

From Sapphires to Cassava: The Politics of Debt in Northwestern Cambodia

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Abstract

Microfinance has attracted increasing attention, not only for its goals to empower the poor but for its potential negative effects that can serve to undermine that core goal of empowerment. In this paper, we examine microfinance debt in the context of Cambodia's cassava boom and its particular history of resource extraction. Focusing on cassava farmers in Pailin province, a former Khmer Rouge stronghold in northwestern Cambodia, we find that post-conflict Pailin cassava farming is linked with indebtedness to microfinance institutions. As the burden of debt erodes community life and heightens individual anxiety, our analysis of interviews conducted in 2018 shows that Pailin's small-scale cassava farmers lose capacity to build the solidarity necessary to address problems collectively. Drawing on critical work on debt and historically-situated political ecology, we see a situation shaped—but not determined—by a history in which local elites have controlled significant portions of the local economy, extracting personal benefits. We argue that, in this context, microfinance initiatives extend this longer history of resource extraction as concentrations of power and wealth go unchallenged. Microfinance loans are thus better seen as part of a system of depriving marginalized farmers of choice, rather than empowering them, as part of what Silvia Federici terms the financialization of reproduction.

Keywords

Political ecology, microfinance, debt, Cambodia



Introduction

Work on microfinance is gaining critical attention worldwide. Touted in the late 1990s as a path towards a “poverty-free” world (Yunus, 2003, 23), the idea that granting small loans to those living in poverty would support individuals to develop or expand a small business has become widespread. By providing basic financial services, otherwise unavailable to those without a credit history or a record of income, microfinance would fill a much-needed gap and improve the lives of the poor, particularly in the Global South. Organizations offering these small loans, known as microfinance institutions (MFIs), continue to expand, in terms of both absolute numbers of loans and organizations offering microloans. The results have been mixed, with a randomized evaluation of different programs worldwide describing “a consistent pattern of modestly positive, but not transformative, effects” (Banjeree et al., 2015, 1).

Yet, today, in critical scholarship that considers not only the positive—but potential *negative*—impacts, MFIs are more commonly associated with the expansion of institutions of debt and the insidious impacts of over-indebtedness on the poor (Federici, 2014, 236). Research shows that microfinance has had negative impacts, particularly in the way the spread of microfinance and debt across both the Global North and South has dispossessed, rather than empowered, politically and economically marginalized communities (Bateman, 2010; Maclean, 2010; Karim, 2011; Hermes and Lensink, 2011). Rather than a tool of empowerment, microfinance enrolls marginalized communities into global markets and the debt economy. This is part of what Federici deems the “financialization of reproduction” (Federici, 2014, 233). The financialization of reproduction extends the reach of finance institutions into the material social practices of daily life, providing funding for the poor to meet basic needs. In this frame, while debt is ubiquitous, the burden of debt incurred for reproduction is then not borne by the broader community or other broader mobilising efforts but instead, the burden is privatized, borne by poor households and individuals, essentially making collective responses more difficult, and raises questions about the role of MFIs “in the destruction of communal solidarity” (Federici, 2014, 234).

In Cambodia, the average microloan debt per borrower is “the highest average amount in the world” (Licadho, 2019, 1). MFIs are everywhere in Cambodia, with outlets in every town and city as well as rural communities. Emphasizing the impacts of this extensive financialization of Cambodia’s mostly poor populace, the report *Collateral Damage* (2019, 6-11) documented a vast array of negative impacts of MFIs in the country, including links to child labour, coercion of poor farmers to sell land, lost housing, debt bondage, and food insecurity. The government, rather than addressing these concerns, immediately called on the NGO Licadho to retract their report.

The role of MFIs in Cambodia as linked to these negative impacts is notable not only in that MFIs are meant to provide support for the poor and a path towards empowerment, but also because MFIs in Cambodia were an important part of post-unification rebuilding efforts. In 1993, Cambodia’s most ubiquitous MFI, the Association of Cambodian Local Economic Development Agencies (ACLEDA) was introduced as a nonprofit by the United Nations Development Program to provide microloans, where financial institutions were lacking, to “returned refugees, widows, internally displaced persons and other victims of war” (Clark, 2006, 26). Its role was mainly to provide small funds to support businesses in rebuilding efforts. Like many MFIs, ACLEDA’s target and focus have shifted over time, and now encompasses all Cambodians (and people in Laos and Myanmar).

What we have not yet seen discussed is what Cambodia’s unique political history and this post-conflict context brings to an understanding of MFIs, their effects, and responses. To understand these connections, we take an approach that brings Federici’s insights on the impacts of debt and the extension of financial services to the centre of analysis together with work in political ecology. We do so in order to highlight the linked aspects of agrarian change, debt, and community solidarity that have emerged in Cambodia. This is important because this framing more clearly shows how the individualised burden of

MFI debt is undermining community solidarity, and what's at stake is essentially the project of rebuilding communities and post-war society (and not doing so as part of explaining and understanding the pervasiveness of debt and microfinance risks misunderstanding what's at stake in continued extension and growth of MFIs).

In order to highlight both context and the voices of Cambodian farmers interviewed and how their lives are impacted by MFI debt, we pursue an analysis attentive to context and political history, an approach inspired by historically situated analysis in political ecology (Peluso, 1992; Peluso 2012). Doing so allows us to highlight a novel link, as the title “from sapphires to cassava” suggests, between the history of resource extraction and control in Cambodia to the differentiated impacts of debt and MFIs. We find that in present-day Pailin, a former Khmer Rouge stronghold near the Thai border in northwestern Cambodia, cassava farming is linked with indebtedness to MFIs, and that the individualized burden of debt erodes community life, hindering the ability to address problems collectively. This extends a history where local elites have controlled significant portions of the local economy, extracting benefits. We argue that, in this context, microfinance initiatives extend this longer history of resource extraction as concentrations of power and wealth go unchallenged. Microfinance loans are thus part of a system of limiting choice and responses—rather than empowering—marginalized farmers.

To make this argument, the paper presents in the following section our framework for analysis and contributions to broader literature. We then outline our research methodology, historical context and empirical findings linked to cassava, debt, corruption and community solidarity, before discussing the overall impacts and responses evident in our research.

