THE ROLE OF SOCIAL NETWORKS AND INFORMAL INSTITUTIONS IN THE RESETTLEMENT AND SOCIO-ECONOMIC INTEGRATION OF VIETNAMESE RETURNEES FROM CAMBODIA IN THE TRI AN LAKE REGION, DONG NAI

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Abstract

This article examines the role of social networks and informal institutions in facilitating the resettlement and socio-economic integration of Vietnamese returnees from Cambodia in the Tri An Lake region, Dong Nai Province. In the context of statelessness and the absence of legal identification, these returnees faced significant barriers in accessing official support from local authorities. Under such circumstances, kinship-based networks, fellow migrant connections, and local community ties—together with informal support mechanisms —played a pivotal role in providing essential resources such as shelter, livelihood opportunities, informal credit, and emotional support. Drawing on oral history interviews with Vietnamese returnees who have resettled around Tri An Lake since the late 1980s, the study reveals that these social connections and informal institutions helped individuals navigate initial crises and contributed significantly to their long-term stability and integration.

Keywords: informal institutions, return migration, social networks, socio-economic integration, Tri An Lake

1. Introduction

The phenomenon of Vietnamese return migration from Cambodia has unfolded across multiple historical periods, with a marked increase since 2005 (Chau, 2017; Anh and Tam, 2020, 2024; Thanh, 2024). This return migration presents a range of challenges related to resettlement and socio-economic integration, particularly for those who return in a stateless condition, lacking legal documentation and falling outside formal support programs. In such a context, social networks and informal institutions have emerged as vital substitute resources, enabling returnees to access shelter, livelihoods, informal credit, healthcare, and education services, and a restructured sense of belonging.

Migration theory has long emphasized the central role of social networks and social capital in shaping migration decisions, facilitating resettlement, and promoting integration (Boyd, 1989; Massey et al., 1993; Granovetter, 1973; Ryan et al., 2008).

Social capital—as defined by Bourdieu (1986), Coleman (1988), and Woolcock and Narayan (2000)—extends beyond a web of social connections to function as a conduit for the circulation of material resources, information, and emotional support. In contexts where formal institutions are lacking or inadequate, social capital—through family, kinship ties, ethnic networks, and religious communities—becomes a critical lifeline for vulnerable populations.

The case of Vietnamese returnees who resettled at Tri An Lake exemplifies the dynamics of chain migration (MacDonald and MacDonald, 1964; Choldin, 1973; Litwak, 1960), in which social ties not only shape migration decisions but also reconstitute social and economic life in the receiving area. Despite facing severe constraints in the absence of state support, early returnee groups succeeded in establishing floating hamlets on the lake, drawing on kinship, friendship, and religious ties to rebuild their lives. Informal support—ranging from loans to purchase boats and fishing gear, to grassroots educational efforts and assistance with securing birth certificates—played a crucial role in enabling returnees to gradually integrate into local society.

This article focuses on the resettlement of Vietnamese returnees from Cambodia in Ma Da commune, Vinh Cuu district, Dong Nai province—a lakeside area characterized by distinct geographical and socio-economic conditions. Using oral history methods and field-based ethnographic inquiry, the study analyzes how social networks and informal institutions—particularly religious aids, kinship ties, and fishing communities—have supported returnees in navigating marginality and fostering socio-economic integration. The research contributes to theoretical discussions on social capital and community resilience in the context of irregular return migration.

2. Data Sources and Analytical Methods

Data Sources:

The field research underpinning this study was conducted between late 2023 and early 2024 and involved two rounds of interviews using ethnographic fieldnotes and oral history methods. The first phase, carried out in December 2023 in Ma Da commune, Vinh Cuu district, Dong Nai province, focused on identifying settlement clusters of Vietnamese returnees from Cambodia, establishing rapport with returnee households, and conducting preliminary interviews. These initial interviews gathered information on migration and resettlement histories, livelihood transformations, employment status, residency and housing conditions, religious practices, and education. Two returnee households were interviewed during this phase.

The second phase, conducted in March 2024, centered on 15 oral history interviews with Vietnamese returnees representing different resettlement timelines. These were categorized into three groups: early returnees (1987-1993), mid-term returnees who resettled around 2015-2016, and recent returnees who returned during the COVID-19 pandemic (2019-2021). Additional interviews were also conducted with two local government officials (current and former) of Ma Da commune and a local patron who had informally hosted 58 returnee households on his land.

All interviews were conducted in Vietnamese, audio-recorded with informed verbal consent, and later transcribed verbatim. Observational fieldnotes were taken alongside interviews to provide contextual depth and triangulate interview content.

Analytical Methods:

Thematic Analysis: Interview transcripts and field notes were thematically coded using an inductive approach, allowing codes to emerge organically from the narratives. The initial open coding phase was followed by iterative refinement to align emergent categories with relevant theoretical frameworks on social capital, chain migration, and informal institutions. Key thematic categories included "kinship and social ties," "information sharing through networks", "support from religious organizations," and "assistance from local economic actors". These themes served as analytical lenses to examine how social networks and informal support mechanisms contributed to both the immediate and longer-term needs of returnees resettling at Tri An Lake.

