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Mellon Foundation Area and International Studies Fellowship for Incoming Graduate Students

Submitted: March 1, 2018

For my dissertation research, I set out to explore how the intersection of land titling programs, microfinance loans, and mobile banking technology affects land access and land use practices in rural Cambodia. I carried out a fifteen month ethnographic study in a rice farming village in Kampong Trach District, Kampot Province in southern Cambodia to understand 1) How does expert knowledge shape microfinance, mobile banking, and land titling systems? 2) How do these development programs affect land access in rural areas? 3) How are land use practices changing as a result of these programs?

I sought to answer these questions because the Cambodian microfinance industry is now one of the largest in the world. Many Cambodians access microfinance using land title as collateral, and repay their loans using remittances sent home from family members abroad. This trend of rising financial access is part of a much larger effort in the past two decades on the part of development institutions, governments, and financial investors to provide formal financial services to people in order to alleviate rural poverty. By studying these three interrelated issues from an ethnographic perspective, my research aimed to help us better understand how microfinance, land ownership, and migrant mobility are changing rural livelihoods.

During this past year, my research objectives changed slightly. Most importantly, the focus on mobile banking diminished. I found that while many people regularly use mobile banking services to send remittances home to families living in Kampong Trach, the main issue related to my research was collateralized microfinance borrowing. I also focused much more on land use and environmental history than I had originally proposed. I realized that to understand land access and land use in rural Cambodia, I needed to gain a better grasp of the local environmental and agricultural history. Therefore, history became a more important element of my research than I had originally anticipated.

Overall I accomplished my research objectives. I developed strong relationships with villagers and local authorities in my field site, where I carried out 15 oral histories, more than 100 informal interviews, surveyed 26 out of 29 households, and participated in daily events for a year. I also carried out participant observation and formal interviews with microfinance credit officers in the larger district town. I also interviewed ministry officials and development workers in the capital, Phnom Penh. I had great success learning about the relationship between land titles and access to microfinance loans. I learned a great deal about how these title and finance are reshaping land access and land use within my fieldwork site. Through my ethnographic research of the microfinance sector, I also learned much about the role of local authorities and microfinance credit officers in creating formal financial systems in rural Cambodia.

With the support of the IRIS/Mellon Recruitment Award, my research is uniquely set to contribute to Cambodian studies. Few researchers have lived in rural Cambodia for a long period of time and carried out ethnographic research of agrarian change. As a result, how village life and Cambodians' relationship to the land is changing in a rapidly growing economy is poorly understood. Moreover, my research will contribute to academic debates within geography about rural development, finance, and land access. These topics are of pressing concern globally as more and more places are integrated into financial markets. What I have learned in Cambodia will help to illuminate these broader processes and perhaps contribute to more equitable and just forms of development.