



Investing in rural people

# Viet Nam

**Building sustainable, climate-resilient  
rural livelihoods**



## Building sustainable, climate-resilient rural livelihoods

Poverty has become overwhelmingly rural in Viet Nam. The vast majority of poor people (86 per cent) belong to ethnic minorities living in remote areas. Tra Vinh and Ben Tre provinces, two of the poorest provinces located in southern Viet Nam's Mekong Delta Region, are highly vulnerable to and frequently impacted by climate-related disasters, such as floods, storms and droughts.

Viet Nam has embraced the approach of multidimensional poverty measurement, which defines the rural poverty line as VND 700,000 (US\$29) per person per month. Near-poor thresholds are set at VND 1,000,000 (US\$41) per person per month. Poor and near-poor rural people, in particular the Khmer ethnic minority, youth, households headed by women, and landless people, risk slipping back into poverty due to natural disasters.

The Project for Adaptation to Climate Change in the Mekong Delta in the Ben Tre and Tra Vinh Provinces (AMD) worked to strengthen the resilience and adaptive capacity of 60,000 smallholder farmer households by generating sustainable income opportunities and improved rural livelihoods, reaching an estimated 210,000 people. To achieve this, AMD invested in climate-resilient, inclusive and remunerative value chain opportunities, including coconut, fruits and aquaculture.

Ten people who benefited from AMD in different ways share their stories on the following pages. Three years after the project closed, the rural businesses they built have proven to be sustainable, enabling them to escape poverty and contribute to the well-being of their families and communities.





“This is a dream that I have realized.”

## Sweeping up profits with coconut brooms

Nguyen Thi Chi lives in An Hoa hamlet, in Ben Tre province with her husband and two children. Without much land, she made brooms from dried coconut fronds for other people. In 2016, she received a grant from AMD that enabled her to purchase the materials and equipment she needed to start her own broom production facility.

The climatic and water conditions of her coastal community mainly favour aquaculture. But coconut is one of the main products and sources of income for people in the Mekong Delta, with more than 70,000 hectares in production in Ben Tre province. In addition to the coconut fruit itself, all parts of the plant are used for a variety of products.

The integrated support Chi received from the project, including capital investment, helped to strengthen her business plan, boosted her knowledge and confidence and enabled her to expand production.

Now, eight years later, Chi has escaped poverty, earning an average of VND 10 million per month (US\$410). She supports her family, and even provides stable part-time employment for 11 women in her community, allowing them to earn an income and still have time to take care of their children.

Chi plans to register a trademark and create a brand for her brooms, which will increase their value. She also plans to expand production further so that she can create more jobs for rural women in her community to bring them out of poverty, too.

## Recognizing economic potential in mudflats

Pham Thai Binh lives along a small river in Lagy hamlet, Tra Vinh province. Lacking access to a sizeable plot of farmland, he recognized the potential of raising river mud clams to earn a good living. The clams grow easily without much investment required for feeding and breeding them.

River mud clams, also known simply as river clams, are shaped like ordinary clams but are three times larger and have a black-brown colour. The start-up investment needs to cover only breeding stock, fence nets and labour. The clams feed on abundant organic matter naturally found in the mudflats thanks to a strong up-and-down tidal current.

“My family’s life has improved a lot since I joined the project-supported cooperative in 2018. We have one and a half hectares of water area for growing river mud clams, and we aim to increase it to two hectares by next year.”

Binh started his operation using the US\$3,000 grant and technical guidance he received from AMD’s climate change adaptation component. He harvests clams after about six months of growth and merchants come to buy from him on the spot, bringing him a stable income of about VND 8 million per month (US\$350).

Binh’s success has enabled him to expand his business. He has earned enough money to buy a car, making it easier and faster for him to travel the area to contact more buyers and get better deals for his products. He has motivated neighbouring households to replicate his successful income-generating activity.



“Our farming is very productive, and we are delighted with our economic progress and higher income.”

“My family has escaped poverty thanks to the opportunities we have from BEINCO. We have been able to buy a new motorbike to ride to work.”



## Investing in private business

Nguyen Thi Be pre-processes coconut meat at the Ben Tre Coconut Investment Joint Stock Company (BEINCO) processing facility in Thanh Tan commune, Ben Tre province. She and her husband work at the company, earning about VND 15 million per month (US\$615). Outside working hours, they cultivate their own two-hectare coconut garden using organic methods. They have an agreement with BEINCO to supply coconuts at a fair price.

In early 2019, AMD provided BEINCO with a full investment package through its private-public partnership fund that helped the company improve its processing capacity and expand trading of coconut. The loan boosted the company's capital, technical and management capacity, and market access, in turn promoting stable incomes in the commune. This expansion enabled the company to increase income opportunities for targeted farmer households like that of Be and her husband.

