



Conduct of International Training cum Exposure Visit to Vietnam on Interventions in Agriculture, Allied and Rural Sectors by BIRD, Lucknow-07-14 March 2026

Bankers Institute of Rural Development (BIRD), Lucknow, India conducted a training cum exposure visit to Vietnam during 07 March to 14 March 2026 in collaboration with Vietnam Bank for Social Policies (VBSP).

The programme aimed to expose participants to innovative and scalable interventions in **Agriculture, Allied activities, Rural finance and Livelihood promotion**.

VBSP is an important source of financial services in Vietnam, particularly in rural areas. VBSP has a base of 16.8 million customers (Loan and CASA) and one of the largest provider of microfinance services in Vietnam. Incidentally, it is also one of the largest providers of microfinance in Asia.

The delegation of exposure visit comprised of Shri Anish Kumar, DGM/FM & Smt. Akanksha, DGM/FM from BIRD Lucknow as Programme Directors and 23 participants from various institutions like RBI, NABARD, PNB, WBGB, NIRB, Punjab State Co-operative Bank, Andhra Pradesh State Co-operative Bank, Subsidiaries of NABARD and NGOs.

Inauguration of the training cum exposure visit at Head office of VBSP

The delegation was welcomed by Mr. Le Chug, Deputy director, VBSP at the Head Quarter of VBSP. A brief presentation on India and its financial ecosystem was made by Programme Directors and the structure and purpose of training cum exposure visit was shared with the participants. VBSP made a structured presentation about their organizational structure and functioning. The credit and other policies was discussed in details and participants enquired about Process of loan sanction, Assessment of creditworthiness, Mode of declaring NPA/Default, Restructuring of loan etc. It was highlighted that VBSP maintains an exceptionally low **NPA/default rate of only 0.5%**, reflecting strong social banking practices and effective monitoring.



Group Photo



Presentation by Mr. Le Chug, Deputy Director, VBSP



Memento to Deputy Director, VBSP by Programme Directors



Visit to Branch of VBSP and Transaction Center

The participants visited a branch of VBSP and also their transaction center. The branch is responsible to sanction the credit and monitor the project. Details of loan sanctioned was kept in transaction center in a very transparent manner which can be accessed by any of the member.



Visit to Branch of VBSP



Visit to Commune/Transaction center



Silk village in Hanoi, one of the oldest silk weaving villages in Vietnam to see silk weaving and small silk businesses.

The oldest national silk village, with a thousand-year-old history, still retains the tradition of weaving and preserves significant cultural and historical values. The village has been recognised by the Vietnam Record Book Centre as 'The oldest silk weaving village still operating today'.

Over many generations, the artisans have maintained their traditional craft



techniques. Patterns are symmetrical, meticulous and sophisticated, while being no less beautiful and durable and are suitable for customers of all tastes. Participants observed traditional weaving practices and interacted directly with weavers and traders to understand

threading, weaving techniques, marketing practices, and small-scale enterprise models. The village represents a successful blend of heritage preservation and livelihood sustainability.

Dairy production value chain

Participants visited a dairy cooperative project that operates through formal agreements with household-level cattle owners. The farm's cows are raised properly with adequate rations proper feeding, good health maintenance and right milking techniques. The milking and production process uses modern equipment, limiting the growth of bacteria and preventing food poisoning. A small unit provide employment to more than 90 person in three shift of 30 person each. The unit produces flavored milk, Curd and other value-added product and have a margin of Approximately 30%.

The primary difference between Indian and Vietnamese dairy cooperatives lies in their **structural maturity** and **market dominance**. While India's dairy sector is built on a standardized system Vietnam's dairy sector is more fragmented and heavily influenced by large private corporations. A large portion of Vietnamese milk production is controlled by private or state-owned enterprises. Cooperatives in Vietnam often act as organized "collection nodes" that sell to these larger entities rather than marketing as their own brands



Dairy Processing Unit

Aquaculture and Seaweed Production Unit

The participants visited both **individual-owned and cooperative-managed aquaculture units**.

