can also offer the praying expert some fruits, a packet of cigarettes or a dish of sticky rice. The next phase takes place in the altar of the three Mother Goddesses, where worshippers can pray for good luck and benefits for themselves and their family. Making offerings or hiring experts for praying services is optional here.

The last and most important altar is set up in the Sanctuary of the Lady. Essential offerings are money and gold of all forms and sizes. Before confiding personal wishes, the patron has to pay respects, first to the Lady's father on her left and then to her mother on her right. Then comes the main rite in which the patron applies for loans (in the spring) or settles debts and makes offerings of thanks (in winter). Here is the place where praying experts are in greatest demand. After all the patron's wishes have been revealed to the Lady, a *yin-yang* test is often performed to ascertain that the prayers and offerings have been received and approved. The test is done with two old coins tossed in a small plate. If one coin is tails and the other heads, the test is considered successful; if both coins turn out to be the same, the test must be done again. Some people have to do it three or four times to get what they want; this delay is interpreted as the Lady's test of the devotee's faith in her power.

Once this is done, the patron can turn left to visit the Buddha altar and pray for good luck and benefits. From there she can walk on to the open yard and make offerings to the Mother of the Nine Heavens (*Cửu Trùng Thiên Mẫu*); these can be either vegetarian or non-vegetarian. The purpose of this rite is to pray for one's family to be free from mishaps and bad luck. After this rite, the patron can move on to make offerings to the Lady of the Forest (*Bà Chúa Thượng Ngàn*), who sits on the altar of the Eight Boards of the Mountains and Fields together with other deities. According to folk beliefs, the Lady of the Treasury makes out loans of capital and lets drop casual benefits, but only through the supportive power of the Lady of the Forest can those loans or benefits bear fruit. Thus, here is the place to pray for successful business, permission to travel abroad and promotion in one's career.

The altar of the Young Masters is where a patron asks for children. If the patron has children already, she will ask the Young Masters to make them well-behaved, smart and able to pass all their exams. Offerings here are often vegetarian. Next is the altar of the Young Mistresses, where the patron can pray to keep her children safe from diseases and help them grow up strong, healthy and intelligent. Besides vegetarian food, suitable offerings to the Young Mistresses are clothing items such as mirrors, combs, sandals, shoes, necklaces or bracelets. The next stop is the shrine of Mr Toad, where the patron can pray for his help in finding a good spouse; if already married, she can also ask for a child. From there the patron moves on to the last stop, the shrine of the Mountain God (*Thần Núi*), close to the back gate and shaped like a mountain on which grows a banyan tree. There she can pray for the Mountain God's help in real-estate deals or house construction. Both Mr Toad and the Mountain God get offerings of cash; few leave offerings of foods or knick-knacks. With this comes the end of the ritual process that includes all altars in the temple.

After taking a break, the patron can wander freely around the temple to enjoy the surrounding view, then return to the Communal House to ask for the Lady's permission to conclude the rite by taking down the offerings and distributing some of them to the hired 'temple experts'; the patron will keep the rest. Votive paper money or gold will be stocked in the Lady's warehouse, which is in fact a set of rooms in the Buddhist temple where all the pilgrims' votive offerings are gathered and looked after by a keeper. Close by is a place for burning votive money and votive gold. After burning some token votive money and gold, the patron returns to the warehouse to receive her 'benefits' from the keeper according to her preference. Some patrons make the selection themselves; having chosen what they want to bring back home, they will burn all the rest instead of putting it back in the warehouse.

Some pilgrims do not prepare offerings; they just put real cash on a couple of altars and then walk to the warehouse and ask for some casual benefits, such as health and good luck for their family. In that case they will not ask too much and are willing to receive whatever the keeper hands to them. Casual benefits, in those people's interpretation, are 'found goods' rather than loans, so they do not have to worry about being indebted to Bà Chúa Kho or having to settle their debts to her at the end of the year. They believe, however, that in life, what is borrowed must be returned; so if they have asked for a loan from her, they must repay it, whether or not they have been successful during the past year.

The impact on Cỗ Mễ village

While espousing the official line that the cult of the Lady of the Treasury is to be deplored as a superstitious practice and a waste of money, many villagers and local officials acknowledge that it is an unavoidable outgrowth of the market economy; they even point out that it has promoted employment in the service sector.¹⁷ Whatever the official attitude toward the cult may be, local people are very enthusiastic about its popularity and have learned to make the most of it. In the beginning, when the number of pilgrims and visitors was still small, catering to their needs was done on an *ad hoc*

17 Trần Thị Trương, 'Đền Bà Chúa Kho', p. 18.

basis. When the years 1992–93 witnessed a great surge of pilgrims, however, business-minded people flocked to the temple – not only local residents, but also people from other areas such as beggars, lottery peddlers, vendors of offerings, writers of ‘petition forms’ (*sớ*), dealers in guidebooks or votive paper money, etc. Cồ Mễ villagers quickly and clearly perceived the potentially lucrative nature of the temple and began to organise themselves to protect their village’s profits.