Bridging Frameworks for Understanding the Politics of Debt and Ecological-Political Change

To approach this research and frame our arguments and contributions, we draw on work in political ecology, Federici's critical perspective on debt (Federici, 2004, 2014), and a robust scholarship on MFIs and Cambodia. We bring these works together with our empirical findings as a way to simultaneously attend to context while also highlighting the voices of farmers and their present-day concerns. In doing so, we illustrate how this context shapes, but does not determine, how debt is manifest and responded to.

We turn to political ecology to understand how power matters to decision making and governance over resources, and also how context and history shape these arrangements and relationships. The now-classic works of political ecologists such as Blaikie and Brookfield (1987), Watts (1983), and Peluso (1992) illustrate this potential, both highlighting the voices of resource users and a close attention to history and context as they powerfully reframe how we understand environmental problems.

Peluso's historically-situated political ecology is significant for the ways that it has illustrated how context and history shapes—rather than determines—political ecological relations, agrarian change, and decision-making. This is illustrated in her “long view” of the research design, making a case for history and duration as both key to explaining present context and as a “warning” not only about the past, but about whose voices remain “silent” if we neglect it (1992, 251). Peluso explains how local or regional history plays a pivotal role “in shaping the contemporary resource management structures and the social relations in which individuals' actions and decisions are embedded” (1992, 252).¹ In more recent work, Peluso similarly contends that “[u]nderstanding how history is told or remains untold is thus an essential

¹ This emphasis on context and history is found across her work in the intervening decades (Peluso and Vandergeest, 2001; Peluso, Kelly and Woods, 2012).

part of the politics of knowledge production, but also of human experience and mobilization for change. It should be part of any political ecology analysis” (2012, 79).

Li’s *Land’s End* (2014), an account of social and ecological transformations in the Indonesian frontier, also presents compelling arguments for how particular context can speak to both better understanding place and contributing to broader context and theory. In the book’s review symposium, this argument becomes explicit. She describes her work as a “dense, place-based ethnography about the changing lives of people in a rather remote corner of rural Indonesia” (Bernstein et al. 2016, 955) while also recognising broader themes, particularly how examining a frontier over time allows for the gradual, and sometimes rapid, changes to become clear and contextualised, rather than assuming the most recent iteration was the most significant (for additional insight on frontiers and commodity booms in political ecology—but not debt—see for instance, Nevins and Peluso 2008). This allows Li to present “the gradual rise of capitalist production relations as an argument” (Bernstein et al. 2016, 951); rather than position capitalism as entering ‘romantic’ village life, she shows the gradual shifts, responses and transformations.

In doing so, Li, like Peluso, complicates the narrative of capitalism and its accepted history by questioning the logic that capitalism is necessarily “good or bad” but highlights the overlooked socio-environmental histories. Both question accepted explanations that have “hidden” rather than revealed the origins of environmental problems (Peluso 2012, 86).

What is less discussed in political ecology work is the role or impacts of debt in these histories. Microloans and MFIs are in many ways similar to conservation initiatives which purport to empower the poor by introducing “fixes” that do not address or acknowledge structural challenges for those people with resource-based livelihoods.

Thus, to this work in political ecology we bring Federici’s insights into debt. While political ecology has only just begun taking up debt (most of the aforementioned work only casually mentions debt and rarely MFIs), Federici puts debt front and center. In her work, part of a broader literature on feminist perspectives on debt and its history (Federici, 2004, 2014), we see alignments with aforementioned political ecology, especially that of Peluso’s work to highlight overlooked voices. As Federici explains, she “means to redefine in fundamental ways the accepted historical categories and to make visible hidden structures of domination and exploitation” (2004, 13).

Specifically, we draw on Federici’s insights into how debt becomes an individualised burden under capitalism. As noted above, in this frame, the extension of microfinance loans to the poor is part of the financialization of reproduction,² where debt is accrued to support basic needs within the household and community, including food and services such as education and healthcare. Indeed, the existing scholarship on Cambodia and MFIs with which our research is in conversation already spotlights certain aspects of the financialization of reproduction in the Cambodian context. While growth of MFIs in Cambodia has “not led to a proliferation of entrepreneurs” (Green and Estes, 2019, 130), scholarship on MFIs and debt in Cambodia has shown that MFIs have directly and indirectly dispossessed farmers of their lands (Bateman et al., 2019, 107; Mahanty and Milne, 2016; Ovesen and Trankell, 2014, 178-196), highlighted a lack of accountability in the MFI industry (Bylander, 2017), and illustrated how MFIs play a key role in providing for the basic needs of the poor (Liv 2013), furthering precarity (Green and

² Akin to work in critical geography on social reproduction, Federici’s broader work highlights overlooked stories of “reproduction” and histories of women (e.g., her 2004 work *The Caliban and the Witch*) and she understands the importance of not silo-ing “household reproduction” as distinct from “production” and the blurring of social reproduction and everyday life. While we do not have space to fully introduce these debates, in our empirical work we also “blur” some of the lines between production and reproduction to include, for instance, the material practices of social reproduction but also to acknowledge systemic and structural effects/connections.

Estes 2019) and individualising debt (Green and Bylander, *forthcoming*). Mahanty and Milne, similar to our findings, show how cassava farmers are stuck in a cycle of MFI debt and commodity production, where “for the poorest-yet-landed farmers, debt reduced choice and increased the imperative for commodity production” and as they took on more debt, using land as collateral, their options were further eroded (2016, 190).

What we contribute then is two-fold. In taking the “long view” we first illustrate a significant further impact of the financialization of reproduction: individualisation of debt and further erosion of community solidarity linked to MFIs. This is the antithesis of the intention of the introduction of MFIs—to empower the poor and support entrepreneurship—and is particularly concerning in Cambodia, where they were the first financial institutions introduced to help with reunification of the country after the Khmer Rouge. This point is the second of our contributions: exploration of how the lingering influence of the Khmer Rouge regime and local history of resource extraction has shaped relations of power, agriculture, debt, and farmer responses, particularly in the context of Pailin.