Contextual Analysis: In addition to thematic coding, a contextual approach was used to interpret the findings in light of broader socio-economic and policy environments. This method allowed the study to situate returnee narratives within local histories of land use, migration governance, economic conditions, and infrastructural constraints in Ma Da commune. Such contextual embedding revealed how structural conditions shaped the options and constraints available to returnees.

Triangulation and Research Ethics: To ensure reliability and analytical rigor, data triangulation was applied by cross-referencing interview data and fieldnotes with secondary materials, including local policy documents, administrative statements, yearly reports, and development plans. This strategy enabled the integration of both bottom-up perspectives (from returnees) and top-down viewpoints (from institutional actors), generating a multidimensional understanding of returnee integration. All participants were briefed on the research purpose, assured of confidentiality, and provided verbal informed consent before participation. Ethical principles of voluntary participation, anonymity, and respect for vulnerable populations were strictly upheld throughout the research process.

3. Results

3.1. Cultural and Social Characteristics of the Vietnamese Returnee Hamlet on Tri An Lake (Ma Da Commune Area)

Tri An Lake, constructed between 1984 and 1987, spans approximately 32,300 hectares with an average depth of 24 meters. It plays a vital role in regional water supply, hydroelectric power generation, and the creation of a distinctive ecological zone in Dong Nai province. Before its inundation, the lakebed was covered by roughly 30,000 hectares of natural forest. During the construction period, millions of people from Dong Nai, Ho Chi Minh City, and Military Zone 7 participated in the large-scale "clearing the lakebed" campaign, which involved extensive deforestation and the relocation of existing structures to prepare for the reservoir (Vinh Cuu District Electronic Information Portal).

In the aftermath of the lake's completion, several groups of Vietnamese returnees from Cambodia selected various lakeside areas as resettlement sites. This study centers on one such community in Ma Da commune, which was officially established in 2003 following its administrative separation from Vinh An town, Vinh Cuu district. Located along the shore of Tri An Lake and situated within the core zone of the Dong Nai Nature–Culture Reserve, Ma Da encompasses over 40,000 hectares, nearly 37% of the district's land area.

The commune faces pronounced constraints on industrial, commercial, and tourism development. Industrial and tourism activities are strictly limited due to environmental protection regulations that prohibit construction and resource extraction within the protected forest zone. Likewise, commercial activity remains modest, hindered by Ma Da's geographic isolation and underdeveloped infrastructure.

The local economy is predominantly based on subsistence and resource-based livelihoods, including forestry, freshwater fishing, small-scale agriculture (e.g., mango, cashew, vegetables), and animal husbandry (e.g., goats, poultry, and trionychid turtle). At the time of its founding, Ma Da was among the poorest communes in the district, with poverty rates exceeding 50%. Transportation infrastructure was minimal, mostly consisting of dirt roads that became nearly impassable during the rainy season, thus restricting residents' access to essential services such as healthcare and education.

The C3–Suoi Tuong area was the primary settlement site for returnees, particularly those arriving from the late 1980s to early 1990s. The choice of this location was influenced by geographic advantages: the Suoi Tuong fishing port enabled convenient waterway trade and relatively easy access to district centers. Furthermore, the potential for fishing, forest exploitation, and land expansion for housing contributed to its appeal. In the early stages, returnees' livelihoods depended on fishing and gathering forest resources such as firewood and charcoal—subsistence activities common in the absence of agricultural land and official support. Analyzing the historical, geographical, and social context of this area helps illuminate the structural conditions influencing settlement decisions, livelihood strategies, and adaptive mechanisms among returnees. These conditions also explain the formation of community-based social networks and informal institutions in the area.

Mr. N.V.S., a returnee who came back from Cambodia in the early 1970s and had previously worked as a charcoal producer in the surrounding forest, noted that he had long recognized the economic potential of the region. However, he only decided to settle permanently after Tri An Lake was fully impounded and filled, which created an abundant and accessible aquatic resource base. According to his account, the initial resettlement period was marked by severe hardship due to the lack of infrastructure, transport, and social services.

> "Back then, the entire area was covered in dense forest. Most people made charcoal, which was used for cooking and boiling water. Without clearing the vegetation, it was nearly impossible to pass through. On the lake, motorized boats couldn't navigate because submerged trees blocked their way, many of them as thick as a person's hand. Only small paddle boats could squeeze through; engine boats would get stuck. As the lake filled, the trees became flooded, and people had to gradually clear them out, making navigation more manageable over time. The vegetation formed huge thickets—some as large as houses—so we built makeshift huts among them and slowly carved out narrow footpaths. There were no roads at all; we had to crawl through the underbrush just to get around. At that time, four or five families lived together in what felt like a temporary camp.
>
> Fishing was unpredictable: sometimes, if luck was on your side, you could catch ten to twenty kilograms of anchovies in a single throw of the net. But when storms rolled in or the lake turned rough, it became impossible to fish. The waves could be so strong that even the houseboats anchored on the lake couldn't hold steady."
>
> (Interview with Mr. H.B.C, who resettled on a floating house in C3–Suoi Tuong in 1989)

The migration and eventual resettlement of Vietnamese returnees from Cambodia to Tri An Lake were driven by existential concerns—access to livelihoods and food security. Many returnees initially settled in border provinces such as An Giang, Dong Thap, Tay Ninh, and Binh Phuoc. However, after enduring prolonged economic hardship and food scarcity, they migrated further inland to the Tri An Lake area. This location matched their customary livelihood practices developed while living in Cambodia and offered a dependable source of natural food. As one interviewee put it, "*Living by the water means you won't starve.*"

