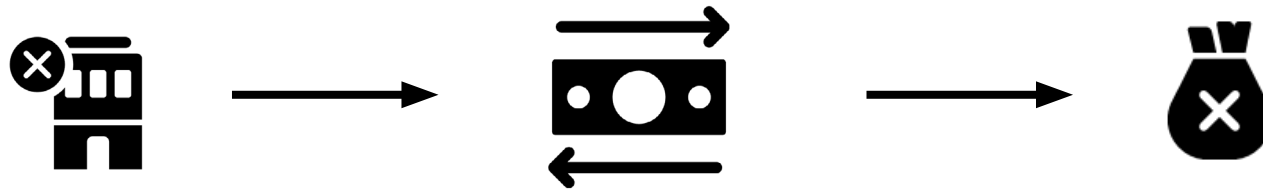


## Liquidity and Financial Infrastructure - Access to cash



**83% of interviewed customers reported being unable to withdraw cash from bank.**

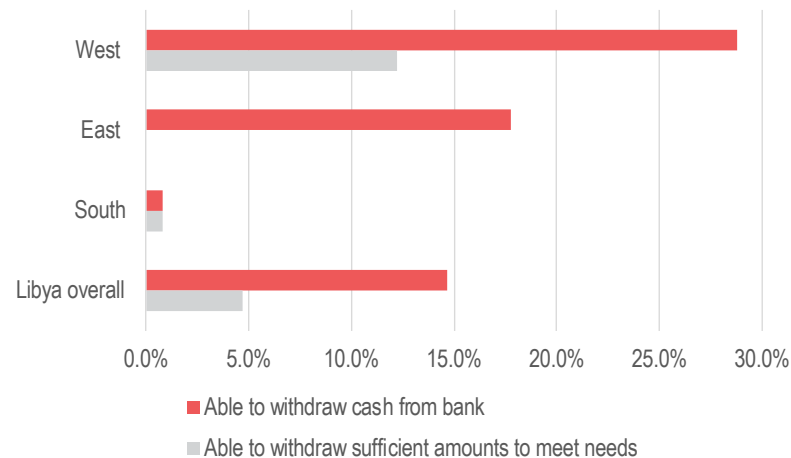
**56% of interviewed customers reported exchanging cheques for cash on the parallel market**

**Interviewed customers lost on average 27% of the cheque value during parallel market exchange**

### Key findings

- The liquidity crisis continues to impact households. A number of recent reports have indicated that the liquidity crisis in Libya is a growing concern for the population, as households are not able to withdraw sufficient amounts to meet needs. **Only 4.7% of interviewed customers in Libya overall were able to purchase the items necessary to meet their basic needs using cash withdrawn from banks in the 30 days prior to data collection**

### % of interviewed customers reporting being able to withdraw cash in the 30 days prior to data collection



Location	West	East	South	Libya
% of interviewed customers reporting ability to withdraw cash in 30 days prior to data collection				
Unable to withdraw cash from bank	70.2%	81.4%	99.2%	85.0%
Able to withdraw cash from bank, but not sufficient amount to meet basic needs	16.8%	18.6%	0%	9.9%
Able to withdraw cash from bank, in sufficient amounts to meet needs	12.0%	0%	0.8%	4.7%
% of interviewed customers reporting using alternative methods of obtaining cash				
Selling cheques on parallel market	16.4%	87.3%	77.5%	56.2%
Exchanging cheques with businesses	6.8%	2.5%	1.7%	3.8%
Borrowing cash from vendors	2.7%	0.9%	2.1%	2.1%
Being paid in cash	23.6%	11.0%	16.7%	18.2%
Other	1.8%	3.4%	0.8%	1.7%
Preferred not to answer	50.9%	0.0%	5.0%	21.5%
Average reported mark-up fee				
Selling cheques on parallel market	18.0%	25.0%	40.0%	27.0%
Exchanging cheques with businesses	12.5%	4.0%	37.0%	15.0%

### Methodology

- Since October 2020, JMMI has been collecting a series of additional data on the ability to access cash and payment modalities. In November 2020, REACH interviewed 640 customers and 571 vendors across 25 cities in Libya.
- This data collection extension will be conducted every three months. Due to non-probability sampling, findings are indicative only. The respondents were vendors and customers from market places already monitored by the JMMI. Respondents were selected purposively, with an average number of 8 customers and 4 vendors per region.
- The findings are indicative and not statistically representative. The sample from south Libya is disproportionately large, therefore national level data may be skewed towards southern Libyan respondent findings.

