



**International Study Visit programme on ‘*Innovations in Rural and Agricultural Finance and Agri-Business Promotion & Export (Philippines Experience)*’-26-30 Jan 2026**

**Organised by BIRD, Mangaluru in collaboration with APRACA–CENTRAB, Manila**

BIRD-M has successfully conducted the ‘**International Study Visit programme on ‘*Innovations in Rural and Agricultural Finance and Agri-Business Promotion & Export (Philippines Experience)*’** at Manila from 26-30 Jan 2026, in collaboration with APRACA – CENTRAB. The International Study Visit Programme held in Manila and Southern Luzon from 26 to 30 January 2026 offered the 25 participants consisting of 02 IAS Officers, Chairperson of seven Regional Rural Banks, senior officials of State Governments, Cooperative Banks, NABARD and its subsidiaries—a comprehensive understanding of how the Philippines has built institutional mechanisms for advancing rural finance, agricultural value chains, MSME development, and export-linked enterprise ecosystems.

The visit commenced with an inaugural session at Manila, where the delegation was welcomed by APRACA - CENTRAB. The opening remarks highlighted the study visit’s purpose—facilitating a structured exposure to policy frameworks, financial institutions, and enterprise models that together shape the Philippines’ rural finance architecture. The welcome address by the delegation leader emphasised NABARD’s pivotal role in India’s development finance landscape and the relevance of learning from Philippine experiences in digital inclusion, value chain financing, MSME support systems and export-oriented agri-business models.

The first day began with a detailed institutional interaction with the Bangko Sentral ng Pilipinas (BSP). The session demonstrated how the country’s central bank integrates financial inclusion directly into its regulatory mandate. Participants were briefed on the National Strategy for Financial Inclusion, challenges in deepening account usage, sectoral financing gaps in agriculture and MSMEs, and the broad set of enabling initiatives—credit infrastructure reforms, digital onboarding systems and innovative credit enhancement mechanisms. This provided insight into how central-bank-led coordination shapes inclusive finance outcomes in the Philippines.

The subsequent interaction with Land Bank of the Philippines (LANDBANK) showcased an institutional model that combines universal banking functions with a statutory development mandate. The bank’s extensive outreach and its significant exposure to agriculture and rural development illustrated a well-established system of channelling large-scale credit to priority sectors. Its flagship AGRISENSO Plus platform demonstrated how value-chain-based lending, convergence with government agencies, and capacity-building components can be consolidated under a single institutional umbrella to address fragmentation in rural credit delivery.

APRACA-CENTRAB then provided a structured overview of its regional knowledge-building mandate. The briefing highlighted how the association has evolved as a multi-country platform for policy dialogue, training and applied research, supported through collaborations with central banks, development banks, microfinance institutions and capacity-building centres including BIRD. This contextualised the programme within the broader regional efforts to strengthen rural and agricultural finance systems.

The next sessions with the Department of Trade and Industry's MSME bureau (DTI-BSMED) and its export promotion arm (CITEM) offered a vivid picture of the Philippine MSME ecosystem. The discussions spanned enterprise formalisation channels, one-stop Negosyo Centers distributed nationwide, micro and SME financing windows, capability-building programmes, shared technology facilities, and structured export-promotion platforms. The presentations articulated a coherent progression for entrepreneurs—from entry and capability enhancement to market access and international visibility—demonstrating an integrated public support architecture for MSME competitiveness.

Interactions on the second day included an extensive engagement with the Agricultural Credit Policy Council (ACPC), which illustrated the Philippines' policy-led approach to expanding access to affordable and sustainable agriculture finance. The Agri-Negosyo Loan Programme, concessional terms, integration of climate-resilient investments, and gender-inclusive credit windows reflected a flexible and adaptive model tailored to farm realities. Later, the Philippine Coconut Authority (PCA) presented the Coconut Farmers and Industry Development Plan, a long-term, multi-agency strategy addressing farmer capability, hybridisation, processing infrastructure, cooperative strengthening, market development, and value-chain-specific finance—highlighting how holistic, institutionally coordinated action underpins sector transformation.

The afternoon visit to the Asian Development Bank (ADB) provided the delegation with exposure to multilateral development strategies and India-focused interventions. The presentation on ADB's regional mandate, climate-aligned development financing, state-level engagements in India, and the ADB–NABARD partnership—particularly in climate resilience through DCAS—helped participants appreciate how multilateral and national development finance institutions collaborate to scale impact.

The third day's field exposure in Quezon Province began with a visit to Pasciolco Agri Ventures, an MSME engaged in value-added coconut processing. The enterprise's farmer-centric sourcing model, emphasis on organic products, export orientation, product innovation and quality assurance showcased how local enterprises can uplift farming communities while integrating into global value chains.

The following day's visit to Villa Socorro Farm in Laguna offered another perspective on integrated rural enterprise development. The model combined farming, food manufacturing, by-product utilisation and farm tourism, built upon strong partnerships with smallholder farmers and a disciplined approach to quality and branding. This illustrated how diversified revenue approaches and circular-economy practices can enable resilient rural enterprises.

The delegation then visited the International Rice Research Institute (IRRI) for a focused interaction on rice science and a guided tour of the International Rice Genebank

— home to over 1,32,000 rice accessions that form the backbone of global breeding programmes. The session underscored the strategic importance of genetic resource conservation, climate-resilient varieties, digital agriculture tools and long-term research partnerships for global food security.

Day five provided cultural exposure to Rizal Park and historical areas surrounding Intramuros, enabling participants to understand the socio-cultural context that shapes institutions, governance frameworks and community-centric development models in the Philippines.

The programme concluded at IRRI, where participants reflected on their learnings and expressed genuine appreciation to NABARD, BIRD and APRACA-CENTRAB for the programme's meticulous design, rich institutional interactions, and practical field insights. The certificate-awarding session marked the formal closure of a meaningful international learning experience.

The programme was coordinated by Shri Baidya Nath Singh, DGM/FM and Smt. Malini S Suvarna, AGM/FM, BIRD, Mangaluru. A few photographs of the study visit programme are appended.









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