- The **individual unit**, operating on less than one hectare without any government fee, produces around **100 MT annually**. It rears fish purchased from nurseries over a one-year cycle and cultivates species such as **Sniper, Cooper, Cobia, and Seabass** using **6-metre-deep cage systems**.
- The **aquaculture cooperative**, comprising **30 active members**, has a total investment of approximately **USD 400,000**. The cooperative pays a nominal fee of **VND 4 million (approx. USD 150) per hectare**, showcasing the strength of collective investment and shared resource management.

Participants also observed **seaweed cultivation practices**, which highlighted diversification opportunities in coastal livelihoods.



Marine Aquaculture



Seaweed Cultivation



Hi tech Tomato Farm/Strawberry (Korea Vietnam Co-operation)

High-tech strawberry and tomato farms in Vietnam through a joint project between Korea and Vietnam. South Korea and Vietnam are cooperating on high-tech strawberry and tomato farms to establish a model for "smart agriculture" that uses Korean technology to address Vietnam's hot and humid climate.

The farm specializes in the cultivation of three main crops—Strawberries, Tomatoes, and Yellow melons—managed through a structured seasonal cycle. From April to September, the farm primarily produces Strawberries and Yellow melons, while Tomato cultivation takes place from September to April. The facility is equipped with automated systems that regulate irrigation, nutrient supply, temperature, and ventilation, ensuring ideal growing conditions throughout the year.

With features such as sensor-based monitoring, automated feeding schedules, and climate-responsive infrastructure, the farm minimizes manual intervention while maximizing yield and quality. This smart farming approach not only improves resource efficiency but also represents a sustainable solution for future agricultural practices





Circulatory Agriculture/Integrated farming

Circular agriculture in Hanoi is a developing area of focus, supported by international workshops, government initiatives, and private sector projects aimed at creating sustainable agricultural models. Key initiatives include implementing circular farming models, like the "4F" model (Farm-Food-Feed-Fertilizer), and applying eco-innovations such as biogas production and composting to reduce waste.



A notable intervention was the “**Happy Chicken Model**”, where poultry birds are provided ample space and better living conditions, resulting in **premium pricing and improved returns for farmers.**



“Happy chicken model”



Maize Extraction and Processing Unit

The Unit operates as an integrated production facility specializing in the manufacture of premium salted and crunchy corn. The operation utilizes a hybrid model that begins with manual kernel extraction – supporting local commune members, primarily women earning \$30 per month before transitioning into a fully mechanized workflow. Following this initial stage, the operation becomes fully mechanized, covering cleaning, boiling, drying, and roasting, before finishing with a machine-led infusion of oils and fats. This automated system ensures precision including cleaning, boiling, drying, roasting, and oil infusion, to deliver a consistent, high-quality final product





Lotus seed extraction and Processing unit

Lotus seed processing begins with the manual harvesting of mature pods from aquatic fields, followed by sun-drying and mechanical or manual cracking to extract the raw seeds. The lotus seed processing unit demonstrated stages from harvesting and drying to decortication and embryo removal. Lotus seeds are used in culinary products, traditional medicine, nutraceuticals, cosmetics, and superfood snacks, highlighting strong market diversification.



Socio cultural visit: Ho Chi Minh Mausoleum is a mausoleum which serves as the resting place of Vietnamese revolutionary leader and President Ho Chi Minh in Hanoi, Vietnam. It is a large building located in the center of Ba Đình Square, where Ho, Chairman of the Workers' Party of Vietnam lived from 1951 until his death in 1969, read the Declaration of Independence on 2 September 1945, establishing the Democratic Republic of Vietnam.





The training-cum-exposure visit provided participants with **practical insights into inclusive finance, cooperative models, value addition, circular agriculture and smart farming practices**. The programme offered meaningful learnings that can be adapted within the **Indian rural development and agribusiness ecosystem**.