

MINISTRY OF EDUCATION AND
TRAINING

MINISTRY OF AGRICULTURE AND
ENVIRONMENT

VIETNAM NATIONAL UNIVERSITY OF FORESTRY

NGUYEN THI BICH DIEP

**IMPLEMENTATION OF POLICIES SUPPORTING SMALL AND
MEDIUM-SIZED ENTERPRISES IN AGRICULTURE IN
HOA BINH PROVINCE**

Field : Agricultural Economics

Major Code: 9620115

SUMMARY OF DOCTORAL DISSERTATION IN ECONOMICS

Hanoi, 2026

The dissertation was completed at:

VIETNAM NATIONAL UNIVERSITY OF FORESTRY

Scientific Supervisors:

1. Assoc. Prof. Dr. Le Trong Hung
2. Assoc. Prof. Dr. Dang Thi Phuong Hoa

Reviewers:

Reviewer 1:

Reviewer 2:

Reviewer 3:

The dissertation will be defended before the University-level Dissertation
Evaluation Committee

at Vietnam National University of Forestry – Xuan Mai Campus, Hanoi

Time: o'clock, date month year

The dissertation can be accessed at:

The National Library of Vietnam

Library of Vietnam National University of Forestry

LIST OF SCIENTIFIC PUBLICATIONS RELATED TO THE DISSERTATION

1. **Nguyen Thi Bich Diep** (2019). *Development of small and medium-sized enterprises in the agricultural sector in Hoa Binh province – Current situation and solutions*. Journal of Forestry Science and Technology, No. 2, pp. 149–157.
2. **Nguyen Thi Bich Diep** (2023). *Policies supporting enterprises in the agricultural sector in Hoa Binh*. Journal of State Management, No. 330 (July 2023), pp. 110–112.
3. **Nguyen Thi Bich Diep** (2023). *Enhancing Agricultural Enterprise Development in Hoa Binh Province, Vietnam: Challenges and Policy Considerations*. International Journal of Social Science and Education Research Studies, Vol. 03, Issue 09, pp. 1870–1876.
4. **Nguyen Thi Bich Diep** (2024). *The current status of implementing policies supporting small and medium-sized enterprises in agriculture in Hoa Binh province*. Asia-Pacific Economic Review, No. 666 (September 2024), pp. 31–33.

INTRODUCTION

1.1. Rationale and Urgency of the Study

Agriculture plays a fundamental role in ensuring food security and livelihoods for the people. However, amid increasing climate change and deep international integration, agricultural production is facing significant pressure from natural disaster risks, rising costs, fierce competition, and stringent requirements for quality, ESG, and traceability. Therefore, green transformation and digital transformation have become inevitable trends to enhance the added value and competitiveness of agriculture.

In Vietnam, agriculture remains identified as a "national advantage" and a cornerstone of the economy, especially during periods of economic instability. In the process of agricultural development, the State plays a facilitating role, while businesses are a crucial force in promoting innovation and market linkages. However, the agricultural business sector is primarily comprised of small and medium-sized enterprises (SMEs), characterized by small scale, limited capital and technology, difficulty meeting international standards, and vulnerability to natural disasters and diseases. Therefore, government support policies, particularly through local policy implementation, are crucial in helping SMEs enhance their competitiveness and achieve sustainable development.

Although a relatively comprehensive system of policies supporting SMEs has been issued, in practice, its effectiveness has been low due to cumbersome procedures, inadequate eligibility criteria, limited implementation resources, and policies that do not closely match business needs. Hoa Binh, a mountainous province in the Northwest (during the study period), has agriculture playing a crucial role in employment, income, and poverty reduction, but the number of agricultural SMEs accessing these policies remains limited. The support system still faces many obstacles due to limited resources and high eligibility criteria relative to local businesses' capacity.

Notably, to date, there has been no comprehensive study on the role of the Center for Agricultural Support (TTCS) in supporting SMEs in agriculture in Hoa Binh province. Therefore, this research topic... **"Implementing policies to support SMEs in agriculture in Hoa Binh province. This is necessary and contributes to providing scientific arguments and a practical basis for proposing solutions to improve the effectiveness of information and communication technology in the period 2016-2024, while also suggesting policy implications for the successor administrative unit. in the context of administrative boundary adjustments.**

1.2. Research Objectives

1.2.1. Overall Objectives

Based on an analysis of the current situation during the period 2016-2024, this thesis proposes solutions to strengthen the implementation and improvement of policies supporting

SMEs in agriculture in Hoa Binh province (according to the administrative units of the study period), while also suggesting policy implications for the successor administrative units in the future.

1.2.2. Specific Objectives

- Analyzing the theoretical and practical basis of the support mechanism for SMEs in agriculture.

- Assessing the current state of support for SMEs in agriculture in Hoa Binh province during the period 2016-2024.

- Identify the factors affecting the results and effectiveness of the support program for SMEs in agriculture in Hoa Binh province.

- Proposing solutions to strengthen the implementation and improvement of policies supporting SMEs in agriculture in Hoa Binh province, while also meeting governance requirements in the context of administrative boundary adjustments.

1.3. Research Questions

- (1) What theoretical and practical bases should the TTCS support SMEs in agriculture be based on, and what conditions ensure the success of TTCS?

- (2) During the period 2016-2024, what policies to support SMEs in agriculture did Hoa Binh province concretize and implement, and what were the results of the support program?

- (3) What factors affect the results and effectiveness of the TTCS support for SMEs in agriculture in Hoa Binh province?

- (4) What solutions need to be proposed to strengthen the Trade Promotion Center and improve the policy of supporting SMEs in agriculture in Hoa Binh in the period 2016-2024, while also being consistent with the context of adjusting administrative boundaries in the coming period?

1.4. Research Subjects and Scope

1.4.1. Research Subjects

Theoretical and practical issues regarding the support of information technology for SMEs in agriculture.

1.4.2. Scope of research

- Content: Local-level socio-economic development focuses on four main policy groups: finance (credit, taxes, agricultural land lease); technology; trade promotion and market expansion; and human resource training.

- Space: Hoa Binh province, according to administrative units during the period 2016-2024 (now part of West Phu Tho province)

- Timeframe: Secondary data from 2016-2024; primary data from the 2024 survey; proposed solutions for 2025-2030, with a vision to 2035.

1.5. Research Content

- Theoretical and practical basis of support mechanisms for SMEs in agriculture.
- The current status of government support for SMEs in agriculture in Hoa Binh province during the period 2016-2024.
- Factors affecting the results and effectiveness of the Center for Agricultural and Rural Development Support for SMEs in Hoa Binh province during the period 2016-2024.
- Perspectives, orientations, and solutions to strengthen the support of agricultural SMEs in Hoa Binh province.

1.6. New contributions of the thesis

1.6.1. In terms of theory

(1) The thesis systematizes and clarifies the theoretical basis of the TTCS supporting SMEs in agriculture, emphasizing that transparency and consistency in implementation are decisive conditions for effective implementation.