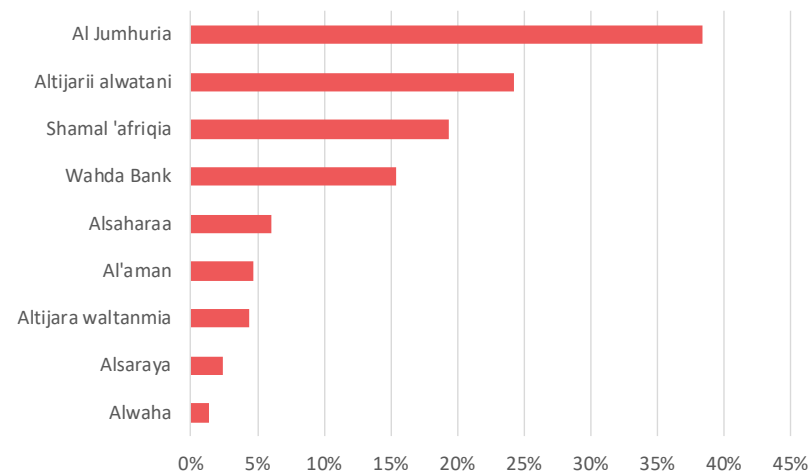
# Liquidity and Financial Infrastructure - Banks

Bank	Number of interviewed customers reported principal bank	Interviewed customers able to withdraw cash in 30 days prior to data collection	Average reported cheque mark-up fee
<b>Name of Bank</b>			
<b>East</b>			
Al Jumhuria	47	15%	25%
Al Saharaa	5	20%	26%
Altijara	15	0%	25%
Altijarii Alwatani	37	22%	25%
Wahda Bank	28	21%	25%
Aman bank	2	0%	23%
Shamal 'afriqia	13	0%	30%
<b>South</b>			
Al Jumhuria	84	0%	32%
Al Saharaa	11	0%	40%
Altijarii Alwatani	81	0%	40%
Aman bank	7	29%	41%
Shamal 'afriqia	58	0%	33%
Wahda Bank	3	0%	30%
<b>West</b>			
Al Jumhuria	91	37%	18%
Al Saharaa	19	11%	20%
Al Saraya	14	7%	10%
Al Waha	8	13%	-
Aman Bank	18	0%	20%
Altijarii Alwatani	22	27%	18%
Altijara	10	10%	15%
Masraf Altanmia	5	0%	-
Shamal 'Afriqia	41	12%	17%
Wahda Bank	58	28%	20%

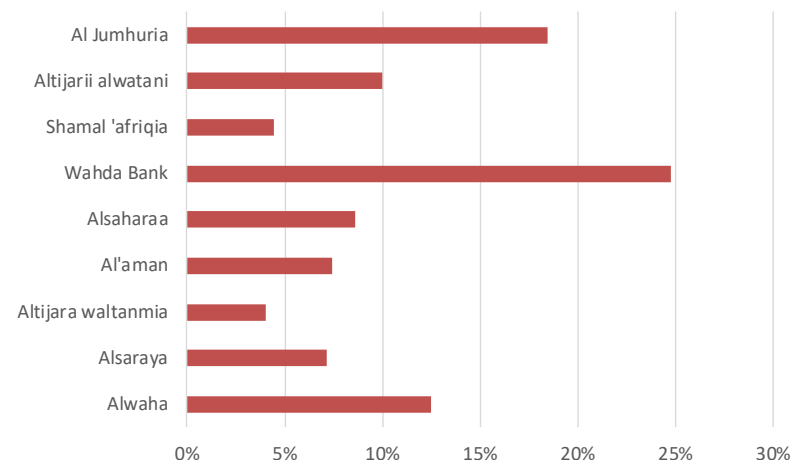
## Key findings

- The data shows the differences in mark-up fee and ability to withdraw, depending on the region and bank.
- The information highlights that HHs may lose from 10%-41% of the value of their cheque sold on the parallel market, depending on the difference in the household's location and choice of bank.
- The liquidity crisis seems to be **more severe in the south and in the east**, compared to the west.
- Southern and eastern bank customers were found to be less able to withdraw cash and lose a larger value of their cheque.
- These challenges can further complicate the ability of households in these areas to meet their needs.