Part of understanding this long view is about acknowledging corruption and continued influence of the Khmer Rouge. Hughes (2009) argues that corruption is built into the fabric of post-conflict Cambodia, where authorities built “a machine for the circulation of resources that could operate off the books” (156). In the present, unofficial payments to local officials continue, even if “there are few publications on corruption in Cambodia” (Ear, 2016, 159). In the context of entanglement of debt, cassava, and corruption, as farmers became more indebted, middlemen and local politicians continue to profit from the cassava economy (Mahanty and Milne, 2016, 180-193) and from MFIs. Pailin province, as we detail in the following section, is emblematic of these issues: it was created in the post-war period to appease former Khmer Rouge powers and political elites, who have continued this work of extraction to the benefit of political elites (Springer 2010). More specifically, we argue that when introduced into this context, microfinance further extends elements of this extractive history.

What we emphasize is that taking into account this unique history, as part of explaining and understanding the pervasiveness of debt and microfinance, is key to understanding the current situation facing farmers in our study. Failing to take this context into account risks misunderstanding the challenges and complex situation for farmers by focusing on financial institutions, without placing them in historical context of resource extraction and conflict and work towards reunification in Cambodia. In the next section, we begin to explore these issues by explaining how we approached our research.

Research Methodology

We conducted our research in an agricultural community in Pailin province of northwestern Cambodia, in a rural village outside Pailin city.³ We consider our approach one of engaged political ecology that builds on a “long tradition in Southeast Asia and in geography” (Hirsch, 2014, 518). We conducted this research supported by and as part of a broader research for development initiative aimed at understanding challenges for cassava farmers in Cambodia and that can lead to policy recommendations and farmer-centred extension. Research was carried out alongside local NGO staff and two research assistants who are also trained in human rights work.

Our primary fieldwork was conducted in 2018, with a research team of two women and two men conducting 38 in-depth interviews in Khmer language (50% each men and women).⁴ Our interviewees

³ When we refer to Pailin across this paper, we refer to the area or province; we use Pailin city when we indicate the city of the same name.

were mainly cassava farmers with MFI loans, but we also interviewed other residents, MFI staff, and managers of cassava silos.

Of the four-person research team, all have training and experience working with and for non-governmental organisations (NGOs) on human rights and environment issues in Cambodia, but only one has a formal academic position. For personal security reasons, we do not identify all of our team, but we came from a range of backgrounds and positions. This includes, for instance, a foreign expat as well as Cambodian citizens. Our team's mixed composition was one part of building rapport with a primarily former Khmer Rouge community who has been distrustful of government and other forms of intervention.

Also key was that our research was conducted with the support of a local NGO whose staff helped connect us with the village headman and provided us with background information on the community and their challenges. They also provided feedback throughout the process. While working with NGOs in Cambodia is inherently political, in this case the NGO staff we coordinated with had a strong working relationship with the community and the village head and that was a key in choosing this site out of several potential sites (we selected this site out of 13 villages of comparable size along the border that were producing cassava as part of an ACIAR funded research project).

With that said, there are a range of ways that working with an NGO could have impacted our research results. As local staff, they have helped initiate buy-in from residents and local partners; as Baird notes (2014, 502) this also means that they, and by extension we as a research team, were entangled in local power structures, which potentially reduces independence. Taking cues from Hirsch (2014, 522) we explicitly included time for critical reflection on the research process and to discuss differences in analysis and interpretation; our analysis was richer for this. The local NGO also helps sustain relationships beyond the life of the research. Underlining the sensitivity of the research context, NGO staff preferred that we not name them or their organisation in this research.

The community of less than 500 households has access to a paved road and is near the border with Thailand, key for exporting cassava and for migrating to work across the border. The vast majority of local residents are former Khmer Rouge and their descendants, most plant cassava, corn, and more recently, fruit trees on a trial basis. Simultaneously, they work other jobs, some in government and some as migrants over the nearby border in Thailand when work on their farms is less demanding or when they no longer have land to farm. In contrast to other parts of Cambodia, not only is Pailin linked to the Khmer Rouge and extraction, but unlike other areas that have historically supported lowland rice cultivation, Pailin's non-irrigated highlands are unsuitable for large-scale rice farming.

At the start of our fieldwork, in order to gain a basic understanding of the concerns of the community, we invited a group of approximately thirty farmers, with an equal number of men and women, to work in small groups to map out the months of their agricultural calendar according to their emotional state, with red denoting times of extreme worry, yellow denoting a moderate level of stress, and green denoting happiness. We were surprised to find that each group's calendar was overwhelmingly red, with only a bit of green placed over the winter harvest time.

This contrasted with our initial expectations. An area in the midst of a cassava boom, Pailin is in close proximity to Thai markets, and in an effort to achieve peace with former Khmer Rouge leaders, each family was granted approximately five hectares of agricultural land (Diepart and Sem, 2018). We also had reviewed existing survey data, which suggested that debt and landlessness were not a problem.

⁴ To protect the personal security of interviewees, we have kept the name and location of the research site confidential and have used pseudonyms across the paper.

For these reasons, we expected a degree of prosperity. Instead, we found widespread anxiety and unhappiness stemming from corruption, debt and disenfranchisement. We had also expected to find gender differences expressed in this activity, as Hennings' work on the "dark underbelly of land struggles" (2019, 103) and Lamb et al. (2017,1215) illustrate in relation to land struggles, but overwhelmingly saw similar concerns across gender groups.

The interviews we conducted were also key to our analysis and extended our understanding of these concerns and the area's history. We found through in-depth interviews that debt and over-indebtedness from microfinance loans were shaping multiple aspects of cassava farmers' lives and decisions, from curtailing their free time and diminishing happiness, as well as loan repayment 'dictating' the agricultural calendar. Each interview started by informing participants of the purpose of the study, and of our guarantee of confidentiality and anonymity, followed by standard questions such as number of family members, amount of land owned, and crops grown. We would then engage in unstructured conversation, giving interviewees the opportunity to guide the discussion toward the topics they most desired to discuss. Most often, interviewees would initially provide perfunctory answers, followed by longer, emotional testimonies once a rapport had been established.

