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AGRICULTURAL AND RURAL DEVELOPMENT BANK

# Empowerment for Sustainable Development

Strategies to Empower Communities,  
Include Marginalized Sectors, and  
Promote Economic Growth

Presented By: **H.E Dr. Kao Thach**, Chairman of ADFIAP and Delegate of  
Royal Government of Cambodia in charge of CEO of  
Agricultural and Rural Development (ARDB)



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# About Presenter

H.E. Dr. KAO Thach has experienced with national and regional Financial Industry for more than 20 years, and hold Master of Laws Degree from Bond University, Doctor of Business Administration Degree from EU Business School, and Doctor of Philosophy in Public Policy from University of Cambodia.

Dr. Thach was nominated by the Royal Government of Cambodia through the Ministry of Economy and Finance to serve as the Delegate of the Royal Government of Cambodia in charge as Chief Executive Officer of ARDB since 2014. Currently, he is a member of the Supreme National Economic Council (SNEC) and the Bar Association of Cambodia. Before this, Dr. Thach held the positions of Deputy Director General of the Securities and Exchange Commission of Cambodia (now known as the Securities and Exchange Regulator) and Head of the Financial Market Division at the Ministry of Economy and Finance. He was instrumental in developing Cambodia's financial sector and collaborated with ASEAN Technical Working Groups such as ABMI, ACMF, and Financial Services Liberalization.

# At a Glance of Geographical Representation



Cambodia Location:	Southeast Asia
Cambodia Population: (2023)	16.94 Million
Cambodia Religion:	Buddhism
Cambodia Official Language:	Khmer
Cambodia GDP per Capita:	2,071 USD (2024)
Cambodia National Currency:	Khmer Riel
Major Industries:	Agriculture Sector, Industry Sector, and Tourism





# Overview – Importance of Marginalized Sectors in Achieving Sustainable Development

Marginalized sectors have potential in:

- Catalyzing economic growth
- Promoting social equity
- Building resilience to global challenges
- Long-term development

To achieve sustainable development, it is essential that marginalized sectors are actively included, ensuring that progress benefits all.



# Key Challenges faced Marginalized Sectors

The most common challenges that Marginalized Sectors face are:

- Barriers to accessing and benefiting from financial resources
- Insecure employment and low pay
- Barriers to education and skills development
- Barriers to entrepreneurship
- Economic vulnerability to shocks

To reduce **inequality** and **build a more inclusive society**, it's crucial we address these barriers and assist these marginal sectors thrive.





# DFIs' Strategies in Promoting Inclusive Growth for All

## For Sustainable and Inclusive Growth of Marginalized and Underserved Sectors

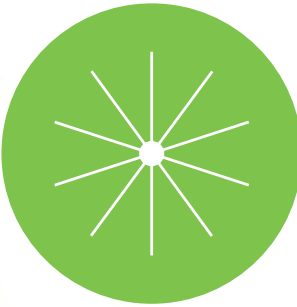
### Redirect Investment & Financing Strategy

DFIs play a crucial role in redirecting capital flows to drive progress and achieve sustainable development outcomes.



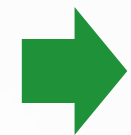
### Leveraging Digitalization for Inclusive Financial Services Strategy

Integrating modern technology into financial services to improve access and efficiency for underserved communities and sectors.



# Redirect Investment and Financing Strategy

## Potential shifts for DFIs in supporting and including marginalized sectors



### **Innovative financing products**

- Blended finance
- Green lending
- Sustainability-linked bond & green bond
- Guarantee Instrument



### **Investing in resilience and climate-adaptation project**

- Projects on climate-smart agriculture
- Green infrastructure such as renewable energy, water management systems.



### **Incorporating gender-lens into financing**

- Targeted funds for women-led enterprises
- Integration of gender analysis
- Building financial literacy and capacity

# Leveraging Digitalization for Inclusive Financial Services Strategy

Digital innovation can act as a powerful catalyst for achieving sustainable development goals. By focusing on digital inclusion, DFIs help bridge the digital divide, ensuring that underserved communities have access to digital tools and financial services.