(2) The thesis applies EFA - regression (for businesses) and descriptive/Mean statistics (for TTCS staff), creating an approach suitable to the sample characteristics and research objectives.

(3) Building a framework for analyzing policy information according to the logic of the implementation process, focusing on the activities of the implementing agency and the accessibility of businesses, unlike many studies that focus on policy content.

1.6.2. In practice

(1) This is the first study to systematically analyze the support of agricultural SMEs in Hoa Binh province from 2016-2024, clarifying the current situation, limitations and causes.

(2) The thesis identifies 7 factors affecting the results and effectiveness of policy implementation: policy quality, resources, coordination, procedures, staff capacity, enterprise characteristics, and policy environment.

(3) Propose a feasible system of solutions for the period 2025-2030, with a vision to 2035, which can be used as a reference for similar mountainous provinces.

(4) Drawing lessons from Thailand, Japan and domestically to improve the TTCS mechanism in Hoa Binh.

CHAPTER 1
THEORETICAL AND PRACTICAL FOUNDATIONS FOR IMPLEMENTING
POLICIES SUPPORTING SMALL AND MEDIUM-SIZED ENTERPRISES IN
VIETNAM AGRICULTURE

1.1. Some basic concepts

- *SMEs:*

The SMEs in this study include micro-enterprises, small enterprises, and medium-sized enterprises, defined according to the criteria of average annual number of employees participating in social insurance and total revenue or total capital as per the Law on Supporting SMEs No. 04/2017/QH14 and Decree 80/2021/ND-CP.

- *SMEs in agriculture:*

In this thesis, SMEs in agriculture are understood as economic organizations operating under the Law on Supporting SMEs, participating directly or indirectly in the production and business process, and providing services to the agriculture, forestry, fisheries, and agricultural tourism sectors.

Thus, the research scope includes not only purely agricultural production enterprises (crop cultivation, livestock farming, forest planting and care, aquaculture) but also enterprises involved in processing, trading, and providing services related to agricultural, forestry, and aquatic products, as well as agricultural tourism. In particular, these enterprises are moving towards green production models, reducing emissions, promoting green consumption, developing circular agriculture, and implementing closed-loop production processes through advanced techniques, biotechnology, and physicochemical technologies, while also expanding the range of businesses associated with agricultural tourism.

- *Policies to support SMEs in agriculture:*

In this study, policies supporting SMEs in agriculture are understood as a set of guidelines and solutions from the State aimed at directly or indirectly supporting SMEs in agriculture, thereby attracting investment resources and promoting business development in line with the defined socio-economic development goals.

- *Policy implementation:*

Policy implementation is understood as the process of mobilizing, allocating, and arranging resources to bring a policy into practice according to a strict, unified procedure to achieve its objectives.

- *Policy cycle:*

The policy cycle is the entire process from the formation of a policy to its replacement by another. The stages are continuous and interconnected, including: problem identification, policy formulation, policy development, policy implementation, and policy evaluation.

- *The policy implementation process:*

In the thesis, the policy implementation process includes: (1) Policy concretization; (2)

Planning the implementation of policy; (3) Disseminating and publicizing policies; (4) Assigning and coordinating policy implementation; (5) Allocating resources for policy implementation; (6) Checking and monitoring policy implementation; (7) Policy feedback.

1.2. Content and implementation process of policies supporting small and medium-sized enterprises in agriculture.

1.2.1. Content of support policies

- Financial support policies: including preferential credit policies, tax support policies, and agricultural land lease fee support policies.

- Technology support policies: financial support, technology transfer, and technological capacity building.

- Support policy, trade promotion, and market expansion: supporting the costs of participating in trade fairs, exhibitions, agricultural product festivals, promotional events in target markets, trademark registration, geographical indications, and barcode registration.

- Policies to support human resource training: training in business administration, training in engineering and technology, etc.

1.2.2. Implementation process of provincial-level policies supporting small and medium-sized enterprises in agriculture.

(1) Policy concretization

Specifically, the government's policy on supporting SMEs in agriculture aims to examine whether the issuance of guidance documents on support measures is appropriate for that locality, and to assess the timeliness, consistency, and effectiveness of the implementation of support measures for SMEs in agriculture in that locality. This will allow for adjustments to improve the effectiveness of support measures.

(2) Develop and issue a plan

This is a necessary and important step because community-based information and communication (CBT) is a complex process that takes place over a long period; therefore, a plan is essential. Through this, we can assess whether the development and issuance of the CBT plan is appropriate for the locality in terms of content, timeframe, and target participants. We can also identify any difficulties and obstacles encountered during the plan development process.

(3) Disseminate and publicize policies

According to Bhuyan et al. (2010), this is the next step after the policy has been adopted, and it significantly impacts the policy's results and effectiveness. At the local level, it is necessary to assess the appropriateness of the content, time, and location; the form; and the frequency, results, and effectiveness of popularizing and disseminating policies.

(4) Assigning tasks and coordinating with relevant parties

Policies supporting SMEs in agriculture will only be effective when businesses have access to the support resources. The closer the division of labor and coordination among

relevant ministries and government levels in the agricultural sector, the higher the effectiveness of the policies.

(5) Resource allocation

Policies cannot be implemented without resources or with inadequate resources. Resources involved in policy implementation include three elements: human, material, and financial. Given the limited state budget allocation for agriculture in general and for SME support in particular, relevant government agencies need to use resources appropriately, economically, and efficiently.

(6) Inspection and monitoring

Any policy, when implemented, needs to be inspected and monitored to ensure that its objectives are met and resources are used efficiently. This work helps implementing entities identify limitations and make timely adjustments to improve policy effectiveness. For effective local monitoring, it is necessary to clearly define the subjects, objects, content, form, and timing of inspections, and to assess the feasibility, appropriateness, and effectiveness of the policy, as well as the ability to address shortcomings after inspection and monitoring.

(7) Policy feedback

Periodically, the agencies tasked with implementing policy documents conduct reviews of implementation results. This activity helps gather feedback from SMEs in agriculture, highlighting strengths to promote, while also identifying shortcomings and new needs so that policy-making agencies can promptly adjust and supplement policies to suit practical realities.

1.3. Criteria for evaluating the results and effectiveness of implementing policies to support small and medium-sized enterprises in agriculture.

1.3.1. Evaluating the policy implementation process

- Effectiveness: demonstrated by the timeliness and appropriateness of the policy;
- Effectiveness: reflects the ability of policies to remove obstacles for businesses and create conditions for improving production and business capacity;
- Fairness: emphasizes the degree of equality in access to and enjoyment of benefits among different groups of businesses.

1.3.2. Evaluating the results of policy implementation

- Scope of beneficiaries: Number of businesses receiving support
- The scale and structure of allocated and utilized funds;
- The level of satisfaction of businesses with the content and implementation methods.