In post-conflict Pailin, residents have had to find ways to live side by side as a matter of survival, despite their histories of conflict and violence, sometimes perpetrated against one another or one another's families. In her experience conducting micro-level ethnographic field research in highly politicized settings, Ansoms (2013, 46) explains that "research can be very intrusive and may profoundly disturb the local social fabric." As more and more interviewees aired their grievances, often citing potential threats to their personal security, our research team treaded on delicate ground. Mindful not to pressure a community already under stress or to put the local peace at risk for the sake of our research (Beban and Schoenberger, 2019), we attempted to strike a balance between encouraging the free exchange of ideas, and steering conversations towards potential options for positive change. Our research team took steps to protect interviewees by using aliases, storing written notes and recordings online with password protection, and deleting the originals each evening after transcription.

A Political History of Pailin

Located in the highlands of northwestern Cambodia, Pailin was historically renowned for its gems, and at one time supplied as much as 90 percent of the world's sapphires. Skilled Shan craftsmen migrated from Burma to present-day Pailin in the 1800s to work in the gem trade (Khan et al., 2018), building the beautiful Wat Phnom Yat, the Shan style temple that overlooks the town to this day. The vast majority of the area's original residents fled during the Democratic Kampuchea regime (1975-1979), under which an estimated 2 million Cambodians died.

When Vietnamese troops toppled the regime in 1979, the Khmer Rouge leadership, weakened but not defeated, fled to the depopulated jungle surrounding Pailin, where they regrouped and took control of the country's northwestern border with Thailand. Khmer Rouge Brother No. 3 Ieng Sary set himself up as a feudal lord in Pailin, and in the chaotic aftermath following the regime change, Khmer Rouge soldiers, commanders, supporters, and party members from all over the country made their way up north. The area became a base for Khmer Rouge resistance against government and Vietnamese forces, resulting in violent conflicts that lasted until the late 1990s.

Appeasement of Khmer Rouge leaders played a key role in securing peace in Pailin. When the United Nations Transitional Authority in Cambodia (UNTAC) mission ended in 1994, the new coalition government faced the problem of continued Khmer Rouge fighting in the forested strongholds of the country's northwest frontier. Beginning from 1995, the government embarked upon a strategy of appeasement, persuading senior Khmer Rouge leaders to pledge loyalty to the central government in exchange for continued control over local economic interests. These interests included gem mining, the

sale of timber, and control of cross-border trade with Thailand. The revenue from these activities was significant; a 1997 estimate by a local military official put Khmer Rouge income from concessions to Thai gem mining companies at US\$20 million a year (Hul and Alex, 2014). Maintenance of these benefits was contingent upon Khmer Rouge leaders' discretion and patronage to their benefactors in the national government. The policy proved effective. As Biddulph (2014, 883) explains, "without the forestry and mineral corruption implicit in the defection policy, after other international and national interventions had failed, the Khmer Rouge might not have been extinguished".

Pailin was largely depleted of gems by the late 1990s (Khan et al., 2018), and the Thai companies overseeing mining operations pulled out of the area. In an indication of the sharp decline in profitability, Pailin's then-governor Y Chhien⁵ willingly handed the Khmer Rouge gem trade over to national government regulation in 2000 (Hul and Alex, 2014). The former Khmer Rouge leaders then turned their interest to commercial agriculture.

In 1996, the national government initiated a reintegration policy that gave former Khmer Rouge leaders the power to plan and supervise the distribution of land in Northwestern Cambodia to demobilized soldiers and migrant farmers. Under Khmer Rouge supervision, five hectares of forested land were typically allocated to each family to be cleared and converted into agricultural land (Diepart and Sem, 2018).

The first group of migrants to benefit from land allocation was closely related to the local Khmer Rouge military units in charge of land distribution. The farmers who subsequently migrated into the area were usually related to the earlier migrants through family networks (Diepart and Sem, 2018). While they received land according to the same distribution rules, the land was increasingly located at the periphery of earlier settlements, further from infrastructure and of poorer quality. Corn was extensively cultivated in the early years as a pioneer crop, followed by the introduction of cassava in the mid-2000s. For the last ten years or so, Pailin produced cassava for export as part of Cambodia's major cassava production belt.

Through the current situation around cassava farming, we see that this history of resource extraction continues to shape relationships in the present. As we detail in the following sections, interviewees told us how Khmer Rouge political elites continue to extract taxes, "gifts", and more explicit bribes from cassava farmers and local leaders. The role of Khmer Rouge and other political elites in extracting benefits, while broadly known (Springer 2010), is rarely able to be discussed publicly, and has been evident not only in gem mining but also the timber industry (Le Billon, 2002; Milne, 2015). In relation to cassava, we see some elements of corruption and extraction from gem mining and timber continuing. The political actors who participate in resource extraction acquired status in the early days of post-conflict Cambodia, when the national government appeased Khmer Rouge leaders by ceding

⁵ A number of interviewees continued to harbor resentment towards former Pailin governor Y Chhien and his wife Ban Sreymom. Formerly Pol Pot's chief bodyguard, Y Chhien began his rise to power in 1991, when the Chinese government cut off its funding to the Khmer Rouge and securing deals with Thai companies became essential for the survival of the rebel group. Y Chhien became the governor of Pailin when it was carved out of Battambang province in 1996 as part of a deal that saw Khmer Rouge Foreign Minister Ieng Sary defect to the Phnom Penh government with some 5,000 rebel troops (Soenthrith, 2014). Many Pailin residents allege that the government turned a blind eye as Y Chhien and his wife Ban Sreymom, a CPP lawmaker, used their power to convert state land into cassava fields. Amidst these allegations, after 18 years in power, Y Chhien stepped down in late 2014 and handed the position over to another ex-guerrilla, Koeut Sothea, who had served as his deputy since 1996.

certain economic and political benefits, thus bringing an end to armed conflict and a semblance of stability to the region (Biddulph, 2014).

The links between a history of extraction and current cassava farming and debt was also borne out in the personal histories of farmers. Many of the cassava farmers were former gem miners and had either joined or been forcibly conscripted into the Khmer Rouge.⁶ As one interviewee succinctly summarized it “What did people do earlier, before planting cassava and corn? It was still a war zone here. Most people did gem mining. I also did.”

This history of gem and timber extraction, land, and benefits allocation is central to understanding the issues farmers face in contemporary Pailin. It is into this context that MFIs enter and, we argue, partially extend this history of extraction, with a key link being cassava. We outline cassava livelihoods and how they are linked to corruption and debt in the following sections.