According to village traditions, men at the age of 50, either living locally or working away from home, are eligible for election to the village council. They function as the top leadership in Cồ Mễ and are responsible for all important decisions concerning its affairs. Elderly Buddhist women also participate in the management of village affairs in conformity with well-established customs. On average, there are about 100 men who are 55 and over and 200 women over the age of 50; these men and women control all village affairs. Men between the ages of 50 and 55, though not officially elected, are still considered as elders and are usually consulted when decisions are made.

Facing a sudden surge in the number of pilgrims, village elders decided to organise its management. As of late 2000, there were five key areas of activity: altar service, Merit Board, parking-lot supervision, building and renovations and sales of goods and services. Altar service is performed by elderly women divided into 18 teams. Their jobs include performing prayers, providing information, maintaining order by controlling the flow of pilgrims into praying alcoves, removing incense sticks from the censers when they are full, and similar activities. Ordinarily, two elderly women are in charge of each altar, but on busy days three or four women are needed. After all the altars are staffed, the rest of the women are assigned to jobs in the warehouse, the area where votive paper money is burnt, and the kitchen, where they are in charge of shopping and cooking for the staff.

For routine work, there are three teams on duty who provide service to about 30 patrons on average every day. Work begins at 6:00 a.m. and ends at 6:00 a.m. the following day, when they are relieved by three other teams. Team members take turns working at all links in the chain of labour, from altar service to kitchen jobs; this arrangement guarantees a fair distribution of both work and income. Earnings vary from altar to altar, depending on the patron’s needs and type of offerings. The income of the staff still fluctuates with the daily volume of visits, but this is accepted as mere chance. The staff gather for a common meal twice a day. During the three-month-long festival season, every member receives a 5,000-đồng bonus per day; tips or fees for praying services are pocketed individually.

The Merit Board (*Ban Công Đức*), supervised by elderly men, is where donations from pilgrims are collected. This board is equipped with a loudspeaker system to announce the names of donors. Routine work requires only three members, but during peak times more are added. Board members are entitled to a free lunch. Other elderly men assume security and parking-lot jobs. The Security Team is responsible for general order around the temple, providing directions to pilgrims, issuing warnings when necessary, etc. Parking attendants take care of a 3,000 square metre parking lot. There are 8 to 10 men on a team. On weekdays one team is enough to take care of everything, but on Sundays two teams are on duty, and at festival time three or four may be

needed. Team members are not entitled to free meals, and their pay is decided on an *ad hoc* basis by the organising committee.

Two organisations not directly related to the day-to-day functioning of the temple play an important role in the life of the village: the Temple Management Board and the Construction Board. The Temple Management Board consists of three elderly people (either all men or else mixed) who are elected for a one-year or three-year term of office; one member will be the chair. They are ultimately responsible for all the temple's affairs, and they represent the village in contacts with the local authorities, higher levels of government, domestic and international organisations, etc. The Construction Board is made up of elderly men who have a good knowledge of building issues. When a project is finished, the Board is responsible for final evaluation and approval. The Temple Management Board consults the Construction Board on matters of building and renovation. After they all agree on a project, a tender will be publicly announced to bidders; the bidder who wins the contract will implement the construction plan under the Board's supervision. Emoluments for the Board members vary from task to task. When there is no construction project at hand, the Board will be dissolved and members assigned to other units. Elderly men and women meet monthly to review work from the last month, discuss development plans, and assign jobs for the following month.

Crucial to the prosperity of the village and the ritual requirements of the visitors are the sellers of goods and services. They are distributed among 100 stalls in two opposing rows, erected in the area in front of the temple's gate close to the parking lot. Every stall, occupying a 4 square metre area, is rented to a group of four families; families in the village are free to form groups to share the rent of a common stall. The location of a stall determines its rental price; the closer it is to the temple gate, the higher the rent. In 1999 and 2000, the highest rent could reach 400,000 *đồng* per year, while the lowest was 30,000 *đồng*. Given such reasonable rates, a stall can make good profits no matter what its precise location. Rental privileges are distributed annually by lottery in the eleventh lunar month; the winners will be allowed to rent stalls for the whole year.