1.3.3. Evaluating the effectiveness of policy implementation

- For SMEs in agriculture: increase revenue, profits, create jobs
- For the Information and Communication Technology Agency: macro-level impact on local development
- For households engaged in agricultural, forestry, and fisheries production and business: the impact spreads to farming households through production and consumption linkages (guaranteed product sales, access to safe production processes, etc.).

1.4. Factors affecting results and effectivenessImplementing policies to support small

and medium-sized enterprises in agriculture.

(1) Policy environment: includes political, socio-cultural, economic, and technological environments; a stable environment facilitates the development of the policy and vice versa.

(2) TTCS process and procedures: public, transparent, and fair processes and procedures are necessary conditions for successful TTCS; avoid cumbersome and complicated procedures.

(3) Policy quality: practical policies that meet practical needs will receive support and improve the effectiveness of the policy.

(4) Coordination with stakeholders: close coordination horizontally and vertically to avoid overlap and allocate resources effectively.

(5) Ability to ensure resources: sufficient resources (human resources, financial resources, material resources) are a prerequisite for effective TTCS.

(6) Capacity of TTCS staff: If TTCS staff meet the requirements, they will ensure that support policies are given to the right people, completed on time, and achieve high efficiency.

(7) Characteristics of beneficiaries: mA policy will achieve its objectives when there is a high level of awareness and cooperation from the policy's beneficiaries.

1.5. Domestic and international experiences in implementing policies to support small and medium-sized enterprises in agriculture.

This thesis has studied the practical experiences of the support program for SMEs in agriculture in two countries, Thailand and Japan, and several localities in Vietnam, namely Son La, Bac Giang, and Lam Dong. Based on this, it draws some lessons learned for Hoa Binh province.

1.6. Research Overview

The thesis has summarized five groups of issues related to the support of the Information and Communication Technology (ICT) system for SMEs.agriculturefrom research works in and outside the country: (1)The role of SMEs in agriculture; (2) policies to support SMEs in agriculture; (3) implementation of policies to support SMEs in agriculture; (4) factors affecting the effectiveness of the TTCS; (5) related research in Hoa Binh province. It can be seen that Previous studies have not delved deeply into evaluating the policy's results and effectiveness, lacking quantitative research to quantify the impact of various influencing factors. Particularly in Hoa Binh (2016-2024), there has been no comprehensive study analyzing the policy's support for SMEs in agriculture. This is based on an integrated model (process of implementation, results, effectiveness, and influencing factors) that combines quantitative and qualitative evidence. This is precisely the scientific gap that the thesis aims to fill.

CHAPTER 2: RESEARCH AREA AND METHODS

2.1. Background and basic characteristics of Hoa Binh province

This dissertation studies the administrative area of Hoa Binh province from 2016 to 2024; after boundary adjustments, this area now belongs to the successor administrative unit (Western Phu Tho province). Describing the geographical context helps clarify the natural, socio-economic conditions, the current state of SMEs in agriculture, and support policies, serving as a basis for selecting the model, variables, and analytical methods.

2.1.1. Basic characteristics of the study area (2016-2024)

Hoa Binh is a mountainous province with diverse natural conditions, creating potential for the development of commercial agriculture focused on specific crops, livestock, and processing, which forms the foundation for the development of SMEs in agriculture and influences policy support. However, the quality of rural human resources is still limited, reducing their ability to access and absorb policies.

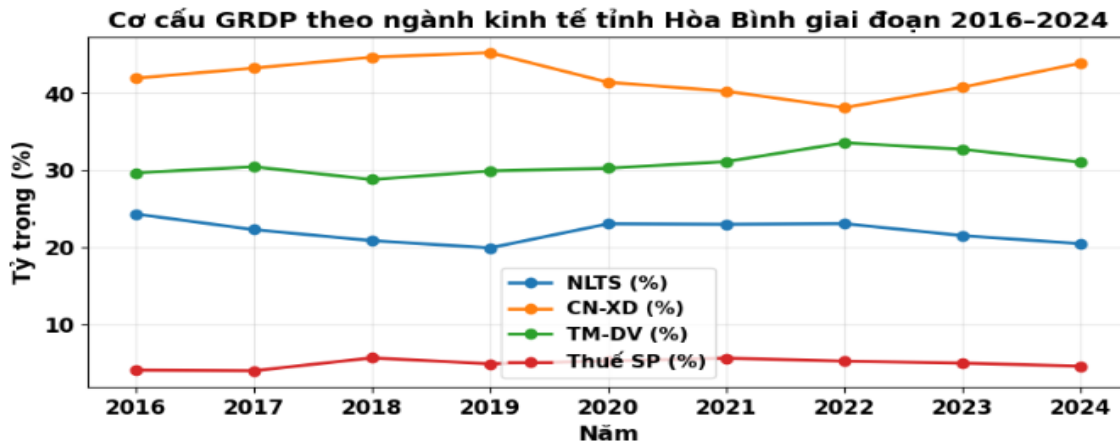


Chart 2.1: GDP structure by economic sector in Hoa Binh province, 2016-2024

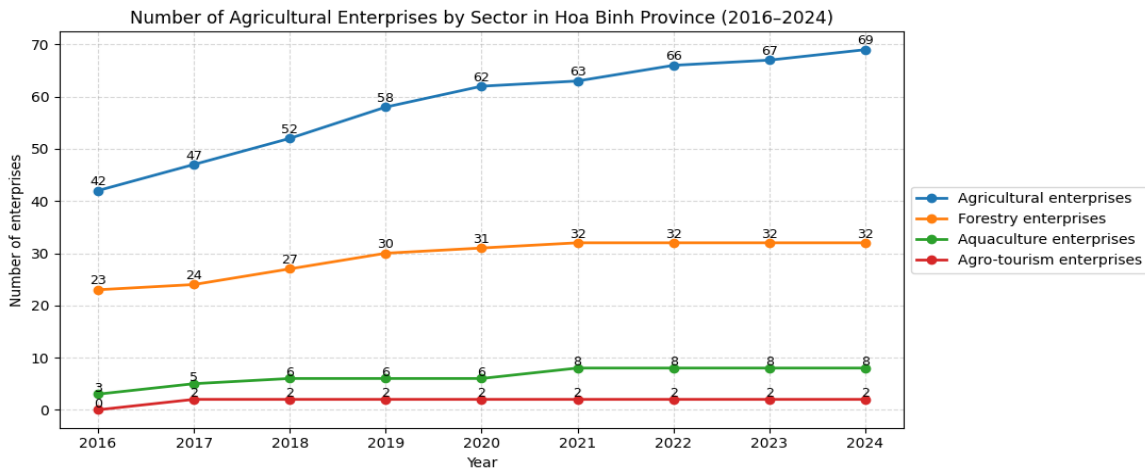
During the period 2016-2024, Hoa Binh province's GRDP increased continuously from VND 34,674 billion to VND 72,180.6 billion, demonstrating stable economic expansion. The GRDP structure shifted towards reducing the proportion of agriculture, forestry, and fisheries, and increasing industry, construction, and trade and services.