Cassava: A New Frontier in Resource Extraction and Extension of Debt

Cassava production in Cambodia gradually took off beginning in 2001 and surged abruptly in 2006 due to a sharp increase in demand and feedstock prices (MAFF, 2007). That year, knowledge of cassava propagation, planting, and harvesting quickly spread from Thai traders and among villagers throughout the region.

In Pailin, the cassava crop is harvested only once per year. During the one-year period required for cassava to reach maturity, farmers cover their expenses by taking out loans and working as laborers, both within Cambodia and further abroad in Thailand. According to interviews and the agricultural calendar activity, in addition to farming and working as laborers, some farmers’ livelihood portfolios also included driving taxis locally (especially men) or other entrepreneurial work. For most, this range of livelihood activities was not enough to make ends meet. As a woman farmer explained,

We don’t have enough money to cover the costs of labor for weeding, pesticides, and herbicides for the one-year period while we wait for the cassava to mature. Luckily, I have money from my children’s income at the casino on the Thai border. Otherwise, I could not grow cassava. That’s why my children had to quit school to help support our family (December 13, 2018).

Mr. and Ms. Chan’s household is an example of a typical household interviewed. Ms. Chan came to settle near Pailin in 2006 from Kampot, following her husband Mr. Chan who had settled here in the 1990s. They arrived through a family connection who had served in the Khmer Rouge and knew there was land here to farm. Ms. Chan explained, “We’ve planted cassava since 2006. He [Mr. Chan] already had the land. He came to serve in the Khmer Rouge army in ‘93, so he got 4 ha of land. You could get up to 4 ha of land, but you had to clear it yourself, by hand. It was hard. There were no roads or machines.”

Mr. and Ms. Chan started farming after clearing the land, planting only corn at first, then rotating between cassava and corn in alternate years. They sell their corn and cassava to local middlemen who then sell it to Thailand. When asked why they rotate crops, Ms. Chan explained, “I turned to corn one year after a bad year of cassava prices”, but then, she explained, the price of cassava increased that year. Mr. Chan added, “The [cassava] price is like the lottery.”

⁶ This history and the specifics of cassava farmers here differs from work that we build on in Cambodia in two ways. First, this community, unlike our colleagues work which focused on current/former rice farming communities, has no history of rice cultivation as seen in our description of the settlement of the village, and second, the role of Khmer Rouge is very prominent, whereas our colleagues work includes this only as a passing comment or a footnote (e.g., Mahanty and Milne, 2016; Green and Estes, 2019; Green and Bylander, *forthcoming*).

Price volatility is an important aspect of farming cassava for export that contributes to difficulty for farmers.⁷ In our visit in December 2018, prices for buying cassava were posted outside each cassava silo and were generally around 2.1 baht/kilogram. The 2.0 baht/kilogram price is the “break even” point according to most interviewees. Farmers explained that for most, there is a possibility of a big payoff, but by end of year/when time comes to harvest, if the price offered at the cassava silos is not above 2 baht/kilogram, it is not worth the labor and other costs to harvest and get the cassava to market. Thus, in previous years like 2010 and 2017, cassava was left in the fields and even dumped on the roads in protest.

The Chan’s only non-farm income was Mr. Chan’s occasional work as a hired driver, underlining the significance of cassava. They explained that when the price of cassava has dropped in the past and they cannot make ends meet, they turned to loans, which are easy to secure because they have land title for their farmland, stemming from the allocation for ex-Khmer Rouge families post-conflict. This has enabled many families take on small loans to cover basic expenses, as we describe next.

Debt in the Community

A key finding in our fieldwork was that debt was pervasive. According to one community member, “Almost every family here borrows money. The smallest amount is US\$500, and the largest is \$20,000.” One resident estimated that about 10 percent of the local population has sold their land to pay off loans: 5 percent lost all their land, and the other 5 percent lost some of their land (December 12, 2018). As one woman cassava farmer explained, “We work very hard every day, yet we fall into debt to the banks. We only work to pay off our debts. Then we keep working” (December 13, 2018).

With the exception of a couple of interviewees who had borrowed money from family members, every farmer we spoke with had taken out loans from one of Pailin’s numerous MFIs. This is in keeping with broader trends in Cambodia. Cambodia is among the top five countries in the world in terms of MFI penetration rates; that is, the percentage of the population actively borrowing from an MFI (Gonzalez, 2010). In 2015, the *Guardian* reported that 1.8 million households were borrowing from forty-five MFIs, indicating that approximately half of Cambodia’s households are actively using microcredit. By the start of 2019, “around 2.4 million Cambodians held a total of at least \$8 billion in outstanding microloans” (Licadho and STT, 2019, 1). As Mahanty and Milne (2016, 191) argue, debt linked with cassava production near the border with Vietnam has led to “seemingly irreversible trajectories” which result in a cycle of cassava-debt-alienation.

The example of Mr. and Ms. Chan is illustrative of these broader trends or cycles of debt linked to cassava farming, making ends meet, and sometimes, using microloans to cover household costs. Like many we interviewed, the Chans have more than one microloan. They have two: one from ACLEDA and one from a smaller, local enterprise.

Securing the loans was easy enough, as Ms. Chan explained: “We simply called and the bank officers came. They give the loan based on the amount of land, you can get 40% of the total land cost.” The loan process was straightforward and the loan quick to process: “It took about one week. For amounts greater than \$20,000 USD, we need signatures from the provincial government level. This takes time and money.” They were charged extra for larger loans, with an additional \$100-\$1000 for “government costs”, plus they had to pay “tips” to attain signatures at \$10-15 per signature.

⁷ Treesilvattanakul’s (2016) analysis of the Thai cassava market shows price fluctuations annually and seasonally. For instance, fresh cassava root, as the Chans and others sell in Pailin, receives higher prices in November and December than in the rainy season (May-Sept). In terms of annual fluctuations, in 2010, for instance, the cassava market in Thailand hit both high and low points in price, as the region saw great volatility due to disease (a mealy bug outbreak). Some annual fluctuations also link or interact with the price of other markets, as cassava in Thailand is processed for a variety of uses and destinations.