> "We came back down here in 1975, and by 1993, we settled here for good. When we first returned to Vietnam, the Khmer authorities had driven us out. You know, they forced us up the mountain, left us starving and thirsty. At first, they gave us one can of rice per day, then after two weeks it dropped to half a can, then one can for two people. Small children received nothing. Life was so hard—we had to pick cassava leaves, sometimes even steal food. If they caught us, we'd be beaten. They herded us into houses abandoned by Cambodians, way up in the hills. It was brutal. We fled deep into the forest, and at that point, we weren't even afraid of death anymore…God must have been watching over us. The young men were sent far away to work. Women stayed a little closer. Men around 30 to 40 years old were sent even farther, while women without children were placed closer. Those with children stayed near home, and elderly women were tasked with watching the children…That was in early 1975. We were starving and thirsty until the Vietnamese army came, bringing salt and rice in exchange for helping get us out. You know, they used barges to transport us. We were locked in the cargo holds. Some boats carried two or three families at once. Eventually, they brought us to Hong Ngu (Dong Thap)… So many died… their bodies were wrapped in mats and floated down the river. It was terrible. In 1975, I was in Hong Ngu. The state helped for a while, but eventually, we had to make our living, working for hire, doing anything we could. In 1979, after peace came to Nam Giang, we returned to the markets to make a living. It wasn't yet a permanent move—we came and went until around 1982 or 1983, when we returned to settle and work…But then the Khmer Rouge—Khmer Khom reappeared. They would emerge from the forest at any time and from anywhere. That's when we were truly afraid and decided to come back to Vietnam permanently in 1993. Fortunately, some relatives had returned earlier, in 1973–1974, and settled in La Nga. Others were in Thuong Lam 136, and some in Long Khanh. We also had kin on my father's side here. Thanks to these family connections, we knew about this area and came to settle. Those relatives had also lived near rivers and lakes in Cambodia, so life here on the water felt familiar."
>
> (Interview with Ms. N.T.D., resettled at Tri An Lake in 1993, now living near the shoreline in C3–Suoi Tuong)

A returnee who came back to Vietnam in the late 1970s recounted his migration journey from Cambodia and the subsequent stages of resettlement. He initially returned to Tây Ninh Province, where his family lived for over a decade in An Cơ commune (formerly Hữu Đước). Facing continued economic hardship, he later moved to the Tri An Lake area in Đồng Nai, prompted by information from relatives who had already settled there. They informed him that the area offered livelihood opportunities through fishing. Encouraged by this, he decided to migrate again and has remained there ever since. "*I came back and stayed in Tây Ninh for a while—must've been the late 70s. Life was difficult, and I heard*

that people were making a living from fishing over here, so I relocated and have stayed until now. We spent over ten years in Tây Ninh," he recalled. (Interview with Mr. V.V.N., resettled at Tri An Lake in 1993, currently residing along the C3–Suoi Tuong lakeshore).

At the time he arrived in Ma Da commune, near Tri An lake, the settlement was still in its early stages. According to his account, "*about ten households who had also returned from Cambodia settled here together. At that time, the lake had just been completed—no one else had arrived yet. Most of the newcomers were my relatives*." (Interview with Mr. V.V.N.) This initial community was sparse and largely self-organized, founded on kinship networks and family ties long before the establishment of formal infrastructure or government administration presence.

To establish a new life, these early migrants joined together to clear land, cutting through bush and forest vegetation to create agricultural plots and trails. However, such activities required approval from the state-run Forestry Enterprise, which oversaw the Ma Da forest area at the time. Efforts to secure land for housing or farming depended on the household's internal resources and kinship networks. While some families leveraged their extended kinship to build houses and start farming, others, without such support, chose to live on the lake, continuing their traditional fishing-based livelihoods. For most early settlers, fishing served as the primary livelihood strategy, providing immediate food security while waiting for crops to ripen, representing a "short-term to long-term" approach.

> "I returned to Vietnam in 1975, but at first, my family lived in Tây Ninh. In 1986, we moved to the Tri An Lake area and have been here ever since. In Tây Ninh, we had no land, no stable jobs—only odd jobs—so we decided to move here. At Tri An, there was land available, and we could fish in the lake and grow crops. Back then, the land here belonged to the Forestry Enterprise. There was no Dong Nai Nature and Culture Reserve yet. The Forestry Enterprise allowed people to clear forests and allocate land informally. Some people would clear the land and resell it. I cleared land myself to have a place to live and farm. When we first arrived, they gave each person a small plot—one sào—in the C3 area. At first, we tried living near the water, but the wind and waves were too strong—boats would crash into the shore. So I built a house a bit further inland. My relatives and I ended up living in a row of homes here…There were no roads back then—just forest. We put up makeshift shelters with thatch. You couldn't even go buy food—we had to paddle boats over to Phu Cuong to buy supplies, or wait for traders to come sell to us. Life was extremely hard…At that time, no one else lived here. Only our family and another one, Mr. Hung's family, lived in the C3 area. We came to build a life from scratch. Some relatives had already come and were living a bit further upriver in C3. The rest of the area was still wilderness…We heard about the Tri An reservoir being built. Since we were experienced fishers, we thought we could survive by fishing. We could also clear land to farm. But it was all forest back then. The lake hadn't been cleared yet. I moved here in 1986, and in 1987, the hydroelectric power started. At that time, most people here survived by fishing—using lines and nets."
>
> (Interview with Mr. N.V.S., resettled at Tri An Lake in 1987, now living along the C3–Suoi Tuong lakeshore)