Hoa Binh has a relatively large population and workforce, with a high proportion of rural residents and ethnic minorities, while the quality of labor in the agricultural, forestry, and fisheries sectors remains limited. Along with the trend of economic restructuring, these are fundamental factors impacting the organization and results of support programs for SMEs in agriculture within the province.

2.1.2. Development situation of small and medium-sized enterprises in agriculture in the research area (2016-2024)

Small and medium-sized enterprises (SMEs) in agriculture in Hoa Binh province are developing steadily but are still small in scale. By the end of 2024, there were 111 enterprises, accounting for approximately 2.5% of the province's total SMEs. Their operations are

primarily concentrated in the agricultural sector (60%).



(Source: Compiled by the author from survey results)

Chart 2.1. Number of small and medium-sized enterprises by sector of activity, 2016-2024

By business type, over 98% are non-state-owned enterprises, with no FDI. In terms of capital and labor size, the majority are small and micro-enterprises, but there is a gradual trend towards increasing scale. This situation reflects limited capital, technology, and market expansion capabilities, which are crucial factors influencing the effectiveness of accessing and benefiting from support policies at the local level.

2.1.3. Policy context supporting small and medium-sized enterprises in agriculture in Hoa Binh province during the period 2016-2024

During the period 2016-2024, policies supporting SMEs in agriculture in Hoa Binh were implemented amid the Party and State continuing to affirm the strategic role of "agriculture, farmers, and rural areas," linked to agricultural restructuring, green economic development, and integration. The policy framework was formed at three levels (Central; Ministries/sectors; localities), in which the Central level created the general legal basis (especially the Law on Supporting SMEs 2017 and Decree 80/2021/ND-CP), while also promulgating specific policies to encourage investment in agriculture and rural areas (focusing on Decree 57/2018/ND-CP, along with policies on organic farming and value chain linkages).

Based on that, Hoa Binh province has concretized it through resolutions, decisions, and plans suitable to local conditions; notably Resolution 218/2019/NQ-HĐND on credit and land consolidation to attract businesses to invest in agriculture and rural areas. In 2024, the province issued Resolution 473/2024/NQ-HĐND (period 2025-2030) to further concretize Decree 80/2021/ND-CP, which the thesis considers as a reference orientation for the period after 2024.

2.2. Research Methodology

2.2.1. Research approach and analytical framework

The study uses a combination of approaches, including sectoral and supporting field approaches, policy cycle approaches, participatory approaches, institutional approaches, and...Approach through levels of community information.

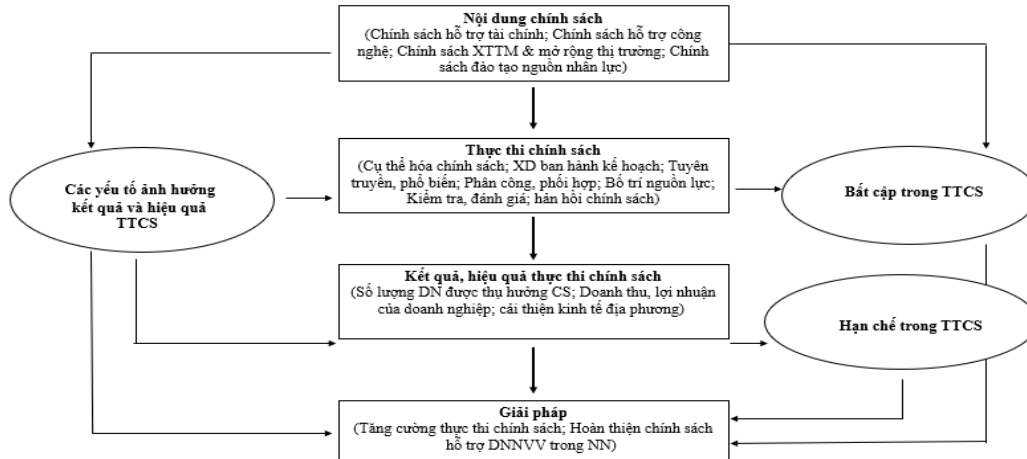


Diagram 2.1: Framework for analyzing the implementation of business support policies for small and medium-sized enterprises in agriculture

2.2.3. Methods of data and document collection

Methods for collecting secondary data and documents.: Secondary information and data are compiled from published sources of agencies, organizations, and published research works.

Methods for collecting primary data:

- Primary data is used to provide and supplement information that secondary data lacks in order to assess the current situation, identify influencing factors, and recognize favorable and unfavorable factors affecting the results and effectiveness of the support program for SMEs in agriculture at the local level.

- *Survey subject groups (including group Provincial-level grassroots officials; groups of officials/employees in agricultural SMEs; groups of households engaged in agricultural, forestry, and fisheries production and business; agricultural tourism).*

Sample size: The total sample size of the study is 400 survey units (including 335 employees at enterprises, 50 community service officers, and 15 households). Production and Business agriculture, forestry, and fisheries, and agricultural tourism.

- *Methods for collecting primary information and data:* In this thesis, primary information and data were collected through two main methods: semi-structured interviews and pre-designed questionnaire interviews.

- *Methods for surveying research subjects*

+ *Group of officers/employees in SMEs agriculture*: The survey was conducted in two stages: preliminary survey and formal survey: (1) Preliminary survey: Conducted with a number of officers/employees at typical SMEs to test the reliability of the scale using Cronbach's Alpha coefficient; variables with low item-total correlation coefficients (<0.3) were removed or modified; (2) Formal survey: The survey questionnaire was completed and widely distributed to SMEs in agriculture. The cleaned data were then used for EFA and regression analysis.

+ *Provincial-level Information and Communication Technology (ICT) staff group*: Due to the small sample size, the study combines in-depth expert interviews with simple quantitative analysis (mean) to reflect the perspectives and assessments of agricultural extension officers. This dataset helps clarify the agricultural extension process and identify factors influencing the results and effectiveness of agricultural extension services supporting SMEs in agriculture.

+ *Group of households engaged in agricultural, forestry, and fisheries production and business; agricultural tourism*: This thesis uses descriptive statistics (frequency, percentage, arithmetic mean) to reflect the assessment and perspective from the business households in agriculture, forestry and fisheries; agricultural tourism- the group that indirectly benefits from support policies.

2.2.4. Methods for processing information and data

The interview questionnaires were cleaned and ensured to contain complete information and data for all questions, discarding those that did not meet the requirements. The questions were then coded and entered and processed using SPSS, Excel, and STATA software. Before data processing, blank statistical tables were designed according to the required content and criteria to reflect the research results, using templates from SPSS 23 and Microsoft Office Excel.