At first, the Chans said they use their loans for farming inputs, and whatever income they have, they reinvest in the farm. Later, they explained that they have borrowed not only for agriculture but to also to cover health care costs, their son's education, to improve their house, and for a car so that Mr. Chan can earn more money through work as a driver. Without the loans, they emphasized, the family could not cover basic costs or services like health care and education. Some families said they frequently use one loan to pay off other loans, and were "three loans" in debt.

In their case and across our interviews, rather than acting as a means of proactive livelihood improvement, microfinance was being used to cover basic services and costs, as Federici notes has become increasingly common. These loans are, according to our research, not necessarily publicly known to support basic services, but are offered to support the expansion of cash crops like cassava for export and taken out against land holdings. However, faced with an unpredictable market, and an inability to pay back loans or even break even, farmers, in many instances, end up worse off and lack state support or services to protect them from losing their land. Thus, community members are using microloans to finance household needs and basic services, extending debt to finance household reproduction.

Even though loans were pervasive, there was avoidance and shame in speaking about them. One elderly farmer lived in a small house, which was sold to her by a neighbor at a "charity" price due to her "desperate situation" (December 14, 2018). She explained in response to our questions about farming cassava that, "I don't have my own farm. I'm 45 years old" and she was doing work for others (December 14, 2018). We stopped the interview because she started to cry when discussing her limited ability to farm cassava and her heavy MFI debt.⁸

Cassava farmers' experiences with the microfinance sector led us to approach officers at Pailin's lending institutions for interviews. We wondered if the microcredit institutions were aware of how loans were being used, both to cover basic services and to pay back other loans.

After a number of rejections, one loan officer from a prominent MFI agreed to the interview under the condition of anonymity. When asked his opinion on the underlying intentions of MFI officers, he explained that competition for clients is intense. While he could "not say whether the loan officials or institutions have bad intentions," he underlined that "MFIs need to make a profit, so they charge farmers higher interest rates" (December 15, 2018). This MFI officer also explained that he had been given unrealistic "quotas", meaning he had to increase the number of small loans each quarter, whether or not this was good for farmers (December 15, 2018).

He also explained that newer loan officers from less reputable MFIs, often with no background or knowledge of farming, are under pressure to supplement their low salaries through commissions and annual bonuses:

The problem is that there are more and more MFIs in our area now, and most of their staff members are new. The new staff members want to build up a reputation for themselves, so they give loans without careful study, without taking care of their customers...Borrowers have no idea of the dangers: when they see a lot of money, they just accept it. It's like the banks are trying to kill people (December 15, 2018).

His comments underline key aspects of this "new debt economy" (Federici 2014, 232), with limited oversight, loan officers are striving to reach increasing quotas by further offering microloans to

⁸ This was one, among multiple instances, of emotional responses to what we saw initially as mundane interview questions. In this case, we stopped the interview and turned conversation to more upbeat issues like her son's work and we also checked in on her the next day to see that she was doing alright (she was) and noted her situation to NGO staff.

farmers and institutions are raising interest rates.⁹ It is easy to see how these loans are taken on and end up financing basic needs, and then are impossible to pay back, prompting further loans.

In a similar vein, a study by the Institute of Development identified Cambodian clients who have as many as six separate loans, with multiple borrowing being a leading contributor to insolvency and default (Liv, 2013). In areas such as Pailin, where farmers put down both agricultural and residential land as collateral, microfinance debt is not only contributing to landlessness but also loss of livelihood and, as we heard, migration. As one interviewee explained, farmers who lose their land “migrate to Thailand, often entire families, to become laborers. They go to Thailand just to survive, because they have nothing to do, nothing to eat. If they didn’t migrate, they would die” (December 13, 2018).

Another explained, “If a farming family sells all their farmland to pay back a loan, they have to leave home to find some other livelihood... Some go to Bangkok, and some do farm labor on the Thai border. In Bangkok, they find work in construction, and in slaughterhouses” (December 12, 2018). With insoluble debt, entire families have pulled up stakes to search for work abroad (Bylander 2014). As a woman cassava farmer lamented, “we’re leaving to be slaves in other countries, while our own land lies empty, with no one farming it” (December 16, 2018). In interviews, some families like the Chans report using microloans, originally provided for farming, to support family members’ costs of migrating to Thailand for work.¹⁰

We also saw that as farmers became more indebted, middlemen and local politicians continue to profit from the cassava economy (see also Mahanty and Milne, 2016, 180-193). In Pailin, this includes what we discuss in the next two sections: pervasive corruption and negative impacts on community solidarity.

Corruption, Cassava and Debt

A key part of the cycle of cassava and debt and a key link to the past is corruption, which builds on past mechanics (Hughes, 2009) but also has particular facets in relation to cassava and MFIs. For example, the Chans spoke in hushed tones about the cassava silos nearby. Ms. Chan explained, “Before the silo, the price was good. After the silo...[quiet]. The silo has to pay taxes to the Pailin office and at the border.” Later we would find out that these “taxes” also include “gifts” to local elites, in addition to the “tips” to government officials for loans Ms. Chan mentioned above, all of which add to the family’s overall costs.

A key aspect of this cycle of corruption is that it is a practice which tends to hurt the poor the most. As the UK government’s aid agency clearly states, “Corruption has a negative effect on both inequality and the provision of basic services, so it affects poor people disproportionately” (DID, 2015). For example, the \$10-15 “tips” that the Chans and others pay per signature might seem small, but as Ear (2016, 169-170) notes the “especially pernicious” impact of corruption are born by the poor in Cambodia, “because the poor cannot spare the discretionary income to pay bribes”. As Hennings notes, there is limited action in relation to officials as “the government not only seems to be even more reluctant to intervene but also to have its hands tied, as high-level Khmer Rouge networks are still very influential” (2018, 637).

⁹ It is worth noting that the National Bank of Cambodia capped annual interest rates on MFI microloans at 18 per cent in 2018 and a number of MFIs were forced to close due to legal infractions. We recognize that this has impacted interest rates, before this government intervention, the average interest rate for microfinance loans was approximately 30 per cent. Yet, his comments in December 2018 come nearly seven months after that was implemented in March of 2018.

¹⁰ When asked for approximate costs of this move, one interviewee said that \$500 USD was typical to pay for travel, accommodation and “other fees” that may arise linked to immigration or securing a job in a factory.

