

Joint Statement

Indigenous Communities, CSOs Tell World Bank: Accept CAO Report, Address MFI Crisis

9 August 2026

We are Indigenous Peoples and communities, civil society groups working with Indigenous communities, and those standing in solidarity with Indigenous communities across Cambodia. Today, on International Day of the World's Indigenous Peoples, we are calling on the World Bank Group to reverse its decision to grant itself and its client's impunity for the harms caused by predatory microfinance loans in Cambodia. Instead, it must provide a meaningful remedy and stop the escalating harms of Cambodia's microfinance crisis in Indigenous communities.

The communities where we live and work are suffering harmful impacts of microloans every day. Children are unable to study. Families are torn apart as people are forced to migrate to look for work. Meals get smaller and less nutritious as people desperately save to repay debts, pressured and harassed by aggressive credit officers.

Indigenous culture is also impacted by these loans. People have so much debt that they cannot afford to join important ceremonies. Communities meet less often and for less time than before, as traditions and culture become harder to practice.

Indigenous land remains under threat due to these microloans. MFIs and banks offer loans collateralized by lands that overlap with Indigenous lands. The financial institutions do not verify or care if the land belongs to an individual or a community - they pressure borrowers to sell it, often to outsiders, causing problems and making it more difficult to get Indigenous Collective Land Titles.

This is happening across Cambodia. We see it in the villages where we work and live. The Compliance Advisor Ombudsman (CAO), the independent complaints mechanism of the International Finance Corporation (IFC) also saw it. Its [investigation report](#) found that IFC-funded banks and MFIs gave loans with collateral overlapping Indigenous lands. They found "no evidence that IFC provided advice and guidance on methods and processes to identify Indigenous land" to its clients.

The World Bank's decision to reject this report is a shameful one. It should accept its findings and work to fix its own practices. World Bank Group safeguard policies must be adhered to avoid harming Indigenous communities. This is their stated purpose. By rejecting the CAO report, the IFC has ensured that the harms in Indigenous communities will continue and worsen.

We call on the World Bank Group and the IFC more specifically to accept responsibility for its investments and to adopt and implement appropriate remedies in-line with its policies, instead of undermining its accountability mechanism. The World Bank Group can only claim to respect the rights of Indigenous communities in Cambodia if they accept the CAO's findings and implement its recommendations.

Signed,

1. 197 Land Community (Koh Kong)
2. Andong Trabek Land Community (Svay Rieng)
3. Boeung Pi community (Battambang)
4. Boeung Pram Community (Battambang)
5. Bos Snor Community (Tbong Khmum)

6. Cambodia Indigenous Peoples Organization (CIPO)
7. Cambodia Indigenous Women Association (CIWA)
8. Cambodian Alliance of Trade Unions (CATU)
9. Cambodian Centre for Human Rights (CCHR)
10. Cambodian Food and Service Workers' Federation (CFSWF)
11. Cambodian League for the Promotion and Defense of Human Rights (LICADHO)
12. Center of Alliance of Labor and Human Rights (CENTRAL)
13. Chi Kha Kraom Land Community (Koh Kong)
14. Community to Protect Nature (Pursat)
15. Cambodia Tourism Workers' Union Federation (CTWUF)
16. Dak Por Community (Kampong Speu)
17. Equitable Cambodia (EC)
18. Indigenous Rights Active Members (IRAM)
19. Inn Village Indigenous Community in Ratanakiri
20. Kak Village Indigenous Community in Ratanakiri
21. Kam Village Indigenous Community in Ratanakiri
22. Kanart Village Indigenous Community in Ratanakiri
23. Kanayang Network (Por, Soi, Chong and Chu Indigenous Peoples)
24. Klaing Toek ⁷⁸ Community (Siem Reap)
25. Kouy Indigenous Community in Prame Commune (Preah Vihear)
26. Kres Village Indigenous Community in Ratanakiri
27. Kui Hai Organization
28. Kui Hai Networks
29. Land Community (Pailin)
30. Lor Peang Community (Kampong Chhnang)
31. Labor Rights Supported Union of Khmer Employees of NagaWorld (LRSU)
32. Malik Village Indigenous Community in Ratanakiri
33. Mas Village Indigenous Community in Ratanakiri
34. Mean Chey Land Community (Svay Rieng)
35. Nature Protection Odom Sre Pors Community (forest)
36. Nay Village Indigenous Community in Ratanakiri
37. N'drang Kon Nuyh NKN (Bunong, Stieng, Kroul and Hmoun)
38. Muy Village Indigenous Community in Ratanakiri
39. Ou Bat Moan Community (Oddar Meanchey)
40. Peng Village Indigenous Community in Ratanakiri
41. Phnom Krom Community (Siem Reap)
42. Phung Wang (Jaria and Chachak)
43. Ponlok Khmer
44. Pongrok Chey Leak community (Kampot)
45. Prey Chher Pech Changvar Laor Chhert Community (Kampong Chhnang)
46. Prey Lang Kampong Thom Community
47. Prey Lang Stung Treng Community
48. Prey Lang Kratie Community
49. Samaki Chek Meas Community (Svay Rieng)
50. Samaki Sangkae Pir Mean Rith (Preah Vihear)
51. Sahmakum Teang Tnaut (STT)
52. Srae Prang Land Community (Tboung Khmum)
53. Stueng Khsach Sa Forestry Resource (Kampong Chhnang)
54. Talao Village Indigenous Community in Ratanakiri
55. Tanorng Village Indigenous Community in Ratanakiri
56. Tampuan Network
57. Tonlung Community (Tboung Khmum)
58. Trapeang Chour Community (Kampong Speu)