3.2. Support from Social Networks Among Vietnamese Returnees from Cambodia

According to the life stories shared by Vietnamese returnees from Cambodia currently residing around Tri An Lake, particularly in Ma Da commune, very few individuals

returned in complete uncertainty, without any knowledge of where to go or how to survive (except pioneering migrants). Most returnees came directly to the Tri An Lake area based on information and support from relatives who had previously resettled there. These earlier returnees had already established a basic level of stability, securing livelihoods, fishing grounds, temporary shelters, or anchorage points along the lakeshore.

Those with pre-existing social networks among earlier settlers were provided with initial forms of support, facilitating their economic and social integration in the new environment. As recounted in multiple interviews, chain migration—particularly kin-based chain migration—was the dominant mode among returnees from Cambodia. These return movements were closely tied to tightly knit networks of extended family, kin, and close acquaintances from former communities. Such networks played an essential role in providing critical information, recommending resettlement locations, and facilitating access to survival resources and integration pathways.

> "In 2017, I came here with my family, but the other family came in 2016. Mr. Nam was the first to come. He actually invited us to come, he said it was near the church, easy to make a living. I came down to visit once, found life here easier than in Cambodia, so I decided to settle here".
>
> (Interview with Ms. N.T.T., a resident in the repatriation cluster on Mr. D.C.V's land)
>
> "I lived in Cambodia all my life, and nothing happened until recently. I have been here for six years. When I returned, I contacted Mr. Nam Lai's wife, who lives on the shore and is my aunt. Many of my relatives have lived here; they have returned for a long time. She told me to come here, so I came to work and live".
>
> (Interview with Ms. N.T.B., answered in 2018, residing in the lakeside area of village 1, Ma Da commune)

These narratives highlight how kinship-based networks functioned as critical infrastructure in the absence of formal state support. They provided not only emotional and logistical guidance but also facilitated access to economic activities, religious community life, and a collective sense of belonging in the resettlement area. In addition to economic motivations, decisions to return to Vietnam among Vietnamese migrants from Cambodia were also influenced by concerns regarding their children's education. For example, the decision of the couple P.V.T. and V.T.C. to resettle at Tri An Lake was shaped not only by kin-based support but also by the educational prospects for their children. Encouraged and guided by relatives who had returned earlier and were already living in the area, the family chose to reside in the floating house cluster in Hamlet 1, the administrative center of Ma Da commune. Although other resettlement sites were available, they opted for this location due to its relative proximity to local schools. Despite receiving fewer donations and social assistance from charitable groups, volunteers, and the parish priest compared to other areas, the family accepted these trade-offs in favor of better access to schooling for their children.

> "I had an uncle who used to live here, though he now does business elsewhere. He said life back there (in Cambodia) wasn't sustainable—there was theft and insecurity—so he told us to come here. We listened to our relatives. We were able to make a living there, but it wasn't enough, and our children couldn't go to school. Now, all of them have gone to school. The oldest child is 22 now. When she was seven, she moved to Long An to live with her maternal grandmother, not with us.

> She's now married and lives in Tân Mỹ intersection, Long An. She only finished 9th grade. At that time, we were struggling and didn't have the money to support her education. I had to borrow money, but was afraid I couldn't repay it, so people refused to lend. I told my daughter, 'Maybe you should just stop going to school.'
>
> The two younger kids came with us and have continued their education. Sometimes their teacher even gave them money for meals. When we first arrived here, we came thanks to my uncle. He had settled here earlier, but he eventually sold his house and moved away. When we arrived, we had no home. We built a house down there, and we got permission from the Conservation Center. They allowed us to build temporarily, but later the land was sold and the new owner evicted us. That's when we had to move to the river and build this floating house. We had already tried to settle on land before."
>
> (Interview with Ms. V.T.C., returned in 2017, currently living on a floating house in Hamlet 1, Ma Da commune)

This narrative highlights how return migration decisions are not solely about economic survival, but also about long-term aspirations, such as children's access to education. It also reflects the constraints and vulnerabilities that returnees face, even when making proactive decisions for their families' futures.

Between 2019 and 2021, during the height of the COVID-19 pandemic, the Cambodian government implemented forced evictions of floating communities—many of them ethnic Vietnamese—residing on Tonle Sap Lake. As a result, ethnic Vietnamese individuals and families were displaced in various directions: some retreated into the forests, others moved to designated resettlement areas assigned by the Cambodian authorities, while some chose to return to Vietnam. Among the latter group was Mr. V.K.V., who returned to Vietnam at the height of the pandemic. Upon re-entering the country, he underwent a mandatory quarantine period before relocating to Tri An Lake. He recounted his earlier migration history: "*In 1975, the government repatriated us to Vietnam, but we had no land or assets. Life was extremely hard—we moved from place to place to find work, but could never make ends meet. At that time, I was still young, living with my family. There was no rice or food, we survived on foraged bobo (wild grains). Life was unbearable, so in 1982, my elder brother, who was doing better in Cambodia, brought us back there*." Years later, however, worsening conditions in Cambodia—including increased theft, instability, and the eviction policy—pushed him to reconsider. Although he initially resisted leaving due to family ties, ancestral graves, and the presence of his aging parents, the death of his father and guidance from his younger brother eventually led him to decide to return to Vietnam.