2.2.5. Methods for analyzing documents and data

The data analysis and processing methods used in this thesis include economic statistical methods (descriptive statistics, comparative statistics, inferential statistics). *argument*) Exploratory Factor Analysis (EFA), Regression Analysis, Social Network Analysis (SNA)

2.2.6. Research Indicator System

Includes: (1) Indicators reflecting the current situation of SMEs in agriculture; (2) Indicators reflecting the current state of the support system for SMEs in agriculture; (3) Indicators reflecting the results of the Center for Social Policies supporting SMEs in agriculture; (4) Indicators reflecting the effectiveness of the Social Security Administration in supporting SMEs in agriculture

CHAPTER 3: RESEARCH RESULTS AND DISCUSSION

3.1. Overview of the implementation of policies supporting small and medium-sized enterprises in agriculture in Hoa Binh province during the period 2016-2024

During the period 2016-2024, Hoa Binh province concretized the central government's policy framework and organized its implementation through resolutions, decisions, and plans with the participation of the Provincial People's Committee and relevant departments, focusing on four support groups: finance, technology, trade promotion, human resource training. Policies contribute to enhancing the capacity of SMEs. Agriculture is facing risks from Covid-19, climate change, and market volatility, but its effectiveness remains limited due to inconsistent guidelines, complex access procedures/conditions, dispersed resources, and ineffective inter-sectoral coordination, creating a gap between objectives and actual results.

3.2. Current status of policy implementation supporting small and medium-sized enterprises in agriculture in Hoa Binh province (2016-2024)

3.2.1. Policy concretization

During the period 2016-2024, Hoa Binh province issued 18 documents supporting SMEs in agriculture, with industry-specific policies predominating. The specifics were uneven: technology and training were more clearly defined, while finance and...trade promotion. There is a lack of detailed guidance; policies under the Law on Supporting Small and Medium-Sized Enterprises (SMEs) have a time lag. While the agricultural policy group is comprehensive in terms of documentation, its feasibility is low due to complex procedures and high capital requirements/criteria, reducing businesses' accessibility.

3.2.2. Developing and issuing the plan

During the period 2016-2024, Hoa Binh province developed an implementation plan based on two main policy groups: support for SMEs under the Law and specific agricultural policies. The group under the Law was implemented relatively systematically (7 plans were issued, with a budget of 6.5 billion VND from 2022-2024, mainly for technology and training) but depended on the central government budget, lacked initiative due to limited local budget, and was slow to receive guidance (in 2023, no funds for digital transformation had been disbursed).

Conversely, the plan under Decree 57/2018, despite allocating 5 billion VND, has not yet been implemented by any beneficiary enterprise due to complex procedures/conditions and delays in document issuance. Surveys indicate that planning work is only at an average level, with general content, a top-down approach, and low timeliness.

3.2.3. Disseminating and publicizing policies

Hoa Binh province disseminates policies through multiple channels (departments, sectors, and business associations), but the limited workforce and multiple responsibilities mean that

information is not in-depth or timely. Businesses mainly learn about policies through television (72.97%), Hoa Binh Newspaper (62.16%), and the agency's website (50.45%), while direct interaction channels are very low (dialogue 9.91%, conferences and seminars 2.70%), indicating that the dissemination is still "one-sided". A survey of policy information officers showed that over 65% rated the dissemination as weak/average, with infrequent dissemination and content not differentiated by policy group, so many SMEs have not fully grasped and benefited from it.

3.2.4. Assignment and coordination with relevant parties

The Center for Business Support in Hoa Binh mobilizes many agencies (28 units), with the Provincial People's Committee playing a central role; departments and sectors are assigned according to their functions, and the Business Association acts as the connecting point. However, coordination remains fragmented, and the responsibilities for some overlapping issues are unclear; network analysis shows a low density of linkages (0.093) and connections are mainly vertical, heavily dependent on the Provincial People's Committee (centrality 1.00; betweenness 0.967), while the role of the intermediary organization is vague. The survey also reflects poor coordination quality: 41.03% rated it as weak, reducing the synchronization and effectiveness of business support.

3.2.5. Resource Allocation

Implementation resources are limited, especially financial resources and physical digital infrastructure. While 100% of the workforce is trained, 20.51% lack the necessary expertise/specialization, and are not highly specialized. Basic infrastructure is adequate, but data and information technology are fragmented, not interconnected, and traceability is only in the pilot phase. Financial resources are a major bottleneck: for the 2021-2024 period, the central government budget allocated 11.5 billion VND (local budgets hardly allocated any); support under the Law amounted to 6.5 billion VND (74% for technology, 26% for training), with approximately 80% disbursed due to procedures and slow guidance; the group of projects under Decree 57/2018 projected 5 billion VND, but no businesses have yet benefited.

3.2.6. Inspection and Monitoring

Inspections and monitoring are carried out periodically and thematically, helping to ensure compliance but focusing heavily on documentation and procedures, with little assessment of the impact on businesses. Some minor violations are concentrated in credit, taxation, and land leasing; and technology monitoring. trade promotionThe training still lacks criteria for measuring long-term effectiveness. Overall, the assessment is average, strong in terms of "compliance with regulations" but weak in prevention and monitoring of results after support.

3.2.7. Policy Feedback

Feedback mechanisms exist through dialogue, written petitions, associations, and information portals, but business participation is low, and feedback mainly concerns procedures and conditions; feedback from local authorities to the central government is primarily in the form of summary reports, lacking depth and being processed slowly.

3.3. Assessing the quality of policy implementation supporting small and medium-sized enterprises in agriculture in Hoa Binh (2016-2024)

The survey results show that the quality of the organizational process of supporting SMEs in agriculture in Hoa Binh province during the 2016-2024 period is generally average, and not uniform across different policy groups.

In terms of timeliness, the policy group trade promotion, market expansion and development were rated highest (average score = 3.46), reflecting a relatively clear implementation mechanism and often linked to the province's annual plan. Meanwhile, policies supporting technology (2.59) and human resource training (2.69) had the lowest timeliness rating due to high professional requirements, multi-step approval processes, and frequent delays in funding allocation and application guidance. Financial support policies achieved an average rating (3.03) but still had a significant percentage rated as "untimely," indicating complex procedural barriers and eligibility conditions. From a business development perspective, the number of SMEs in agriculture increased at an average rate of 106.32%/year; however, growth was uneven across sectors, especially agricultural tourism businesses, which saw almost no growth throughout the period.

In terms of relevance, the policy group trade promotion, the most relevant rating continues to be given (3.54), reflecting the urgent needs of businesses for output and market expansion. The financial support group achieved a relatively positive rating (3.21) due to the practicality of capital, credit, and tax incentives. Conversely, the human resource training (2.82) and technology support (2.87) groups were rated lower, indicating that the content and implementation methods were not closely aligned with needs and exceeded the absorption capacity of many small and micro-SMEs (limited matching capital, specialized personnel, and technology adoption capacity).

In terms of responsiveness, the policy group trade promotion, the technology and training groups are assessed as having a fairly good potential for transformation into concrete support activities; meanwhile, the technology and training groups are limited due to delays and implementation methods that are not suitable for the target beneficiaries.