Within a kiosk there is a clear division of labour among the four persons who represent their respective families. One person will sell votive paper money; one non-vegetarian offerings; one fruits, flowers, incense and candles; and one souvenirs, sweets and cookies. If they wish, they can also engage in a partnership. In other words, there is a great deal of flexibility in the way they do business. They cooperate in all links in the service chain from attracting patrons, setting up offerings and guiding patrons to altars to acting as hired 'praying experts', helping patrons to take down their sets of offerings and burning votive paper money. At every stall there is usually an expert in composing petitions to deities; a petition can cost a patron from 6,000–15,000 *đồng* depending on the occasion. Anyone who feels the need to have a well-written petition can ask for the service; if there is no expert around, a stall dealer can go and fetch one from an adjacent kiosk. Dealers in offerings will run around and shop at many different stalls to provide all that a patron needs. Within the temple itself, 200 elderly women act as 'praying experts'. Fees for setting up offerings vary depending on the patron's specific needs and which altar he or she intends to make offerings to, but they do not go below 12,000 or 15,000 *đồng* for one set of offerings. Two sets of offerings are the minimum requirement for all patrons.

Families can hire outsiders to help out with a stall, but those outsiders play the role of assistants only, and do not act as independent business people. Outsiders are not allowed to do business on the temple's premises and must ply their wares outside the limits of Cồ Mễ. If they venture within the village limits, they will be quickly and forcefully ousted by its Security Board. This fact explains why on festival occasions or during the active seasons one can see offerings, votive items and other services abundantly displayed for sale on either side of the 6–7 kilometre long road from Bắc Ninh town to the area close to Cồ Mễ. In 1993, 396 such units were counted during peak times, spread along the 30 kilometre road from Gia Lâm in Hanoi to the village; these units produce votive paper stuffs and sell them to retailers. In addition, there are also young men riding motorbikes who approach pilgrims right in Bắc Ninh township and lure them to their own eateries and shops, where they are enticed to eat and to buy offerings or order the composition of a petition. Beggars and a huge number of peddlers selling lottery tickets, books, magazines and newspapers can also be found in the temple area.

The role of the local authorities

The fact that for three months every year a huge crowd of pilgrims flocks to Cồ Mễ causes a host of significant problems. The upsurge of visitors and the accompanying increase in the number of people providing services transform the temple into an overcrowded public space and render patrons vulnerable to petty crimes and fierce competition among vendors. Patrons can become the victims of pickpockets or find themselves pulled and tugged by different vendors of goods and services. Patrons must rely on those vendors if they want to set up their tray of offerings in the best place, closest to the Sanctuary of the Lady, but sometimes they become hapless pawns in fights between competing vendors. Public security has sometimes been disrupted by such fierce competition.

Local officials concerned about the disorder rampant around the temple are of the opinion that its management is still far from optimal. They also tend to believe that it promotes the cult of a deity of unknown provenance, that guidebooks and assorted other printed matter spread superstitious beliefs, and that the production and sale of votive paper money and goods are out of control. Administrative supervision of the temple's business is fraught with difficulties, however. One problem is that Party guidelines and government policies do not always concur. For instance, according to the Party Central Committee's Directive 214 and the government's Decree 56/CP, the production, sale and use of votive goods made of paper, regarded as an expression of superstition, is prohibited. On the other hand, despite this prohibition the government's Tax Office levies a special category 'vice' tax on precisely this particular business. The popular view is that if one pays tax on something, one is entitled to produce and sell it.

Despite threats to public order, the commune's authorities usually support the villagers' decisions, especially when they find those decisions compatible with the government's general regulations. Village leaders do not want to engage in conflict with the government; as for local authorities, their families live in Cồ Mễ and they are themselves elected its residents. In fact, a large number of cadres at the village and commune levels are younger relatives of Cồ Mễ's senior leaders, so they have its interests at heart. At the same time, the village's contribution to the commune's

finances is far from negligible. The village pays from 3–6 million *đồng* annually towards the commune's fiscal budget. The annual fee for the license that allows the village to do business on the temple's premises and at the parking lot is 2 million *đồng*, payable to the commune. In 2000, the village paid another 2.5 million *đồng* to the commune for parking fees. Pilgrims' merit-making donations come to about 400 million *đồng* in a lean year and 600 million *đồng* in a prosperous one.¹⁸ There are also larger donations for constructing a specific altar or buying ritual paraphernalia. Temple donations are used to renovate and develop the complex; road construction and the building of a parking lot in the area where festivals are celebrated are also paid for by such donations. Big commune projects such as a hydraulic station and a transformer station or social-welfare programmes are subsidised by temple donations as well.