## % of interviewed customers reporting use of specified banks



## % of interviewed customers reporting being able to withdraw cash, per specified bank



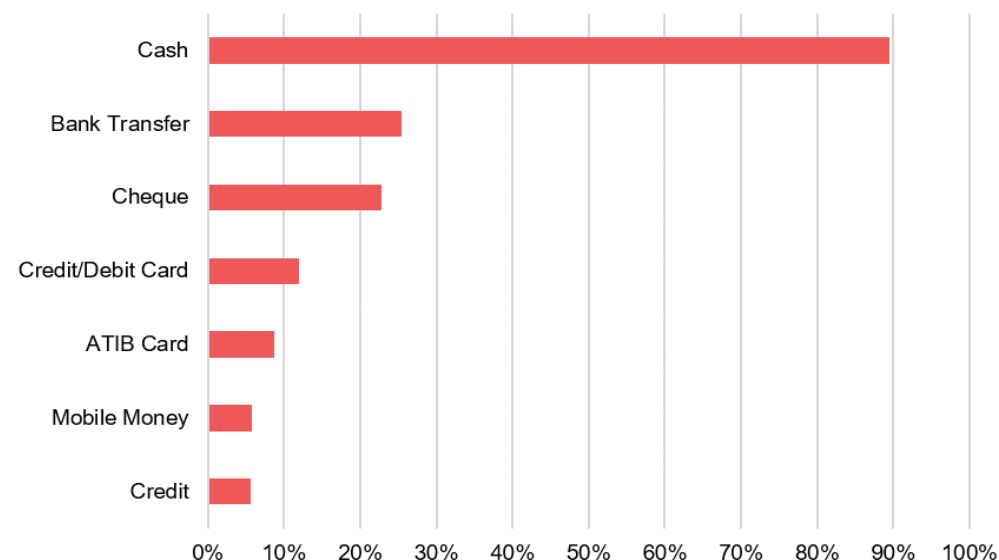
# Liquidity and Financial Infrastructure - Payment Modalities

## Key findings

- The findings show clear regional differences in vendor payment modality prevalence. **In East Libya, the most prevalent modalities besides cash are cheques (18.0%) and mobile money (13.5%), southern vendors most commonly accept cheques (23.2%) and west Libyan vendors report most commonly accepting ATIB cards (12.6%).**
- 271 (36%) interviewed vendors reported **not always being able to accept modalities other than cash**. The most commonly reported reasons were lack of internet (28%), power cuts (25%), and high costs (23%). These barriers in combination with limited access to cash for consumers poses serious problems for access to marketplaces.

Location	West Libya	East Libya	South Libya	Libya Overall	Average Mark-up Fee
% of interviewed customers reporting using the following payment modalities					
Cash	93.9%	66.1%	96.3%	89.4%	-
Credit/debit card	20.4%	11.9%	9.6%	11.9%	7.5%
ATIB Card	45.3%	0.9%	0.8%	8.7%	1.0%
Cheque	8.8%	33.9%	28.3%	22.8%	20.1%
Mobile Money	12.2%	9.3%	4.6%	5.7%	12.5%
Credit	0.0%	0.9%	8.3%	5.5%	0.0%
Bank Transfer	0.6%	20.3%	47.5%	25.4%	20.4%
Other	0.0%	0.0%	0.4%	0.17%	-
% of interviewed vendors reporting accepting the following payment modalities					
Cash	99.2%	100.0%	100.0%	99.7%	-
Credit/debit card	12.2%	14.7%	4.9%	10.4%	1.1%
ATIB Card	12.6%	0.0%	0.0%	5.1%	2.6%
Cheque	5.7%	18.0%	23.2%	14.7%	4.1%
Mobile Money	0.8%	13.5%	1.0%	4.1%	3.6%
Credit	0.0%	0.0%	1.5%	0.5%	0.0%
Bank Transfer	0.8%	19.2%	29.1%	15.0%	2.2%
Other	0.0%	1.9%	0.0%	0.5%	-

% of interviewed customers reporting using the following payment modalities



% of interviewed vendors reporting the following barriers to accepting alternative payment modalities