Mr. V.K.V.'s family, consisting of three generations—his elderly mother, his wife, his son, and his daughter-in-law (who was seven months pregnant at the time)—returned together. His mother then lived with Mr. V.K.V.'s younger brother in Hong Ngu, Dong Thap, where she eventually died. Meanwhile, Mr. V.K.V. and his immediate family resettled in Hamlet 3, Suoi Tuong, Ma Da Commune. They now live on a plot of land owned by Mr. D.C.V., a northerner who migrated here in 1993. According to Mr. V.K.V., the households in this residential area are mostly relatives: "*This entire neighborhood consists of my extended family—relatives, acquaintances, all of the same bloodline*." In contrast, some other returnees who arrived during the same period resettled in Hamlet 4 of Ma Da Commune without the benefit of kinship or pre-established social networks.

These individuals chose Tri An based solely on general information about the area. As a result, these households – lacking family or community support – face urgent needs related to housing, food, employment, means of livelihood, and even daily living expenses (as noted by Mr. V.M.T, representative of the Fatherland Front in Village 3).

3.3. Informal Social Support Mechanisms

Informal social support for return migrants includes assistance provided by friends, family, residents, or religious organizations, distinct from official support delivered by governmental or non-governmental institutions. For returnees from Cambodia, such informal mechanisms are especially critical due to the numerous structural barriers they face in accessing formal assistance. As noted by Mr. V.M.T., many of these returnees "*don't have household registration, no identification documents—the 'four no's': no citizenship, no papers, no formal education, and no legal standing. The most serious issue is the lack of education. Some adults don't even have a birth certificate or a national ID, so how can they apply for jobs at factories*?". Moreover, many of them are unfamiliar with the local legal and administrative systems, which further complicates their ability to navigate state-based services. In contrast, informal support networks provide more immediate and accessible assistance to meet their urgent needs, often without requiring formal legal documentation, which remains a major barrier for stateless returnees seeking public aid. One of the most crucial forms of informal support is access to informal credit. Returnees from Cambodia often arrive with limited financial capital and lack the means to invest in income-generating activities such as fishing, which requires equipment like nets and batteries. Without citizenship or legal identification, these individuals are ineligible for formal credit programs. Consequently, informal financial assistance becomes an essential survival mechanism. As one returnee, Ms. N.T.V., who resettled in 2021 and lives on a floating house in Hamlet 1, recounted:

> "There was this man named Mr. Đông—when she saw how poor we were, with four or five kids, he spoke to the fish buyer on our behalf. That woman was kind. She lent us money to buy nets and batteries, then later bought our fish and deducted repayments from the sales. She said, 'I see you're struggling, so I'll help.' When she heard that we had just arrived, had no home, and were renting space on a raft, she agreed to let us pay her back little by little. She'd deduct 200,000 VND a day—if we had it, we gave it, if not, she'd say it was okay. Sometimes, if we earned 300,000 VND in a day, she'd ask whether we had enough for daily expenses. If we didn't, she'd only take 200,000 and let us keep the rest."

Informal credit plays a crucial role in supporting the livelihoods of Vietnamese returnees from Cambodia, especially for those without kinship networks at their resettlement site, such as the case of Ms. N.T.V. Lacking access to formal financial services and responsible for four young children, she and her husband relied on residents for help. Community members, recognizing the family's vulnerability, provided informal support by helping them locate housing, find schools for their children, and obtain informal loans to purchase essential fishing equipment such as nets and batteries—basic tools needed for subsistence fishing on Lake Trị An. The repayment arrangement was flexible, based on the family's daily income and expenses.

> "We sell our catch every day at the wharf, near the signboard. It gets crowded in the morning with several trucks parked there. Buyers weigh the fish until about 11 a.m.—after that, they leave. So we have to rush to sell before 11. If we return too

> late, there's no one left to buy. To buy this fishing net, which costs around 5 to 10 million VND, we borrowed money from one of the traders. We pay it back gradually—200,000, 300,000, or 100,000 VND a day, depending on what we earn. The more we earn, the more we repay. We make payments right at the fish market. Most people living on the lake borrow money from these traders—every household here owes something. We borrow to buy gear, and then repay them little by little, depending on our ability." (Interview with Mr. H.B.C., resettled at Lake Trị An in 1989, currently living on a floating house in the C3–Suối Tượng area)

These cases illustrate how informal credit has served as a vital lifeline for returnee households lacking financial capital or the necessary tools for livelihood reestablishment in a new environment. In the absence of access to formal loans, informal financial support enabled returnees to gradually rebuild their economic foundations. Beyond start-up needs, such informal credit systems also function as emergency safety nets, especially during unforeseen challenges such as illness, accidents, or home damage. Whereas formal financial institutions typically require credit histories and legal documentation, informal lending offers a flexible and immediate financial mechanism, meeting urgent needs and helping returnees manage the unpredictability of everyday life.