In our fieldwork, a former high-ranking Khmer Rouge leader blamed the Thai cassava buyers for their refusal to pay a fair price. If local farmers protest, he said, the Thais would simply close the border, cutting off the market. “Local officials have no power to negotiate for a higher price, because business in the area relies on Thailand” (December 13, 2018).

A far greater number of interviewees, however, blamed local politicians—former Khmer Rouge—for extracting favors and unusually high taxes from the Thai silo owners to the extent that it cut into their profits, forcing the Thais to lower the price for cassava in order to continue doing business in the area. “We face this problem not only because of the Thai silo owners.” As one interviewee explained, “If the provincial leaders did not use their power to pressure the [cassava] silos, we farmers would get a higher price for our cassava” (December 13, 2018).

Another interviewee was more specific. “Because the provincial governor [note: a former high ranking Khmer Rouge] placed such a high tax on the Thai silos, and also demanded extra money under the table for parties and such, the silo owners had no choice but to buy cassava at a cheaper price in order to make a profit” (December 16, 2018).

An essential aspect tying this all together is how the current corruption is not only hindering people’s ability to extract themselves from the cassava-debt cycle, but also extending a history of extraction of resources in Pailin, with elites personally benefitting from “taxes” on gems and now agricultural products and even microfinance loans. At the same time, the provincial and central governments not only offer very little to farmers in terms of support, but again are benefitting financially. In this context, it is hard to see MFIs as “helping” the poor; instead, they extend this extractive history.

This has a range of resulting, further impacts. Both the corruption around cassava and loans, as well as the shame of debt, erodes trust and as several interviewees explained, severely erodes community solidarity and ability to mobilise or respond to these pressing issues.

Impacts on Community and Solidarity

In identifying the cycle of cassava and debt in Pailin, we saw how microfinance was linked to ‘financialising reproduction’, particularly in the ways it has individualized this debt as a private, not public, problem, as part of this longer trajectory of burdening the poor in development. Farmers impressed upon us how cassava and debt have impacted the community. Interviewees noted their limited ability and time to participate in community life and to come together to protest their conditions, linking these explicitly to the cycle of cultivating cassava and taking on debt. As one of our interviewees reflected, “When we borrow a lot of money, we have no time left to enjoy celebrations like Khmer New Year” (December 14, 2018).

We heard similar responses across the interviews, as well as in the introductory group activity, which also underlined the stress and anxiety of the community around planting cash crops with volatile prices, especially for cassava, and a lack of community labor exchange. Farmers were taking out small loans to cover cassava expenses, such as hiring local laborers to weed and spray pesticides and herbicides. Some of those same farmers hire themselves out to work in their neighbor’s fields. This is a marked change, interviewees said, from how it started in the village. For instance, one male farmer explained,

I was happier before [I started farming cassava] than I am now. Before, we used to exchange labor. It was a happy time, when we were planting and harvesting together. We’d all enjoy eating together, then go back to work. Now, everyone buys labor. (December 14, 2018).

Following the agricultural calendar activity that we conducted with the community early in our trip, one male community leader remarked,

There is very little happiness during our agricultural year. It's like we are feeding the bank. Once we pay back our loans, we have nothing left. Then we need to borrow money from the bank again. After harvest time we are happy for just a moment, then the cycle begins again (December 14, 2018).

As Federici underlines, understanding the “role that the new forms of debt play in the destruction of communal solidarity” is essential (Federici 2014, 234). Our interviewees' comments point to the broader ways that not only volatile cassava prices but also microfinance debt and the financialization of labor has eroded social reciprocity and community solidarity (Federici, 2014; Karim, 2011), impeding community capacity for collective organising by placing the burden on the individual farmer.

Further underlining these sentiments about the negative impacts of debt and cassava, the village head reiterated that the changes to community relations have taken place since the introduction of cash crops as part of the settlement's history. In particular, he explained:

Before, people seemed friendlier, and there was less of a distinction between rich and poor. Now everyone is busy working on their farms. People try to earn as much as they can. They are working so hard, there is no longer time to sit and talk. Before, I could easily call families together to attend village meetings. Now, I call and only 50% come. (December 12, 2018).¹¹

At 60 years old, having taken on the role of village chief since integration in 1996, his comments and analysis speak to the complex dynamics within the community over time, again mirroring what we heard from other interviewees about lack of community now as contrasted to the past.

In the context of Cambodia and Pailin in particular, this notion of community solidarity is complex and we have outlined above how corruption and extraction of the past has put this community in a particularly difficult situation, even if we initially expected they might be better off because of their land holdings and position. Thus, we want to be clear that in presenting farmers' assessments about how the community and solidarity have been impacted by the cycle of debt and cassava that we do not assume some pre-existing or idealised “communal solidarity” in this context (Kim, 2011).¹² Instead, we have sought to present the voices of farmers interviewed who identified the impacts on the community. What they illustrated was that with the rise of debt and cassava and continued corruption and fear of retribution, farmers saw community acts of reciprocity, specifically labour exchange and ability to lend emergency financial support that existed pre-war and even during settlement of the village, erode. They also explained changes to sharing of food and other community assets, such as communal resources (e.g., grazing areas) declining to the point that coming together as a community is no longer possible. Now, the headman explained, he “doesn't want to ask for more support” for the community anymore. He's “lost his spirit, his money, his labor.”

A key example that interviewees raised was how the community had previously attempted to come together to make complaints and protest, and how they were essentially ‘punished’ for their efforts rather than having their circumstances improved. A flashpoint was a protest that happened several years ago in response to a drop in cassava prices. Cassava farmers, not only from this community but others at the Northwest border, have at multiple points protested these drops in price by essentially blocking major

¹¹ In follow up, we asked the village head what “before” indicated (“before what...”), for instance, did he mean before cassava farming? He explained yes, things were different before cassava farming and also, before the Khmer Rouge was defeated.