The company's Deputy Director, Le Hoang Nam, explained: “With the project's support, we have significantly expanded our capacity, increased the number of material suppliers by 315, of whom 45 are poor or near-poor households, and created 150 additional employment opportunities for local people.”

Four hundred and sixty-five families benefited from becoming contract suppliers of raw materials to BEINCO or working in their factory.

## Building alternative livelihoods

Nguyen Van Ngot is a member of the Dinh Cu River Blood Cockles Cooperative Common Interest Group. They farm blood cockles in a three-hectare stretch of brackish water in the Xep Lay River that flows near his home in Dinh Cu hamlet, Tra Vinh province. He is married with two children.

“Before joining the project in 2018, my family was poor. I received 1,000 seed clams and by 2023, I had multiplied them to 70,000 blood cockles. I will continue to increase the number. With the additional income I am earning, I can buy the things my family needs.”

The cooperative’s 10 members added US\$2,300 of their own money to the US\$5,000 they received from AMD and invested in 800 kg of seed clams. They made nets and employed labour to help them improve riverside mudflats where they developed 0.6 hectares of water surface for blood clam farming.

The clams feed on natural food sources for 8 to 12 months before the group harvests them – about 2 tonnes in 2023, earning VND 100–120 million (US\$4,000–5,000). Ngot’s share is about VND 8 million (US\$330), which he supplements by renovating and preparing farms, and harvesting and categorizing clams, earning between US\$4 and US\$6 per day.

Tra Vinh province is greatly affected by climate change. Natural disasters and extreme climate events are increasing, and salinity intrusion is damaging agriculture and aquaculture in the area, reducing productivity and crop quality. AMD supported the cooperative in building an alternative livelihood for Ngot and the other members, enabling them to grow a thriving business and escape poverty.



“Before joining the project, my family was poor. Gradually, we have a more stable, fuller and happier life.”



## Promoting traditional vocations

Huynh Thi Kim Binh is one of five employees who make vegetarian spring rolls at the Thanh Van vegetarian spring roll production facility in Phu Ninh hamlet, Ben Tre province. Binh, 26 years old, contributes her monthly salary of about VND 6 million (US\$250) to household expenses to support her husband and child.

In 2018, AMD provided a loan to Binh's employer, Nguyen Thi Hong Van, that allowed her to buy machinery and expand her facility. She was able to create jobs for Binh and four others, giving them a source of household income and enabling them to escape poverty.

"Small-scale production of vegetarian spring rolls is a good income-generating source for rural people. Local people prefer vegetarian spring rolls because of the fresh flavours," said Van. "I expanded my production of vegetarian spring rolls with the hope of promoting the traditional vocation, taking advantage of the surplus of locally produced pomelo peel."

With its year-round favourable weather conditions and supply of fresh water, most people in the province grow fruit trees such as the green-skinned pomelo. In addition to the cooked pomelo pith, spring roll filling ingredients include locally produced green papaya, star fruits, garlic, cooking oil and chilli, as well as sugar and salt. The rolls are wrapped in banana leaf.

"I love this job. It creates income, but I still have time to take care of my family, too."

## Innovating with giant prawns

Tran Minh Truyen leads the 10-member common interest group (CIG) that raises giant freshwater prawns in their rice fields in Thanh My hamlet, Ben Tre province. In 2018, AMD provided the group of 10 rice farmers with a loan that enabled them to buy breeding stock and feed and establish an innovative prawn-rice production model.

Before joining the project, the CIG members raised some livestock sporadically with little technical training, depending primarily on the modest income they earned from growing and selling rice. Their livelihoods have been significantly improved by raising prawns.

Truyen uses his 2 hectares of fields to farm rice and prawns. He harvested giant prawns for the first time four months after stocking his rice fields with juveniles, earning a profit of about VND 15 million (US\$615) per hectare. He typically farms two crops per year. Supplementing what he earns from selling rice, his annual average income has increased to VND 60 million (US\$2,500).

“Using the money I’ve earned selling prawns since 2018, I have been able to build a spacious home for my family and buy a new 1.5 hectare rice field near my home.”

AMD empowered project participants like Truyen to sustainably increase their incomes and build a successful livelihood model, which has gained the attention of many other farmers in the area who have been introduced to it through farmer-to-farmer training.



“I have switched from growing only rice to using the water in my rice fields also to farm giant freshwater prawns.”