Regarding transparency and fairness, the policy group trade promotion, the most equitable rating (3.36) was given due to its relatively simple eligibility conditions, straightforward procedures, and widespread information. Conversely, the human resource training group had the lowest score (2.54) and the finance group (2.67), reflecting the disadvantage faced by micro-enterprises or those in remote areas due to limited information and the ability to

complete applications. The technology support policy scored 2.97, indicating a preference for businesses with good capabilities, while small and micro-enterprises face many barriers to access.

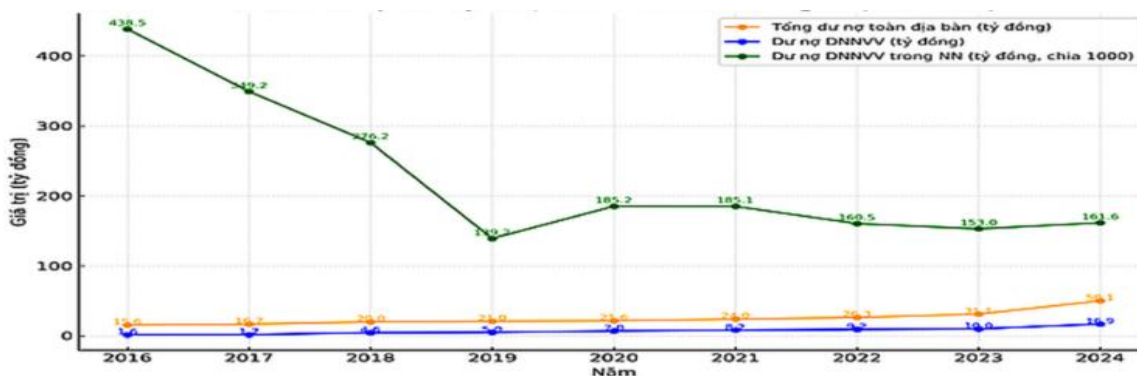
ConcludeThe quality of the policy support process for SMEs in agriculture in Hoa Binh province during the period 2016-2024 shows clear differences between policy groups:trade promotionWhile technology and training are generally viewed more positively, they remain bottlenecks in terms of timeliness, relevance, and equitable access. This forms a crucial basis for the thesis to further analyze the causes of limitations and propose solutions to improve the effectiveness of community-based information and communication technology (CBT) organizations in the coming period.

3.4. Results of implementing policies to support small and medium-sized enterprises in agriculture in Hoa Binh (2016-2024)

3.4.1. Results of policy implementation

Research results show that the support program for SMEs in agriculture in Hoa Binh province during the period 2016-2024 has been implemented across multiple policy groups (finance, technology,trade promotion- market access, human resource training), contributing to supporting a segment of businesses in improving their production and business capabilities. However, the scope of benefits remains narrow, the benefit structure is uneven among sub-sectors, and the effectiveness is not commensurate with actual needs.

(1) The financial support policy group achieved some positive results but clearly revealed limitations in accessing credit for agricultural SMEs. The total outstanding debt of the province increased sharply from VND 15,570.4 billion (2016) to VND 42,861.9 billion (2024); the outstanding debt of SMEs increased from VND 3,592.7 billion to VND 10,853.8 billion. However, the outstanding debt of SMEs in agriculture decreased sharply from VND 438.5 billion to VND 161.6 billion, the proportion decreased from 12.2% to 1.49%, showing that agriculture is a difficult sector to access credit due to high risk, lack of collateral and limited financial capacity.



(Source: Compiled by the author from survey data and reports)

Chart 3.1: Comparison of outstanding loans across the entire region and agricultural enterprises.

Regarding taxes and land leases, only 12 businesses received corporate income tax exemptions (worth over 1.1 billion VND), while land lease exemptions had a clearer impact on 30 businesses (48.7 billion VND), mainly during the Covid-19 period. The investment support policy under Decree 57/2018/ND-CP is still in the review and completion phase; by 2024, 17 projects had registered capital exceeding 400 billion VND but had low disbursement rates, with many projects lacking completed procedures and local counterpart funding.

(2) The policy group supporting technology has shifted from supporting traditional science and technology to supporting digital transformation, but the scale is still small. In the period 2021-2024, the province supported technology for 42 agricultural SMEs, mainly through training, basic consulting and free use of digital platforms. However, in-depth support (in-depth consulting, technological innovation, formation of science and technology enterprises) is still limited due to lack of resources; the central budget allocated for supporting SMEs is only about 4.8 billion VND in the period 2021-2024, making it difficult to create a strong ripple effect.

(3) Support policy group trade promotion Market expansion and development are the most diverse and effective initiatives implemented. The province has provided support in areas such as transportation, trade fairs, quality standard certification, branding, intellectual property, and traceability. Specifically, 31 businesses received support for quality standard certification; 18 businesses were supported in participating in trade fairs; and many products received geographical indication/collective trademark protection. Notably, the province has developed the HB.CHECK.NET.VN traceability system, creating a foundation for e-commerce development. However, the number of businesses benefiting from this support remains relatively small, and the support activities are primarily short-term, lacking the resources for long-term market development.

(4) The policy group supporting human resource training has achieved limited results. Although the province organizes many training courses every year, laborers and officials from agricultural SMEs only account for about 2%. In the period 2021-2024, the central budget for training was only about 1.7 billion VND, the program was mainly short-term, lacked in-depth content and was not close to the practical needs of enterprises.

3.4.2. Overall assessment of results and satisfaction levels

Overall, the policy has shown initial effectiveness, but the scope of benefits remains narrow and uneven across sub-sectors (concentrated heavily in crop production and processing, while forestry and fisheries are less affected). agricultural tourism (Low benefit). Resources are mainly based on the central budget, local budgets, and weak social mobilization; disbursement is often slow and only reaches about 70-80% of the plan.

Table 3.1. Business satisfaction with the policy implementation process.

Policy	Very dissatisfied (%)	Dissatisfied (%)	Normal (%)	Satisfied (%)	Very satisfied (%)	Point TB
Support for human resource training	20,51	28,21	33,33	12,82	5,13	2,54
Support for trade promotion and market expansion.	2,56	10,26	33,33	38,46	15,38	3,54
Technology support	10,26	20,51	38,46	23,08	7,69	2,97
Financial assistance	7,69	15,38	33,33	30,77	12,82	3,26

(Source: Compiled by the author from survey results)

A satisfaction survey showed that trade promotion received the highest rating, followed by finance (3.54), while technology (2.97) was rated lower, and human resource training (2.54) was the lowest. This reflects the fact that market needs are met better than capacity-building policies, and also shows the urgent need to simplify procedures, increase resource stability, and design in-depth support to create a more sustainable and widespread impact.