¹² Kim lays out the range of perspectives in *Anthropology on social infrastructure, reciprocity and community in Cambodia post-war*. Similar to her assessment, our interviewees identified examples of solidarity and reciprocity like labor exchange and providing emergency financial support that existed pre-war and that “still exist” in Cambodia (Kim, 2011, 154).

roads by piling up their ‘worthless’ cassava on highways. Members of this community and the village headman and deputy explained that this was one way that the community had come together in the past in order to protest unfair prices and extraction of bribes and so on.¹³

This story of ‘protest’ was almost always coupled with what they perceived as a correlated punishment for trying to draw attention to their circumstances: the recent division of the village into two by the land management office. The headman said he was disappointed by this division because he had been working hard to advocate for the government to build a road in the community, as a way to help with getting cassava to market. Now that same road divides the community and they are not able to come together in the same way. In his telling, community solidarity has declined to the point that even coming together for meetings was constrained. In our analysis, it is in the erosion of community solidarity that both the individualisation of debt and entrenchment of extractive history come together, as we discuss below.

Discussion and Conclusion

Overall, our research shows that families farming cassava as a key part of their livelihood portfolio are struggling to make ends meet and taking on microfinance debt. Some have left farming entirely, while some are “stuck” in the cassava-debt cycle, worried about losing their community and their land if they cannot pay off their debts. For some, they use these funds to find work elsewhere. The loans are, according to our research, provided quickly and without much consideration for the borrowers’ ability to pay back. We highlight the voices of farmers impacted by these practices and by debt to illustrate the impacts of corruption and debt. Yet, this was not what we anticipated to hear from these farmers. Mostly ex-Khmer Rouge, with land holdings and land titles allocated post-conflict, we anticipated that these farmers would be in a position to benefit from cassava farming and we did not anticipate the level of indebtedness and associated erosion of solidarity voiced by farmers.

Interestingly, work on cassava in other contexts has suggested that it is suitable for cash-poor farmers (Cramb et al. 2017), while also noting the need for technical advice. Scott (2009, 207) suggests that with its ecological adaptability, flexible harvest schedule, and relatively low labor requirements, cassava provides farmers an opportunity to escape the drudgery and social hierarchy of rice farming. While that may certainly be the case, in Pailin cassava farming combined with lack of control over the market, corruption, and indebtedness has negatively impacted Pailin’s cassava farmers. In this case, placing these impacts in historical context and with debt as a key aspect of the analytical frame tells a slightly different story. While we see similarities to the cassava debt cycle (outlined by Mahanty and Milne), here we also identify that an enduring impact is erosion of community solidarity.

Facing challenges in community solidarity and organizing responses to their plight, for lack of resources, time, and the threat of state violence, a clear challenge for the community to respond to ongoing challenges emerges. This hits at the core of what MFIs were meant to support: empowerment of the poor. Instead, microfinance has individualized debt as a private, not public, problem, as part of this longer trajectory of burdening the poor. It is not only that these loans are providing for, and thus capitalising on, provision of basic services of “reproduction” like health and education, however. It is

¹³ In addition to protest, there were other responses. First, farmers emphasized that they wanted a way out of the cassava-debt cycle. Mr. Chan explained, “We will plant cassava until we can pay the loans back and earn enough,” after which they will change to mango trees, which they saw are more profitable but also requiring greater up-front investment. Second, community members had also spoken out at different public meetings, but as one interviewee explained, there was limited impact and it became an issue of personal security: “We only raise the issue at public forums, with no response. It’s good that you said you would keep our names confidential. Otherwise, it would be dangerous for us.”

that in doing so and individualising the burden of debt, community life and solidarity is also eroded – not only limiting choice for livelihood but also further entrenching hierarchies of wealth and power, essentially reproducing inequality in Pailin and limiting potential political possibilities.

What we see in Pailin also challenges some of the other assumptions of microfinance as linked to empowerment. Here, MFIs entered the scene as part of rebuilding post-conflict Cambodia. Yet, what we have seen instead is that small loans are used to support corrupt practices and even used as bribes, “taxes” or “gifts”. The introduction of microfinance renders the systemic problem of corruption in the cassava market invisible, with farmers left to negotiate a complex and dangerous set of relationships with officials, middle-men, and silo owners outside the national legal framework. In our assessment, rather than support farmers, it is clear that the small loans are extending existing unfair and corrupt practices, thus continuing a history of extraction for the benefit of elites and former Khmer Rouge leaders. In many ways, this echoes Hughes’ (2009) “machine for the circulation of resources” (156) but also extends to more contemporary and mundane practices of cassava production and MFI loans.

This underlines the need for an understanding of the ways that current cycles of cassava-debt are extending political and ecological relationships and decision-making processes of Pailin’s extractive resource frontier. Echoing Peluso’s (2012, 86) arguments, we take issue with the assumptions that introducing new initiatives that do not attend to context and history can address—instead of exacerbate—challenges for farmers. We turn to the socio-environmental histories and context of what these farmers are facing, and in doing so, reveal the multi-faceted sources of present-day dilemmas. Here, engaged political ecology research on the effects of microloans for farmers must account for the ways that context shapes (but does not determine) political ecological relations and decision-making and that it needs to be accounted for in how we understand and frame these linked problems of environment and development.

While we have noted many similarities and we certainly build on robust work in Cambodia (e.g., Mahanty and Milne 2016, Green and Estes 2019, Green and Bylander *forthcoming*), following Federici and historically situated political ecology, our analysis does offer distinctive insight on the erosion of community solidarity (and ability to protest or organise). This is a key aspect of the financialization of reproduction, and in this case, is linked to MFI debt as well as an entrenched history of extraction and corruption. As Li (2014) and Peluso (2012) illustrate, “capitalism and change” doesn’t just come from the “outside” but can also be understood as gradual transformations.

What Federici suggests is that attention to these impacts of debt and their articulation with context is essential to better understand core problems of poverty and inequality. She explains that success “will very much depend on the degree to which they not only protest the debt but recreate and reinvent the commons” (2014, 241). Thus, while interventions such as improved farming methods or increased access to credit may be tempting as technical fixes, we would suggest caution. Such efforts may in fact exacerbate inequality by enhancing the administrative power of local politicians and the financial industry in reworking social relations. In practical terms, it is through systemic analysis that engages with the ways that past actions have burdened the poor, removed meaningful participation in governance of resources and political mobilisation, and eroded solidarity and community cohesion that these issues must be understood and then, addressed.

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