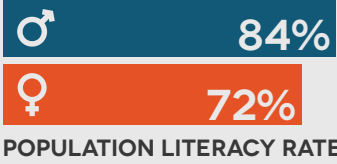


#### REAL ECONOMY

TOTAL POPULATION   
**15 MILLION** (1)



**US\$ 1,078**  
GDP PER CAPITA  
5.2% GDP PER CAPITA ANNUAL GROWTH  
CONSTANT US\$ (5) (6)

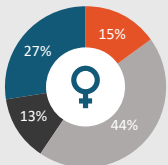
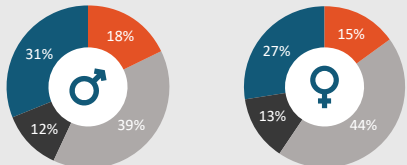


59% OF CAMBODIAN ADULTS HAVE AN ACCOUNT AT A FORMAL FINANCIAL INSTITUTION  
41% REMAIN FINANCIALLY EXCLUDED (7)

**95%** OF ADULTS DO NOT HAVE ANY INSURANCE (7)

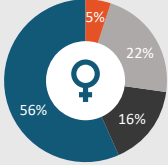
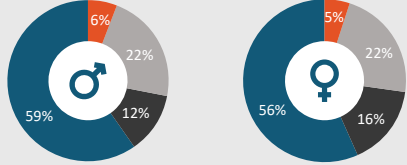
FINANCIAL INCLUSION IS PARTICULARLY **LOW IN LOW-INCOME AND RURAL AREAS**: 75% RESIDE IN RURAL AREAS (7)

THERE ARE **2.4 MILLION** PEOPLE WHO OWN A BUSINESS IN CAMBODIA (7)



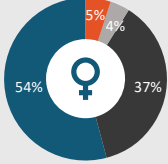
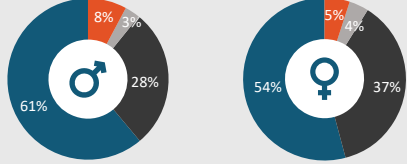
##### ACCESS TO FINANCE

■ BANK  
■ INFORMAL  
■ FORMAL NON-BANK  
■ EXCLUDED



##### ACCESS TO CREDIT

■ BANK  
■ INFORMAL  
■ FORMAL NON-BANK  
■ DO NOT BORROW



##### ACCESS TO SAVINGS

■ BANK  
■ INFORMAL  
■ FORMAL NON-BANK  
■ DO NOT SAVE

**57% OF TOP MANAGERS FOR FORMAL SMEs IN CAMBODIA ARE FEMALE**  
THEY WORK PARTICULARLY IN MANUFACTURING, WHOLESALE AND RETAIL TRADE, AND TRANSPORTATION AND STORAGE (1)

**6.6%** OF BUSINESSES ARE REGISTERED  
**1.7%** (8)



**66%** OF BUSINESSES VIEW ACCESS TO FINANCE AS AN OBSTACLE (1)

**44%** OF BUSINESSES HAVE WOMEN AS DOMINANT OWNERS (1)

#### FINANCIAL INCLUSION

IN 2014, GROSS SAVINGS MADE UP **15.5%** OF COUNTRY'S GDP  
 (4)

**10%** OF ADULTS SAVE IN THE FORMAL SECTOR  
**33%** OF ADULTS SAVE IN THE INFORMAL SECTOR (7)

2015, REGULATED INTERNATIONAL REMITTANCES INFLOW MADE UP **\$400 MILLION** (1)

INABILITY TO ACCESS FINANCE WAS THE KEY ISSUE IDENTIFIED BY WOMEN-RUN BUSINESSES (8)

**900,000** CAMBODIANS RECEIVE INTERNATIONAL REMITTANCES  
**63%** WOMEN (7)

**61%** OF ENTERPRISES IN CAMBODIA DO NOT HAVE A SAVINGS/CHECKING ACCOUNT (1)

70% OF MICROFINANCE DEPOSITORS HAVE PASSIVE SAVINGS ACCOUNTS  
BALANCES WITH **<5 US\$**

**18%** OF POPULATION IS FINANCIALLY LITERATE (3)

#### SECTOR

EMPLOYMENT IN AGRICULTURE  
**49%** Male **53%** Female (9)

EMPLOYMENT IN INDUSTRY  
**19%** Male **18%** Female (9)

CONTRIBUTION OF AGRICULTURE TO GDP  
**28%** (9)

THERE ARE **767,000** AGRI-BUSINESSES IN CAMBODIA (7)

EMPLOYMENT IN SERVICES  
**32%** Male **29%** Female (9)

FEMALE SHARE IN FORMAL NON-AGRI EMPLOYMENT

MANUFACTURING **48%**

TRANSPORTATION AND STORAGE **36%**

WHOLESALE AND RETAIL TRADE **31%**

ACCOMMODATION AND FOOD SERVICE ACTIVITIES **59%** (1)

##### MOST SMALL ENTERPRISES ARE CONCENTRATED IN:

TRANSPORTATION AND STORAGE  
**35%**

ACCOMMODATION AND FOOD SERVICE ACTIVITIES  
**30%**

MANUFACTURING  
**22%** (1)

##### FEMALE FORMAL MSME OWNERSHIP

MANUFACTURING  
**35%**

WHOLESALE AND RETAIL TRADE  
**68%**

TRANSPORTATION AND STORAGE  
**50%**

ACCOMMODATION AND FOOD SERVICE ACTIVITIES  
**45%** (1)

#### DIGITAL ECONOMY

MOBILE SUBSCRIPTION RATE IS **173%** OF THE COUNTRY'S POPULATION

**2.4 MILLION** ADULTS ALREADY USE MOBILE MONEY PAYMENTS



AVAILABLE ATMs FOR EVERY **100,000 ADULTS**  
**13** CAMBODIA  
**52** ASEAN (2)

**45%** OF ADULT POPULATION HAS ACCESS TO INTERNET



Cambodia has experienced rapid poverty reduction and fast economic growth accompanied by an accelerated rate of financial inclusion. 59% of the adult population has some sort of access to formal finance. Few people save in the formal financial sector (10%). Among MSMEs financial inclusion remains low; 66% identified access to finance as an obstacle to running their businesses. This is

particularly critical for the women-led businesses, representing almost a half of the economy. High levels of mobile phone and internet penetration and increased access to mobile money help accelerate digital financial inclusion.