At a higher administrative level, the village, together with its management board, always proves helpful whenever the Bắc Ninh Municipal Cultural Office implements projects related to the temple complex and needs the village's cooperation. Thus, whatever reservations provincial authorities may have regarding both the ideological implications of the cult and its practical effects on public order, its economic benefits are considerable and could not be easily dispensed with. In turn, the Cultural Office has been supportive of the temple. The provincial authorities, however, are less directly involved in maintaining public order in and around Cổ Mễ and do not benefit directly from the pilgrims' largesse to the same extent as the commune. Their main source of concern is the temple's ever-expanding network of activities and the accompanying disorder.

When the Lady of the Treasury cult began to take off, it was the beginning of *Đổi Mới*, when everything proceeded in fits and starts amid considerable confusion. Unclear about the direction of government policy, the provincial leadership was divided over the attitude to adopt toward the temple. The Culture and Sports Information Service of what was then Hà Bắc province, responsible for overseeing cultural activities in the province, had especially strong reservations about its activities. In August 1993, the provincial office joined forces with the Ministry of Culture and Information in Hanoi to organise a conference on the temple. The conference was held in the communal house of Cổ Mễ and resulted in a pamphlet which, by representing the cult as a 'belief' (*tín ngưỡng*) as opposed to 'superstition' (*mê tín dị đoan*) could be interpreted as a limited endorsement of the cult.¹⁹

Since that time opposition has abated considerably, though some continue to entertain reservations. Administrators, facing the challenging task of supervising the cult, find themselves in a dilemma: the government's new stance on domestic issues is grounded in the promotion of economic prosperity, so that the wish to make money and get rich cannot be classified as illegitimate. They are further bound by the policy of freedom of worship; thus, adopting strong measures to restrict the Bà Chúa Kho cult is no longer a possibility, as would have been the case in the 1960s or 1970s. Therefore the provincial authorities, though divided on the issue, have adopted a non-committal attitude: they neither officially approve the cult nor make any move against its growth.

18 This figure was given by the Management Committee of the shrine; again, I assume that the figure may actually be higher given the popularity of the shrine.

19 Khánh Duyên, *Tín ngưỡng Bà Chúa Kho*.

They limit themselves to offering suggestions or, on occasions, a few mild admonitions concerning management issues, public order or waste management.

The strongest criticism of the Lady of the Treasury cult is to be heard not from the central government, but from the media. Official newspapers voice the concern that the cult is time-consuming, revives superstitious cults and wastes money on useless trifles.²⁰ Newspapers castigate pilgrims to the temple as those who, instead of relying on honest labour to do business, choose to take the idlers' shortcut by praying for divine support. Those scathing remarks, however, seem to be only a short-lived reaction to the phenomenon and have given way to milder reproaches. Ironically, the media's strong reaction against the cult has proved to be its most effective advertisement. Together with rumours about the Lady's potent sacredness and supernatural power, newspapers are contributing significantly to the extensive propagation of her cult across the country. Since the early 1990s more and more pilgrims have been coming to the Temple, excited and prodded by both rumours and the media.

A tentative interpretation of the explosion of the Bà Chúa Kho cult

The worship of agricultural gods and other deities is a well-established, time-honoured, Vietnamese cultural tradition, long part and parcel of people's everyday religious activities. After the French war, the government issued a number of directives aimed at eliminating all religious practices, as part of its ideology of atheist Marxism and under the significant influence of the cultural policies of the Chinese Communist Party.²¹ Thousands of temples and shrines in the north were razed; many of those that escaped demolition did so because their function was changed to e.g., warehouses, schools, offices or barracks. Many of the structures that were still intact as a result of a change in function came under fire from air strikes during the American War. If by some stroke of luck they survived an air raid, human traffic and the stocking of supplies like gasoline, oil, manure or insecticides gradually dilapidated them. Even so, religious practices continued to be performed everywhere, as an everyday expression of people's spiritual needs.

Gradually, owing to changes in official perceptions of religion and to the realisation that purely repressive measures were ineffective, the government proceeded from an attitude of indifference and hostility to a more liberal approach to the revival of religious activities. The approval of lists of temples and shrines for protection by the state as 'cultural and historical sites' (*địa tích văn hoá lịch sử*) was an indication of this more liberal approach. Particularly since 1986, when *Đổi Mới* was initially announced, the reconstruction and renovation of temples and shrines have proceeded at an unprecedented pace; accompanying this hectic building activity has been the revival of religious festivals. It was in this new context that the cult of the Lady of the Treasury emerged. The activities of devotees actually grew exponentially after the temple,

20 See, for example, Nguyễn Ma Lôi, 'Đi lễ Bà Chúa Kho' [Pilgrimage to the Lady of the Treasury], *Người Hà Nội* [Hanoi people], 18 Mar. 1995; and Lê Việt Lý, 'Lễ hội còn nhiều hư tục' [Festivals still have many backward customs], *Khoa học Đời sống* [Science and life], 14 Mar. 2007, p. 4.