3.4.3. Effectiveness and spillover effects of policies supporting small and medium-sized enterprises in agriculture.

The effectiveness of the socio-economic development program supporting SMEs in agriculture in Hoa Binh province during the 2016-2024 period is reflected in its medium- and long-term impacts on businesses, implementing agencies, production and business households, and local growth. The number of SMEs in agriculture increased from 68 to 111; the group of businesses with 10-49 employees grew fastest (110.36%/year), and the group with capital of 10-50 billion VND increased sharply (114.72%/year). Average revenue increased from 2.94 to 5.82 billion VND/business, and average profit increased from -0.03 to 2.29 billion VND/business, but the efficiency of capital utilization and profit margin remain low. According to the assessment of implementing officials, the policy has a clear impact on improving income (Mean=4.10) and creating local jobs (Mean=4.05), but its impact on the sustainable development of SMEs in agriculture is limited (Mean=3.85). Household businesses benefit indirectly through supply chain linkages and access to technology; however, the spillover effect is not uniform across sectors, particularly limited in forestry and agricultural tourism. The province's GRDP increased from VND 34,674 billion to VND 72,181 billion (~11%/year), showing that the agricultural sector and agricultural enterprises have made a certain contribution to growth, but there is a need to strengthen policy support towards developing supply chain linkages and providing in-depth support to enhance sustainable efficiency.

3.5. Factors affecting the results and effectiveness of policy implementation supporting small and medium-sized enterprises in agriculture in Hoa Binh.

The results and effectiveness of the policy support program for SMEs in agriculture are influenced by multiple factors, ranging from policy design and implementation to businesses' absorption capacity. This study uses multiple regression analysis (EFA) (from business surveys) to identify and quantify influencing factors, and uses the Mean (from surveys of policy support staff, n=39) to compare the perspectives between the beneficiary group and the implementation group.

(1) EFA results and regression of 7 positive impact factors

The scale showed good reliability, with Cronbach's Alpha > 0.7 across all 7 groups (0.761-0.927). EFA showed that the 28 observed variables converged into 7 factors, with loadings > 0.695; the data were suitable for factor analysis, with KMO = 0.798 and Bartlett's Sig. = 0.000.

The multivariate regression model showed an adjusted $R^2 = 0.464$, explaining 46.41% of the variation in policy outcomes/effectiveness; the model was well-fitted ($F=37.99$; Sig.=0.000), with no significant multicollinearity ($VIF < 2$). All 7 factors had a positive impact, with factors showing strong statistical significance at the 1-5% level, while the policy environment and procedures/documents were significant at the 10% level.

Rank the level of influence according to the regression coefficient (B):

1. Policy quality (QQ) - strongest (B=0.407)
2. Competence of Information and Communication Technology Officers (NLCB) (B=0.212)
3. Beneficiary characteristics (B=0.201)
4. Stakeholder coordination (PH) (B=0.124)
5. Ability to secure resources (NL) (B=0.075)
6. Process - Procedure - Documents (TTHS/QTTT) (B=0.074)
7. Policy Environment (PE) - lowest (B=0.059)

This result shows that the effectiveness of policy reform depends primarily on the quality of policy design, followed by the quality of implementation (official capacity) and the absorption capacity of businesses, while procedures and environment play a conditioning role.

(2) Assessment by TTCS staff: prioritizing resources and coordination

According to Mean (Likert 1-5) statistics, the evaluators ranked the influencing factors in the following order:

1. Highest policy quality (Mean=4.20)

2. Ensure resources (4,15)
3. Inter-sectoral coordination (3.95)
4. Procedures/Documents (3.88)
5. Staff capacity (3.80)
6. Characteristics of beneficiary enterprises (3.65)
7. Policy environment (3.55)

A notable difference is that officials consider resources the second most important factor, whereas the business model shows that resources have a smaller impact than officials' capabilities and the business's characteristics. This reflects two perspectives: the implementing agency emphasizes the conditions for implementation (budget, human resources, infrastructure), while the business emphasizes the practical experience when accessing (quality of policies, the capacity of officials to guide/resolve issues, and the ability to meet the conditions themselves).

(3) Summary: 3 “pillars” that determine the effectiveness of TTCS

Comparing the two data sources reveals the three pillars with the strongest impact:

- Policy quality (clarity - relevance - feasibility - timeliness)
- Capacity for implementation (especially the capacity of officials and inter-agency coordination)
- The absorption capacity of agricultural SMEs (capital, management, skills profile, technological readiness)

The remaining factors, such as financial resources, infrastructure, administrative procedures, and the policy environment, play a conditional role and can either enhance or diminish the policy's impact if they are not improved.

Overall conclusion: The results and effectiveness of the policy support program for SMEs in agriculture in Hoa Binh depend not only on policies, but also strongly on the quality of policies, the quality of implementation, and the capacity of businesses to absorb them. This is an important scientific basis for the thesis to propose solutions aimed at improving the quality of policy design, increasing implementation capacity, simplifying procedures, and increasing support appropriate to the capacity of SMEs in the next phase.

3.6. Overall assessment of the implementation process of policies supporting small and medium-sized enterprises in agriculture in Hoa Binh province (2016-2024)

Based on an analysis of the implementation process, the results of implementation by policy group, and influencing factors, it can be summarized that: the policy support program for SMEs in agriculture in Hoa Binh province during the 2016-2024 period has achieved some

positive results, especially in policy concretization, implementation organization, and initial impact. However, many systemic limitations remain, including delays in document issuance, resource constraints, administrative procedures, inter-sectoral coordination, and businesses' ability to absorb policies, reducing the effectiveness and dissemination of policies.

3.6.1. Successes

(1) Hoa Binh province has made many efforts in concretizing policies, for the first time issuing separate policies for SMEs at the provincial level (Resolution No. 21/2021/NQ-HĐND, 473/2024/NQ-HĐND) and concretizing the mechanism to encourage investment in agriculture and rural areas (Resolution 218/2019/NQ-HĐND). Quantitative results show that policy quality is the strongest factor affecting policy effectiveness ($\beta = 0.407$; Mean = 4.20), reflecting the consensus that the clearer, more transparent, and more feasible the policy, the higher the effectiveness.

(2) The implementation plan is built relatively systematically, linked to socio-economic orientation, and prioritizes organic agriculture and supply chains, trade promotion.

(3) Propaganda work has been diversified through conferences, training, communication, and websites; notably, supporting VietGAP, OCOP, and traceability contributes to raising awareness about integration and digital transformation (Mean MTCS = 3.55).

(4) The province has issued a fairly complete coordination regulation, promoting the coordinating role of the Provincial People's Committee and the Department of Planning and Investment; the factor load index of PH is high (0.844-0.918), showing that multi-sectoral linkage is an important condition to improve the effectiveness of the policy. (3) The assignment of tasks is quite clear, consistent with the positive assessment of PH ($\beta = 0.124$; Mean = 3.95).

(5) Despite a limited budget, the province proactively allocates resources, invests in digital platforms, and establishes a Credit Guarantee Fund for SMEs; the resource is considered important by officials (Mean = 4.15) and has a positive impact ($\beta = 0.075$).

(6) Inspection and supervision activities are maintained, contributing to correcting violations;

(7) Policy feedback channels are gradually being formed (dialogue "Businesses ask - Agencies answer", electronic portal) and have resolved some practical problems. The number of benefiting businesses has increased, especially in the agricultural, processing, and medicinal plant groups; credit support, trade promotion, technology, and training have

contributed to improving the scale of capital, labor, revenue, profits, job creation, and brand capacity of SMEs in Vietnam.