> "We only managed to renovate our house five years after returning. In the third year after we came back, the house collapsed. We tried to hold on, but it came down. We thought our son-in-law might end up disabled. So we started rebuilding little by little, a bit at a time, while working and saving from fishing. We were also lucky that the local materials supplier allowed us to buy on credit, letting us pay in installments each month. Without that, we could never have built this house."
>
> (Interview with Mrs. L.T.T.Đ., returned in 2016, currently living in a returnee cluster on Mr. Đ.C.V's land)

However, access to informal loans is not automatic. It often requires meeting certain conditions, such as having resided in the area for a sustained period, demonstrating diligence in work, and showing a willingness to repay. Community trust, reputation, and informal accountability mechanisms determine eligibility.

> "The man who rents us our house also lends money at 5 percent interest. For 10 million VND, we pay back 500,000 per month. If we need anything, we just go and borrow from him, then work to pay it back. But he doesn't lend to just anyone—you have to have lived here for a while, have a place to stay, and have a boat and gear. Plus, you have to sign a lot of papers when borrowing."
>
> (Interview with spouses N.T.N and N.V.C, returned in 2019, currently living on the lake in Hamlet 1, central Mã Đà commune)

It is evident that informal support mechanisms, once proven effective, often pave the way for formal interventions to either complement or institutionalize these practices, thereby scaling up livelihood development models for returnee communities and the local area. These informal supports also contribute significantly to improving basic living conditions, such as access to clean water. For instance, most households living on floating homes (bè) lack access to clean water. They typically use lake water for bathing and laundry, while relying on bottled water for drinking and cooking—an added financial burden. In Hamlet 3 of Mã Đà Commune, before 2022, the area was not yet connected to the national electricity grid. Residents both on the shore and on floating homes depended

on car batteries (ắc quy) for lighting. In one settlement near Mr. Phượng's residence, philanthropists sponsored the installation of a water filtration system, allowing households to access clean drinking water without having to purchase bottled water or rely on unsafe sources.

> "Having electricity now feels so much more comfortable. Before, we had no power, so we used solar panels and stored energy in car batteries. We had to ration electricity usage very economically. For cooking, we used wood stoves or gas burners. When it rained and we couldn't find firewood, we had to rely on gas. If the weather was dry, we'd use wood…As for water, there was no clean water. We used to pump water directly from the river for bathing and washing. For drinking, we had to carry large containers, about 50 liters, to buy purified water for 10,000 VND per bottle. Now, we have a clean water filtration system here."
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> (Interview with Ms. L.T.T.Đ, return migrant in 2016, currently residing in the resettlement cluster on Mr. Đ.C.V's land)

3.4. The Role of Local Religious Institutions in Informal Social Support

Mã Đà commune, being a region with a strong Catholic presence, has benefited significantly from the involvement of local clergy in supporting returning migrants. During the COVID-19 pandemic and the subsequent influx of returnees from Cambodia settling around Trị An Lake—often in extremely vulnerable conditions—local priests emerged as critical support pillars. One parish priest, in particular, funded the construction of over 70 floating houses (houseboats) for newly arrived families and provided prefabricated housing units for those who had returned during the pandemic. In addition to housing, the priest regularly distributed essential supplies, such as rice and other weekly necessities, to households that had yet to secure a stable livelihood.

The parish has also become a key provider of emergency assistance in cases of illness, injury, or childbirth. In the field of education, the priest collaborated with Catholic sisters to organize literacy classes for older children who had never received formal schooling. Furthermore, the parish sponsored bicycles and arranged transportation services to help children attend school. Each year, the priest mobilized external resources to provide students with school supplies, textbooks, and uniforms.

> "The chapel where we are standing is entirely funded by the priest. Over the past two years, he has been the most important supporter. This year alone, he has built more than 70 floating houses for the newly arrived families. And in the settlement where I live, he has provided 50-60 prefabricated houses. When people are sick or have an emergency, he takes care of everything. The floating village here and the temporary houses there—all of them are his. He donates food and rice almost every week. During the last Lunar New Year alone, he distributed about 1,500 gift packages to people, including 650 on the last 27th day of the lunar calendar—he gave them to everyone regardless of wealth. There are times when he receives heartbreaking requests, such as from a man whose wife is hospitalized with no money, and although he laments that he does not know how to help, he still finds a way to mobilize money and financial aid.
>
> Now, with the help of the nuns, we have opened literacy classes for children who are rejected by public schools, because, technically, to enter first grade, children must attend kindergarten. But we have 14- and 15-year-olds who cannot read a

> word. In the past, I negotiated with teachers to let these children attend informal classes. For example, a teacher might have only 15 formal students, but I arranged for 15 other students to join her class without formal registration or academic records. Every year, I raise donations to buy school supplies and blank notebooks. Almost every child here receives books and uniforms through our support without having to buy anything themselves."
>
> (Interview with Mr. V.M.T., Fatherland Front Officer, Village 3, Ma Da Commune)

Religious institutions in Mã Đà commune and its surrounding areas have played a significant role in supporting returning migrants, particularly through housing assistance and shelter repairs. Both Catholic and Buddhist organizations have mobilized resources to repair floating homes and construct temporary shelters for families in need. Catholic priests, in particular, have attempted to create more stable living conditions by purchasing land and building clustered housing units for returnees, as seen in nearby Phu Ly commune. However, such efforts have encountered significant legal barriers in Mã Đà, where land is designated as forest or production forest and thus prohibits the construction of permanent housing.