21 For instance the 214 CP decree, the 56 CP directive (16 Mar. 1975), the 379/ TTg decree on religious activities or the 636/ Q/-QC decision on festivals.

communal house and Buddhist pagoda were listed as state-protected historical monuments in 1989.

Another important factor in the growth of religious practices is the rapid expansion of the market. For many, this embrace of the market economy represents an abrupt and disorienting transition to a totally different way of life and totally different values. From a state-controlled procurement economy that despised trade, Vietnam has moved toward a market economy that values free enterprise, encourages individual initiative and respects those engaged in business, yet provides less of a safety net against failure. Unlike East European countries, which belonged to the same socialist bloc yet possessed relatively good infrastructures to start with, Vietnam entered the market economy with very few physical or institutional assets. Ravaged by wars, northern Vietnam was an economically backward society without any experience of capitalist development. While Eastern European countries instituted legal codes before entering the market economy, Vietnam jumped into it without having created an appropriate legal infrastructure or an adequate banking system.

The cult of the Lady of the Treasury emerged during this initial stage of transition from the socialist procurement system to a market-driven economy – a period marked by confusion, dislocation and chaos. Unlike the once-familiar situation of steady if meagre incomes derived either from agricultural production or from fixed state salaries, fortunes were now being made and lost with dizzying rapidity through both legal and illegal business transactions. Those who acquired their fortune suddenly tended to attribute it to good luck and, ultimately, to divine generosity. This belief inspired them to rush to the temple to apply for symbolic loans to use in their growing businesses and to pray for continued protection and prosperity. Thus was an old and local cult transformed into a national phenomenon.

In the process, a figure long associated with the fertility of the soil, the Lady of the Granary, has been transformed into an emblem of the new market economy: she has become the Lady of the Treasury, keeper of a vast if entirely symbolic banking system. This system attracts and is sustained largely by outsiders, some of whom come from very far away. Yet, unlike other villages which have embraced modernisation by shifting from agricultural to industrial production, *Cổ Mễ* has succeeded beyond anyone's wildest dreams in adjusting to the challenges of *Đổi Mới* while retaining its basic agrarian character. It has also managed to preserve its sense of communal identity and solidarity by reaffirming the key role of the elderly men and women in the management of village affairs and by reinforcing traditional penalties for violation of village customs, such as ostracism and exclusion from membership in the senior citizens' association or participation in other village activities.

On the more positive side, sales of offerings and accompanying services around the Temple have created employment for everyone, from teenagers to senior citizens, and even for people living in adjacent areas. New sources of income have become available to all families in the village. Household income has doubled, since in the three months of peak pilgrimage it is possible to earn as much as a rice crop brings in. Instead of causing increased economic inequality and social friction as is so often the case with the transition to the market economy, this rise in household income has been accompanied by renewed village solidarity because temple-related services have been organised in such a way as to promote community spirit rather than competition

among villagers. The village gates are thus wide open, yet the community is closer than ever.

This strong sense of identity is not without its downside, however. Cỗ Mễ's enforcement of its monopoly on services related to the cult of the Lady of the Treasury and its wealth have generated resentment in neighbouring villages even though they, too, benefit from the trickle-down effect of this tourism. This, however, is an issue for the district and provincial authorities, rather than the residents of Cỗ Mễ, to address and seek to resolve. The presence of a cult that brings wealth to the area but also increases social disorder and greater tension among the different village communities explains the authorities' ambivalence toward the cult.

The cult of Bà Chúa Kho has brought huge economic benefits to a village that used to be relatively small and poor. When I asked local people about the Lady, many of them spared no words in praising her supernatural power. Yet, observing local villagers when they perform prayers and make offerings for a fee, when they fight among themselves for a customer or when they prepare offerings on behalf of pilgrims, we can see that belief in the Lady differs from person to person. Some, however, seem to have been converted into sincere devotees of the Lady of the Treasury through the strength of the pilgrims' belief. After all, among all those who have prayed to her, the villagers of Cỗ Mễ are the ones who have the most reason to render thanks to her, for they have profited the most from her munificence and protection.