3.6.2. Basic limitations

TTCS supports SMEs in agriculture in Hoa Binh; there are still some limitations in certain areas:

(1) Policy concretization is slow due to delays in documents from the Central Government to the local level.

(2) The implementation plan is still scattered, formalistic, lacks accountability, is not close to the needs of businesses, and is issued late.

(3) Propaganda tends towards traditional channels, lacks regularity and focused channels; businesses in remote areas have low access, and direct dialogue is very limited.

(4) Lack of horizontal coordination, overlapping between agriculture and industry and trade, and vague intermediary organizations.

(5) Resources depend on the central budget, local budgets are limited, allocation is scattered, disbursement is slow; businesses have difficulty accessing capital due to risks and lack of collateral, outstanding loans in agriculture, forestry, and fisheries are only ~1.5% of outstanding loans of SMEs in 2024; human resources are multi-tasking, data and digital platforms are scattered.

(6) Inspection and supervision are heavily procedural, with little impact assessment; the scope of benefits leans towards businesses with better capabilities; the impact is uneven, unsustainable, short-term support, and jobs are still seasonal.

(7) Policy feedback is infrequent, lacks transparency, and small businesses participate little.

3.6.3. Causes of the limitations

The limitations in the agricultural sector stem from a combination of factors: policy frameworks, complex conditions, and delays in document implementation; limited resources, slow disbursement, staff holding multiple positions, and inconsistent data; weak coordination and intermediary organizations; cumbersome administrative procedures; uneven staff capacity; limited financial management and compliance among beneficiary enterprises; and challenging geographical environments, weak infrastructure, and high market risks for agricultural products.

Overall view: The support provided by the TTCS (Technical and Scientific and Technological Center) to SMEs in agriculture in Hoa Binh province during the 2016-2024 period has shown positive progress, particularly in policy concretization, plan development,

and implementation. trade promotion and initial steps in digital transformation. However, effectiveness remains limited by document delays, resource constraints, procedures, inter-sectoral coordination, and businesses' ability to absorb policies. Clearly identifying successes, limitations, and causes is crucial for proposing solutions to improve the effectiveness of digital transformation in the coming period, focusing on greater flexibility, reducing procedures, and supporting capacity building for agricultural businesses.

3.7. Perspectives, orientations, and solutions to strengthen the implementation and improvement of policies supporting small and medium-sized enterprises in agriculture in Hoa Binh.

3.7.1. Main viewpoints

- Systems and synchronization perspective
- A business-centric perspective
- A sustainable and inclusive development perspective
- Perspectives aligned with integration and digital transformation
- Perspectives on policy implementation linked to the voice of businesses.

3.7.2. Regarding orientation

- Firstly, provide timely and practical guidance for policy implementation:
- Secondly, the focus is on enhancing the capacity of beneficiary businesses:
- Thirdly, the focus is on strengthening resources and mobilizing social participation:
- Fourth, the orientation is to strengthen inter-sectoral coordination and regional linkages.:

linkages.:

3.7.3. Some solutions to strengthen the implementation of policies supporting small and medium-sized enterprises in agriculture in Hoa Binh province.

- Refine the content and improve the quality of policies.
- Ensuring and diversifying resources
- Strengthening coordination mechanisms for implementation
- Reforming administrative procedures and enhancing transparency.
- Enhancing the capacity of enforcement officers.
- Enhancing the policy absorption capacity of SMEs in agriculture
- Improve the policy environment

CONCLUSIONS AND RECOMMENDATIONS

1. Conclusion

1.1. Specific achievements of the thesis

(1) The thesis systematizes and clarifies the theoretical basis of the support for SMEs in agriculture, supplements and explains the concepts, roles, content, evaluation criteria and results of the support; at the same time, it references international (Japan, Thailand) and domestic (Son La, Bac Giang, Lam Dong) experiences to draw appropriate lessons for Hoa Binh province.

(2) The thesis comprehensively assesses the current state of policy support for SMEs in agriculture in Hoa Binh province from 2016-2024, including: the situation of SMEs, the central and local support policy system, and analyzes policy support stages such as concretization, planning, propaganda, coordination, resource allocation, inspection, supervision, and policy feedback.

(3) Quantitative research results (EFA - regression with the group of enterprises) and descriptive analysis (Mean with the group of policy officers) show that the results and effectiveness of policy implementation are affected by 7 factors: (1) policy quality; (2) resource assurance; (3) coordination of stakeholders; (4) processes and procedures; (5) staff capacity; (6) characteristics of beneficiary enterprises; (7) policy environment; thereby clarifying the strengths - bottlenecks and the role of policy implementation in the production and business capacity of SMEs in agriculture.

(4) The thesis summarizes the successes, limitations, and causes of limitations; proposes viewpoints, orientations, and 7 key solution groups for the period 2025-2030, vision 2035, prioritizing improving policy quality, while improving resources, coordination, procedures, staff capacity, and the policy absorption capacity of enterprises. The results are significant for Hoa Binh province and suggest policy implications for the successor administrative unit amid administrative boundary adjustments.

1.2. Future research directions

(1) Expand the scope of the survey, including businesses that have withdrawn from the agricultural sector, to clarify the causes, barriers, and long-term impacts of the TTCS.

(2) In-depth analysis according to each policy group (finance, technology, trade promotion, training, etc.) due to different operating mechanisms and impact levels.

(3) Apply advanced quantitative methods (SEM/PLS-SEM) or comparative studies between localities to increase reliability and generalizability; and consider the impact of administrative boundary adjustments on the administrative apparatus, resources, and scope of policy benefits.

2. Recommendations

To enhance the effectiveness of the socio-economic development program supporting SMEs in agriculture, coordinated efforts are needed among the central government, local authorities, and businesses: the central government should strengthen institutions and resources; local authorities should ensure effective implementation; and businesses should improve their management capacity and proactively benefit from the program. In the context of administrative boundary adjustments, it is essential to ensure the continuity, interconnectedness, and uninterrupted nature of support policies.

For the Central Government: (1) Shorten the delay in issuing guidance documents;(2) Increase decentralization and empower localities; (3) Restructure resources towards focus, priority, digital transformation, technology, human resource training, trade promotion; promote public-private cooperation and socialize resources; (4) Simplify procedures, promote online public services, standardize processes and shorten processing time.

For Hoa Binh province (and its successor administrative unit):(1) Actively specify policies that are appropriate to reality; (2) Increase the mobilization and effective use of resources; prioritize support for technology, digital transformation, trade promotion, training, and high-impact programs.

(3) Improve staff capacity and inter-sectoral coordination; (4) Ensure continuity of information and communication technology when adjusting administrative boundaries.

For SMEs in agriculture: (1) Improve governance capacity and financial transparency; (2) Actively participate in support and innovation programs; (3) Increase policy feedback and value chain linkages.