## How it works?

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Mobile  
Banking and  
Payment  
Solutions

Integration  
of digital  
innovation  
into business  
practices

Agent  
banking





# Case Study – ARDB’s Strategic Approaches

## Existing Financing Programs

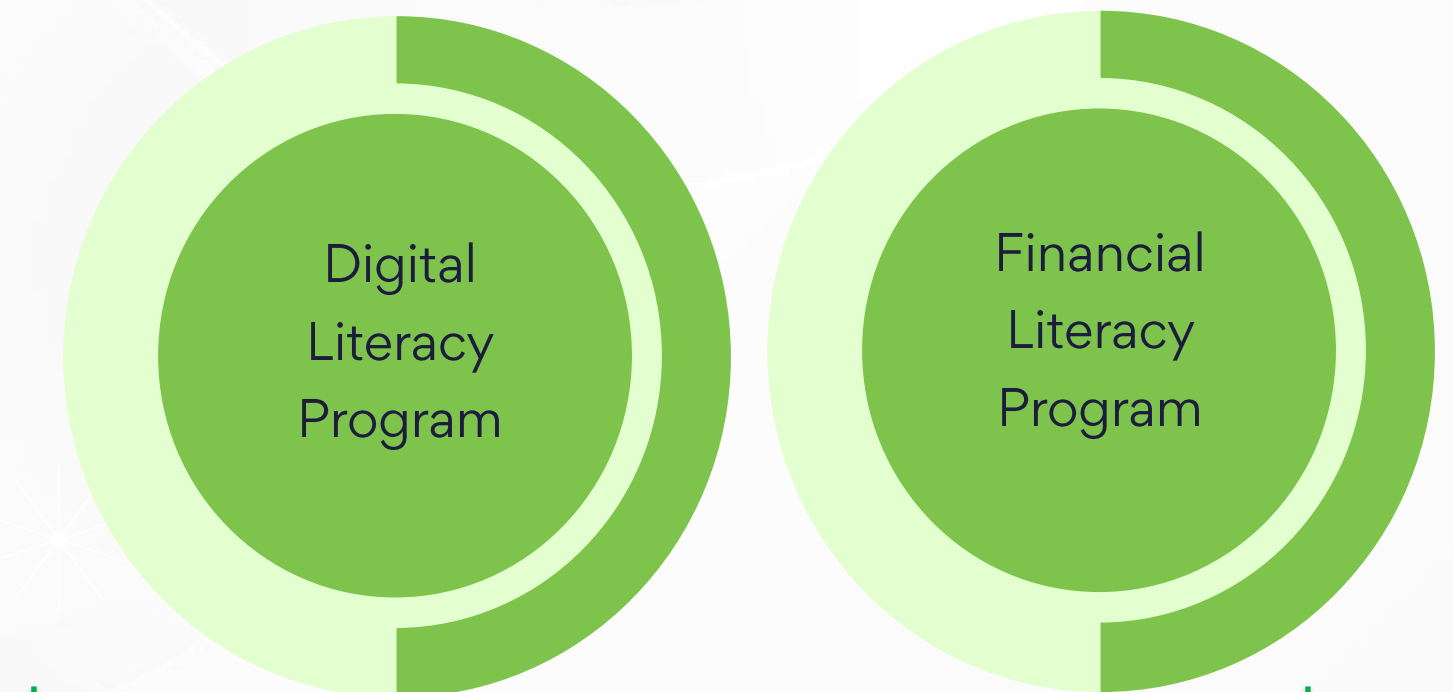
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Technical supports from pooled of agronomy experts

## Digital and Financial Literacy Program

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Value added to unlock the opportunities for financial inclusion

# Case Study – ARDB's Strategic Approaches (2)

ARDB as a policy bank of the Royal Government of Cambodia works closely with development partners Addressing the needs and rights of marginalized sectors and promoting social equity and sustainable development in Cambodia by implement some project:

## 1- Accelerating Inclusive Markets for Smallholders Project- AIMS under IFAD Fund:

Objective to accelerate inclusive market growth, boost agricultural products price and develop production clusters locally, which allow poor smallholder farmers to acquire equal shared benefits.

## 2- Agricultural Value Chain Competitiveness and Safety Enhancement Project- ACSEP under ADB Fund: aim at contributing to the inclusive and sustainable agricultural development and the promotion of Agri SMEs and entrepreneurship.

## 3- Cambodia Agricultural Sector Diversification Project – CASDP under World Bank Fund: objective to facilitate the development of diversified agriculture value chains to provide immediate and effective responses amid crises or emergencies.



# Thank You



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