

PROJECT UPDATE

A NEWSLETTER FROM THE NEXT GENERATION
AGRICULTURAL EXTENSION PROJECT



Building Resilience: From Savings Groups to Climate Research

FROM: BRIAN COOK

IMAGE: SAVINGS GROUP MEETING IN PAILIN

Hello/ជំរាបសួរ (Chom Reap Sour) from the research team of the *Next Generation Agricultural Extension Project: Social relations for practice change*. This newsletter highlights the rollout of village savings groups to strengthen financial resilience, new research rethinking agricultural extension through an SDG lens, and findings on how climate extremes are shaping smallholder livelihoods and adaptation in Northwest Cambodia.

Project Overview

This project aims to produce an innovative model of agricultural extension founded on expanding enabling social relations, which will complement and/or replace existing models of extension based on the provision of technology, capital and information.

Duration: January 2021 to December 2026

Target Areas: Cambodia

Budget: AUD\$4.5million

Project Leader: Associate Professor Brian Cook,
The University of Melbourne

Village savings groups in action

TEXT & IMAGES: PANHALEAK CHAY, CHARIYA KORN & PHEROM SONG

In Battambang and Pailin, rural households rely on smallholder farming, seasonal labour, and remittances. Irregular incomes, limited access to formal banking, and dependence on high-interest lenders make it **difficult to save or invest**. When shocks occur, such as illness, crop loss, or flooding, families are often pushed into **long-term debt**. These pressures are intensifying with climate change and market volatility.

Since 2025, the Next-Gen Project, in partnership with Partners for Rural Development and with support from local authorities, has established village savings groups to **strengthen household financial resilience**. The initiative combines training in financial literacy, group governance, and record-keeping with ongoing mentoring to support implementation.

To date, **four savings groups** have been formed across eight villages, with 86 members. Within their first months, several groups have **collectively saved over USD \$1,000**, creating locally accessible capital where none previously existed.

Early outcomes are clear. Members report **improved financial planning, reduced reliance on high-interest moneylenders**, and **increased confidence in managing household finances**. Many are already planning productive investments in livestock, agriculture, and education. Notably, members report avoiding informal high-interest borrowing since joining the groups.

Women make up 65% of members and **hold key leadership roles**, contributing to stronger participation in household and community decision-making.

By supporting locally led financial systems, the project is **strengthening both economic and social resilience**, providing practical tools for households to manage risk and invest in more secure and sustainable livelihoods.



Image 1: Research Assistant Pherom Song (far left) with savings group members from Pailin

'I now have a clear idea of how to allocate and manage my spending.'
- Mrs Luom Channry, a farmer and savings group member from Battambang



Image 2: Mrs Houn Kimhoun, Savings Group Recorder, Pailin



Image 3: Cassava farmers from Pailin

A key insight is the widespread practice of ngeay srul farming, which translates loosely as “convenience”.



Image 4: Cassava root

Rethinking agricultural extension: What farmers prioritise

TEXT: BRIAN COOK & VAN TOUCH

IMAGES: SOPHANARA PHAN

Achieving the Sustainable Development Goals (SDGs) depends on how global ambitions align with local decision-making. Yet this connection is often overlooked, particularly for SDG2 (Zero Hunger), where agricultural extension is still commonly framed as a pathway to increased production and productivity.

Drawing on research from our sister project, [Uptake of agricultural technologies and best practices amongst farmers in Battambang and Pailin provinces](#), this study engaged **390 cassava farming households in Northwest Cambodia** to explore how smallholders shape the success, or limits, of these global efforts.

A key insight is the widespread practice of **ngeay srul farming**, which translates loosely as “convenience”. In practice, this means **low-input, low-cost decision-making** guided by risk aversion. **Farmers prioritise stability and security**, especially in contexts where financial pressures and uncertainty are part of daily life.

This has important implications. While smallholders are not opposed to increasing production, they are often unwilling to adopt extension advice that requires taking on significant risk. As a result, efforts to promote intensification may be resisted, not because of a lack of knowledge, but because they do not align with farmers’ realities.

These findings challenge simplified views of agricultural extension and highlight how **smallholder agency actively shapes development outcomes**—an essential consideration for efforts to improve food security by 2030.

Read the full publication [here](#).

Climate extremes and smallholder resilience

TEXT & FIGURES: VAN TOUCH

In December 2025, the [Next-Gen project](#) published [new research](#) on how extreme climate events are shaping smallholder livelihoods in Northwest Cambodia. As **climate variability intensifies**, these impacts are no longer distant risks, they are part of everyday farming realities.

The study combines **long-term climate data**, projections from **25 global climate models**, and **household survey data from 996 smallholder farmers in rainfed agricultural areas**. The findings point to increasingly unstable patterns of wet and dry spells, with direct impacts on productivity.

Prolonged wet periods are raising risks of flooding, soil erosion, and nutrient loss. At the same time, **extended dry spells** (sometimes lasting over a month) are placing **crops and food security under growing pressure**. Climate projections suggest these extremes will intensify further, particularly under high-emissions scenarios.

Farmers' experiences closely reflect these trends, with many identifying **intense rainfall and drought as their most pressing risks** (see image above). However, **financial constraints remain a major barrier** to adaptation (see image below).

These findings highlight the need to **better connect climate science with the lived realities of smallholders**. Strengthening resilience will require more than technical solutions alone. Expanding **access to climate finance, improving extension services**, and investing in **early warning systems** and **climate literacy** will all be critical.

By combining **climate and socio-economic insights**, this research offers practical directions for building **more inclusive and effective responses** to climate change.

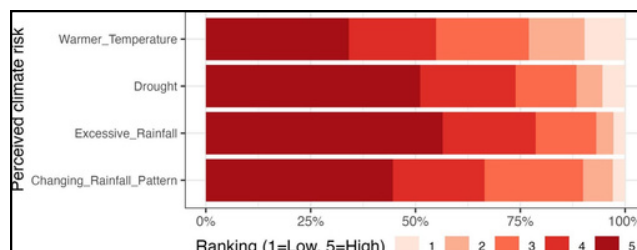


Figure 1: Smallholder perceptions of key climate risks

Strengthening resilience will require more than technical solutions alone.

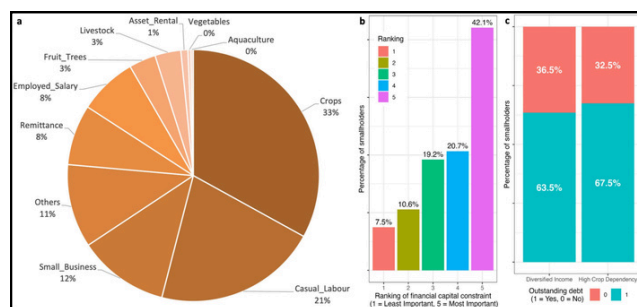


Figure 2: Visualisation of smallholder financial circumstances: Income composition (a); financial capital constraints (b); and debt status (c)

Project Partners



Resources

Check out the latest articles, blogs and research outputs which are shaping the project:

Climate change and adaptation options in smallholder production systems

A systematic review of the impacts of climate change on crop production in South Asia, highlighting that while many effective adaptation practices exist, stronger institutions, funding, and policies are needed to support their uptake.

[Read more](#)

Social-ecological outcomes of agricultural intensification

Rasmussen et al. find that agricultural intensification in low- and middle-income countries rarely delivers both improved human wellbeing and broader ecosystem benefits, highlighting limits to its role as a sustainable solution.

[Read more](#)