### **Crafting unicorn heads for prosperity**

Paper unicorn heads are used in many performances during moon festivals and special ceremonies in Viet Nam and are in high demand. Since Thach Thi Lan joined the Hong Phuc Household Common Interest Group and started making the traditional masks, she has been earning about VND 4 million per month (US\$165).

Crafting the unicorn heads offers a good income-generating opportunity for women, especially during times when they are not busy cultivating their crops. Lan's workplace provides an entertaining place also for her grandson who she is able to care for while she works.

The group started with AMD support in 2018 and has grown its membership from nine women to create stable jobs for 17 today, all of whom belong to the Khmer ethnic minority. They are steadily growing their business and income, which has already increased by 50 per cent since they started. The group has increased their collective income, up from US\$3,000 to US\$4,500 per month.

“I used to live in a poor household without productive land or a job. Since I started making paper unicorn heads, I have had a stable job with a salary. My family now has enough to eat, and I can buy better clothes for my grandchildren.”

## Filling gaps to create stable markets

Huynh Vu Son farms green-skinned pomelo in Chau Thanh district, Ben Tre province, where he also operated a small collection and trading hub. In 2020, he received a loan from AMD that enabled him to construct a cold storage warehouse and transform his small facility into a thriving post-harvest packaging and preservation centre. The new operation helped increase the value of agricultural products, such as the green-skinned pomelo, by improving quality and creating a stable market for growers.

Post-harvest preservation plays a crucial role in agriculture, especially in fruit and vegetable production. With the new cold storage, Son was able to preserve fruit for a longer time, thus strengthening his capacity to purchase farmers' products – especially green pomelo and durian.

By 2023, the Huynh Son Fruit Processing facility was providing a stable income for its 60 contract farmers and five permanent employees, of whom half are from poor or near-poor households and a third are women.

Trading in green pomelo as well as durian and rambutan nets Son's facility an average profit of VND 25 million (US\$1,030) per month. He has plans to further expand the growing area from which he sources fruit to establish contracts with more farmers in the area.

“I saw people growing pomelos and selling them to traders outside the province with unstable prices, unable to connect with local production businesses. I filled the gap.”



## Keeping traditions alive

Since AMD supported the local Women's Union in Duc My hamlet in Tra Vinh province to establish a savings and credit group, Lam Kim Thuy's life has taken a turn for the better. She is one of 19 local women members who can access microcredit and accrue their savings through the savings and credit group of the Women's Union.

Thuy also received technical support through a project-supported Women's Development Fund. With this support, she was able to access land for growing sedge and buy the machinery she needed to produce traditional sedge mats. She earns about VND 4.5 million per month (US\$185) weaving white sedge mats, bringing a stable income to her household.

Sedge mats hold a place of tradition in households, especially in hot climate areas. A good quality well-treated mat can last for 5–7 years and is used for many domestic purposes. In the past, the women made simple mats for themselves. But over time, weaving and selling the traditional mats has become a major income-generating activity. Regardless of age, women weave, sometimes with sophisticated and colourful patterns, handing the craft down from one generation to the next to keep the tradition alive.





## Boosting production capacity and income

Luong Thi Chung owns the Phat Huy Seafood Processing Company in Thanh Phong commune, a coastal community located at the southern end of Ben Tre province. Most people there make a living from aquaculture and fishing. With a family tradition of processing sun-dried fish behind her, Chung opened a production facility in 2018 to serve people in the area, sourcing fresh fish directly from the local fishermen.

In the early days of her business, Chung marinated and dried fish in the sun without any kind of preservation. In 2019, AMD provided her with a loan that allowed her small company to procure additional equipment and build a cold storage warehouse to expand its single-day dried fish operation. AMD also supported her with business development and technical guidance.






Chung's facility has quickly boosted its production capacity, diversified its range of products and developed strong connections to domestic markets, now processing about 2 tonnes of fish per month and earning the company an annual profit of about VND 500 million. She provides 20 local people with stable employment and about 150 targeted households with the means to increase their income as raw material suppliers.

With her business success, Chung was able to send her two children to university, and now they help her manage the company. "My children and I have plans to target e-commerce and the export market. As we grow, we will support more disadvantaged coastal people and fishermen and help families escape the poverty my family experienced before."

"Thanks to the support I got from AMD, I was able to expand my fish drying business and build the Phat Huy Seafood Processing Company as it is today."



International Fund for Agricultural Development  
Via Paolo di Dono, 44 - 00142 Rome, Italy  
Tel: +39 06 54591 - Fax: +39 06 5043463  
Email: [ifad@ifad.org](mailto:ifad@ifad.org)  
[www.ifad.org](http://www.ifad.org)

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All photos: Nguyen Hoang Sanh  
Text: Thu Hoai Nguyen and Bob Baber