> "The Catholic Church on this side has provided support; some priests, when seeing households in difficulty, have raised funds to repair their floating homes. In some places, they even wanted to buy land and build a housing area where people could live together, like in Phu Ly commune. That worked in Phu Ly, but it's much more difficult in Mã Đà because the land here is forest land—residential housing is not allowed, so it's extremely challenging. Religious institutions want to help, but they can't—Mã Đà has priests who have approached us with such intentions, but it's not permitted, and we can't approve those plans.
>
> People still live close to the lakeshore, erecting makeshift shelters, and honestly, it's heartbreaking to see, but there's nothing we can do. As for Catholic support, they help repair homes, and so do Buddhist groups—they've provided financial support for housing, sometimes 30–40 million VND per house, with some years seeing assistance for dozens of homes. For those living on floating houses, they might receive 20–30 million to repair their boats, or if they already have land, they can receive help to build simple houses, whether through Catholic or Buddhist charity…These things were once possible; repairs and new constructions were often supported, and the commune itself would actively reach out to philanthropists. However, in recent years, due to Decree 168 issued at the end of 2017, building new homes on forest land is strictly prohibited, so we can no longer authorize any new construction."
>
> (Interview with a local leader, Mã Đà commune)

Recognizing the challenges faced by children of return migrants who lack official birth certificates, local Catholic priests and nuns have initiated informal education programs to ensure that these children develop literacy, life skills, and personal growth. In areas where floating villages of returnees are concentrated, makeshift schools have been established to provide basic education and life skills training for children.

> "Before the Sisters came, the children who returned later—those without official documents—were not allowed to attend public school. The earlier ones had been able to enroll, but those who returned during the pandemic couldn't. Then the

> Sisters arrived and took charge of teaching these children. They taught them how to read and write, and also helped care for them. The Sisters identified which families were particularly poor or struggling and sought assistance—rice, food, anything they could get. Buddhist monks and nuns also stepped in to help those who were sick or vulnerable, regardless of religious affiliation."
>
> (Interview with Mrs. L.T.T.Đ, returned in 2016, residing in a community cluster on the land of Mr. Đ.C.V.)

At the site where 58 households of return migrants reside on Mr. Đ.C.V's land, Catholic nuns rotate every seven months to live and work with the community. In addition to teaching literacy, the Sisters help children with social development, instructing them in basic manners and essential life skills. Through the combined efforts of priests and nuns, returnee families have found warmth, stability, and a sense of belonging within the local community. These efforts have also alleviated part of the social burden placed on local authorities by providing essential social and educational support.

> "When Father Đức first came to visit the Cambodian households here, he was deeply moved and wanted to ensure the children could learn to read and develop human values through education. Later, Father Công also came and asked if he could use my house for the Sisters' activities. I agreed, and true to his word, the Sisters began their work. At first, when the building was constructed, they told the authorities it was for drying shrimp and fish, just to avoid bureaucratic complications.
>
> The first Sisters to serve here were Sister Trinh and Sister Dung. Then came Sisters Cúc and Bích, followed by Sisters Thảo and Thắm. Every seven months, they take turns rotating. The children and families here have grown very fond of them. The Sisters help instill manners, teaching children how to speak, how to sit, even how to lie down or rock in a hammock. Their presence has brought emotional stability to the community and eased my responsibilities. The Sisters also serve the families with warmth and care, providing a strong sense of peace."
>
> (Interview with Mr. Đ.C.V, sponsor of 58 returning households and deputy head of the local chapel)

Because Hamlets 3 and 4 are located deep within forested areas and far from the commune center, access to education remains a significant challenge for children—especially those whose families have returned from Cambodia. While satellite primary school branches have now been established in remote settlement points throughout Mã Đà Commune, students entering lower secondary school (THCS) must travel a considerable distance, approximately 25 to 30 kilometers, to attend school. To support and encourage these students, the parish priest purchased a vehicle and subsidized daily transportation costs to ensure regular school attendance.

> "My children have already finished school, but my grandchildren are still studying. We truly hope they can complete their education, though it's quite difficult. The school is far, and they have to leave very early—by 4 a.m., you can already hear the sound of their footsteps along the road. The children gather at the priest's house by the church and then board the vehicle to go to school.
>
> Some kids ride motorbikes there, but others walk, leaving as early as 4 a.m. They do this every day. My youngest daughter also used to wake up at 4 a.m. to get to

> school. Sometimes the kids want to drop out, but we keep encouraging them, telling them to try their best, especially since the priest helps with transportation. If they had to manage it on their own, it would be too exhausting, and even a small amount of money adds up…Today, being literate is essential for the future. Even if we work hard, it's meaningless if we remain uneducated. Knowing how to read and write gives our children a future. Parents must take responsibility and support their children's schooling. If we let go, the children will give up."
>
> (Interview with Mr. N.V.S., resettled in Trị An Lake in 1987, currently living onshore near the C3–Suối Tượng area)

3.5 Informal Support Mechanisms and Livelihood Diversification among Return Migrants

Informal support networks serve as crucial conduits for information-sharing among return migrants, particularly in guiding newcomers on employment opportunities, legal requirements for residency permits, housing conditions, educational resources, and healthcare services.

