



# Uncovering the Role of the Agricultural Bank in Fostering Sustainable Agricultural Development (SAD) in Rural Areas: Evidence from Libya

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Conference on Aligning local interventions with the UN SDGs



# Outline

**Conference on Aligning local interventions  
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# Motivation and background

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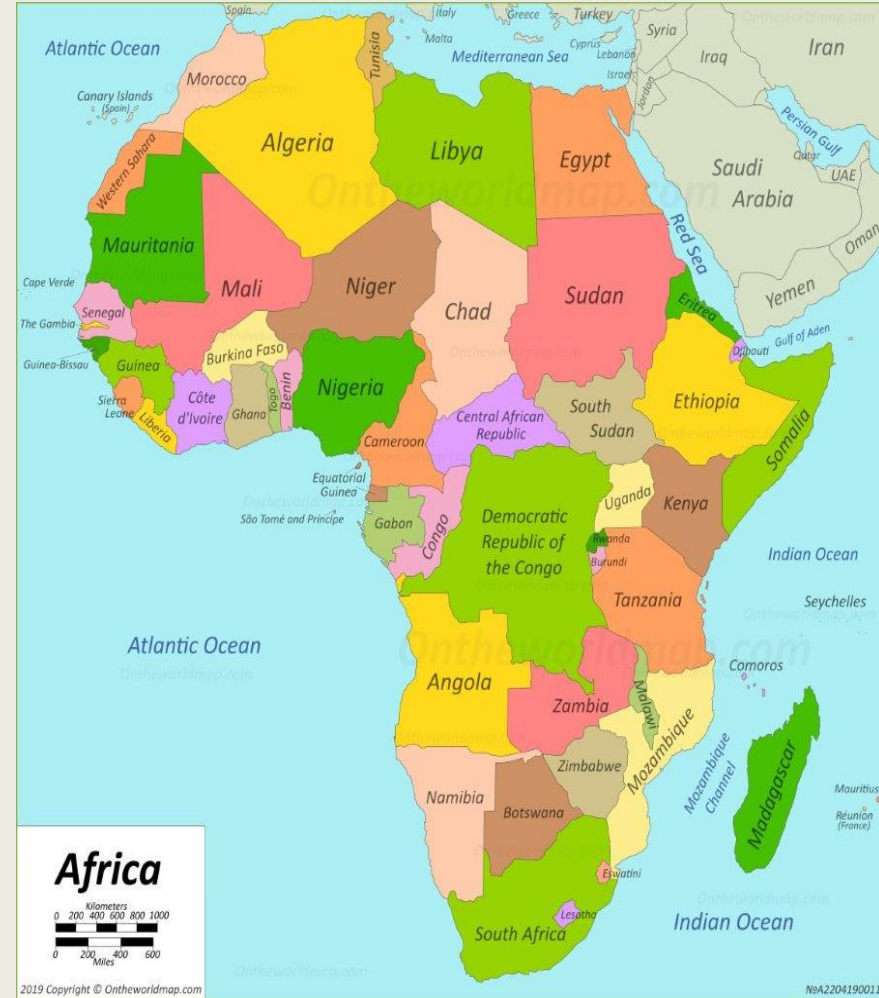
- SDG1, 2, 3 & 13 as the nucleus - direct or indirect contribution to the success of other SDGs.
- The main aim of SAD is to conserve natural resources and ensure socioeconomic growth the present generation without compromising the capabilities of future generations.
- North Africa – has significant challenges with most SDGs; Libya in particular.
- Political and economic instability affects SAD.
- Agricultural credit for farmers is an essential source of increased agricultural productivity.
- Specialist banks have an important role to play in supporting farming communities in developing countries - (The Agricultural Bank of Libya is one of these).



# Case study

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- This Sustainable agricultural development (SAD) is relative to a new concept in Libya context.
- Libya is one of the developing countries located next to the Mediterranean Sea in the North of Africa.
- Libya has a total area of around 1.76 million km<sup>2</sup> but productive land only covers approximately 2% with the most productive land located in the Jebel Akhtar and the Jafara plain.
- Less than 40% of Libya's farmers work full time and 90% of the farms in Libya are small less than 20 ha.



## Case study (contd)

- The Jafara region is one of the most important agricultural areas in Libya and one that has the most irrigation.
- It is located to the south-west of Tripoli city.
- The study will identify SAD challenges.
- And the potential role of the Agricultural Bank in addressing these challenges.



# Aim and objectives

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- **Aim – to explore how the Agricultural Bank can better support the farming community (SAD) in the Jafara region**
- Objectives:
- To examine the current state of (SAD) in the Jafara region of Libya.
- To identify the main challenges being faced by farmers in the region.
- To explore the current role of the Agricultural Bank in Jafara

# Methodology

- A mixed method design strategy is applied in this research with quantitative and qualitative data collected.
- Fieldwork approach adopted in the Jafara region - pilot study, survey and interviews with farmers that explored
  1. The current SAD situation and challenges facing the sector in the Jafara region
  2. The potential role for the Agricultural Bank in supporting farming address these challenges.

Sub-Regions of Jafara	Farmers survey	Farmers interviews
Al-Azizia	20	7
Qasr Bin Ghashir	28	10
Al-Zahra	16	4
Janzour	19	4
<b>Total</b>	<b>83</b>	<b>26</b>

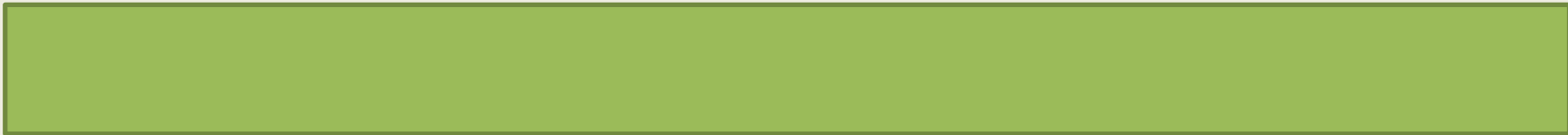
- SPSS was used for data analysis of the survey alongside a thematic analysis of the interviews

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# Main challenges facing the farmers

- Water availability and quality
- Funding for technology
- Political situation
- Infrastructure
- Workforce expertise
- Size of farms





## Perceived current role of the Agricultural Bank

- The Agricultural Bank services are poor for supporting farming communities in the region.
- Farmers were not satisfied with the levels of interest charged by the bank
- Banking and agricultural policies do not support sustainable agricultural development (SAD).
- Lack of skills, awareness and agricultural training within the bank.
- Lack of communication and collaboration with stakeholders (government officials and central bank)
- Limited networks to support international participation for joint cooperation and technology transfer



# Potential role of the bank in addressing the challenges

- There is a need for the Agricultural Bank to play a more effective role in addressing the identified challenges and support sustainable agricultural development.
- Need to understand the concept of SAD more widely
- Training support
- Micro-finance
- Low – zero interest loans
- Supporting cooperative ventures and collaboration
- Banking and agricultural policies





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**Thank you  
for listening**

