Expert Group Meeting on “Methodology for Mainstreaming Appropriate Green Technology Initiatives in Rural Areas of the Arab Region

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UN ESCWA, Beirut 25-26 February 2015
Things to take into consideration in term of Access to finance, While promoting for RET (BASE ON FIELD EXPERIENCE)
1- Lack of Info on renewable Energy
2- Lack of info on access to loans
3- Lack of info on financial institutions that exist in rural areas
4- Lack of knowledge on how to do feasibility study
5- Financial institutions do not reach all the rural Areas
6- Religious constraints
7- No legal papers of property in some rural areas
8- The economic situation will be a constraint, therefore people will have the concern of payment of loan in case any problems occurs and that might decrease their sales
9- Most of entrepreneurs in rural areas do not have access to banks
10- High rates of interest imposed by the microfinance institution, beside those supported by a commercial bank

11- People in rural areas are not used to invest in something that is not in direct relation with their business

12- Most of the time, People do not do a cost analysis
13- Most of the markets in rural areas are local
14- Investment in renewable energy in rural areas in order to increase productivity might not be Applicable if the entrepreneur is not capable to expend its market, because of lack of info on market demand, lack of access to new markets And limited purchase capacity in rural areas