> "If you have the proper documents, you can work for state-owned companies. But nowadays, many people have returned from Cambodia without any paperwork. Even finding jobs in the private sector is difficult due to incomplete or invalid documentation. You need someone to vouch for you."
>
> (Interview with Ms. N.T.D., resettled in Trị An Lake in 1993, currently residing along the lakeshore in C3 – Suối Tượng)

Pioneer returnees have also relied heavily on informal support networks to diversify their livelihoods. One notable example is the practice of trionychid turtle (ba ba) farming. Initially, this form of aquaculture was not supported by local authorities and conservation agencies, who classified ba ba as an invasive species. Strict regulations were imposed on breeding, farming, and sales. Over time, however, these restrictions were relaxed, and trionychid turtle farming became a viable economic option, later receiving official backing from local authorities. Thanks to the readily available water and fish resources in Trị An Lake, as well as support from local government agencies, including technical training and access to rural development bank loans, households have been able to expand their income sources and improve their living standards.

> "I started farming trionychid turtle because we had access to bait (fish) and the water source was close by (Trị An Lake), so I calculated that it would be profitable. In the beginning, the authorities were very strict. They considered ba ba an invasive species. You needed to register everything, and the conservation center managed the permits. It was difficult at first—they required documentation, and there was a checkpoint by the forest rangers before entering the area where the Cambodian returnees lived in Mã Đà. You needed papers to report how many you were raising and how many you were selling. It was exhausting. But later, they stopped caring; no more documentation was needed, and farming and selling became much easier…The profits were decent at first, when market prices were high. I bought my trionychid turtle stock from Phú Cường commune, where specialists incubate and sell hatchlings. I raised them myself. Initially, I didn't have any formal training, but later, the agricultural department organized workshops to teach farming techniques. Local officials supported the development of trionychid turtle aquaculture. They

frequently checked in on us and encouraged us to keep going. They even facilitated loans for trionychid turtle farmers like me. I took out a 50-million VND loan from the rural development bank, repaid over three years. Interest was due every three months, around 8 to 9 million VND each time, with a rate of 1.7% or 2.7%. Once repaid, the loan is passed on to another farmer—my wife borrowed for three years, and when it was done, others got the opportunity."

(Interview with Mr. N.V.S., resettled in Trị An Lake in 1987, currently living near the lakeshore in C3 – Suối Tượng)

4. Discussion and Conclusion

Migration and return migration are complex phenomena that exert profound impacts on individuals and communities amid shifting economic, political, and social conditions. These processes are shaped not only by policies and economic imperatives but are also tightly interwoven with the dynamics of social networks, community structures, and informal institutions—factors that play a decisive role in enhancing resilience and adaptability (Portes, 1998; Massey et al., 1993). This study reaffirms the importance of social capital in the trajectories of migration and resettlement. As emphasized by Bourdieu (1986) and Coleman (1988), social relationships constitute essential resources that enable individuals to access information, material aid, and emotional support, thereby achieving stability and social mobility. In the case of Vietnamese returnees from Cambodia, kinship, hometown affiliations, and community ties not only facilitated the initial stages of migration but also supported long-term adaptation in the host environment. These networks provided information on settlement locations, livelihood opportunities, administrative procedures, and the sharing of essential resources. Consistent with migration network theory (Massey et al., 1993), social ties function to reduce risk, cost, and uncertainty, while enhancing the prospects for successful resettlement (Banerjee, 1983; Menjívar, 1995; Hardwick, 2003). In the context of Trị An Lake, resettlement patterns strongly reflected chain migration, where the presence of previously settled relatives or acquaintances served as "pioneers," guiding the settlement process and fostering the formation of close-knit community clusters.

In parallel, informal institutions—particularly religious organizations—played a pivotal role in the social integration process. Churches, parish priests, and nuns operating in the Trị An region provided housing, food, education, and psychosocial support to returnees regardless of their religious background or origin. These faith-based charitable networks served dual functions: humanitarian assistance and the provision of "soft welfare institutions" in the absence of adequate formal support systems. This observation aligns with Light's (2004) analysis, which highlights how informal social and economic activities can help migrants overcome legal and bureaucratic barriers.

This research expands theoretical understandings of migration by illuminating the intersection of social capital and informal institutions in facilitating the reintegration of vulnerable populations. It also underscores the agency, self-organization, and adaptability of returnee communities—groups that persist not solely through state intervention, but primarily through social networks and grassroots support mechanisms.

Based on these findings, the study offers several key policy implications:

- Legal recognition and citizenship rights must be clearly granted to return migrants, enabling equitable access to healthcare, education, credit, and social welfare programs.

- Community-based support programs—such as funding for informal education, internal credit systems, and community-driven livelihood models—should be designed to enhance sustainable adaptation capacities from within.
- A hybrid model that integrates formal and informal mechanisms is a promising approach: leveraging the strengths of social networks while embedding them within the legitimacy, resources, and institutional framework of the state to overcome the limitations inherent in informal assistance.

Looking forward, livelihood development initiatives should prioritize vocational training, improved access to credit, and the facilitation of local market participation for return migrants. These measures are essential for enabling not just survival but economic self-sufficiency, thereby contributing to the sustainable development of the region.

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