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The Role of Specialist Banking in Engagement Sustainable Agricultural Development: A Case Study of the Agricultural Bank of Libya

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ABSTRACT

The role of the Agricultural Bank in Libya is to promote agricultural development that is both sustainable and improves the living standard of rural communities and farmers' welfare. The objective of the study presented in this paper is to highlight the role of the Agricultural Bank in the Jafara region of the South-west Tripoli City in Libya. It is important to uncover whether the Agricultural Bank can support Sustainable Development Goals through financial support, irrigation facilities, and investment in technologies. Furthermore, by analysing the current activities of the Bank the paper will explore what challenges it faces and what measures are required to achieve sustainable agriculture development goals in the context of a developing country. Data are presented derived from farmers in four different areas of the Jafara region using interviews and questionnaires. The mixed method approach provides more valuable results because it has the strengths of both qualitative and qualitative methods. Findings reveal that the Agricultural Bank is struggling to support the farmers due to lack of financial support as well as irrigation facilities for land cultivation. Similarly, lack of investment in technologies are the major obstacles to achieving the agriculture development in Libya. Lack of administrative planning and financial obstacles facing the Agricultural Bank are also seen as major challenges to how the Bank can support more sustainable agricultural development in the region.

Keywords: Farmer's, sustainable agricultural development; Agricultural Bank; Challenges.

1. Introduction

Agriculture is recognized as a major source of GDP in Africa as well as in many other developing countries (Diao, Headey, & Johnson, 2008; Dercon & Christiansen, 2011). Its support stimulates other sectors through the provision of input supply tools, equipment and agriculture needs that help the increasing agricultural productivity, which is the major sector in providing employment for rural areas in many economies worldwide (Abuarosha, 2013; Park, 2016). Rain-fed agriculture in Africa is predominantly in its agricultural sector, and as a result, agricultural productivity is low and farmers may be trapped into food insecurity and poverty for decades (UNECA, 2009). For instance, the production of grain crops in Ethiopia was around 1250 kg per hectare, while yields in the South and East of Asia were from 2500 to 4500 kg per hectare (World Bank, 2009, Dercon, & Christiansen, 2011). The banking sector, as a principal source of any country's funding, and with modern banking services and technologies that can have a significant impact on economic growth, constitutes a core part of the economic system that could allow for increased sustainable development and conservation of economic, social and environmental dimensions (Abuarosha, 2013; Stiglitz, 2002). In addition, banks play a fundamental role in the economic development of the rural areas (Ibrahim, 2012). The banking sector in Libya works to support all sectors in the country, nationwide support for the agricultural sector in particular, is achieved through the Agricultural Bank (Abuarosha, 2013; Aridah, 2016; kumati, 2008), the main purpose is to provide the support to farmers to cope with the increased demand for food under the dual stresses of increased population growth and the decline in agricultural products (Kumati, 2008). Furthermore, the inability of farmers in rural areas to gain access to finance is thus compounded by the Agricultural Bank and other financial institutions, which has created significant challenges to socioeconomic development (Jansson & Huisman, 2013).

Libya is one of the North Africa countries that has suffered from a decline in agricultural production and degradation of agricultural land. Agriculture, at least until recently, was the largest sector in the Libyan economy, but agricultural land in Libya is limited and represents only about

1.2% of the total space of the country and about 5% of its contribution to the Libyan GDP (FAO, 2011). Despite the government's focus on this sector through agricultural-led industrialisation, the rural community remains unable to produce enough food to effect Libyan self-sufficiency (Abuarosha, 2013; Aridah, 2016; kumati, 2008; Park, 2016). The Jafara region is one of the main irrigated agricultural areas of Libya producing olives, oranges, watermelon, dates, vegetables such as potato, onion and livestock products. It has access to the largest three markets in the West of Libya (i.e. Qasr Bin Ghashir, Al-Sawani Al-Krimieh and Al-Zahraa) to sell both local and imported agricultural products. In the rural area of Jafara, many farming families are still unable to cultivate their land and gain enough income from their food.

The agricultural sector in Libya needs increased levels of funding and a new approach to strategic policies that contribute to the transfer of technology and the use of modern agricultural methods, in addition, to provide the requisite resources to farmers in rural areas to achieve sustainable agricultural development (Abuarosha, 2013; Aridah, 2016; Park, 2016). Therefore, it is a need of time to find out what are the challenges of sustainable development goals in the context of African culture and what measures have been taken by the Agricultural Bank to overcome these challenges. The aim of this research is to explore the means by which the Agricultural Bank of Libya can more effectively support sustainable agricultural development in the Jafara rural area southwest of Tripoli. This research will draw the attention of decision-makers and stakeholders to the importance of the preservation of sustainable development targets and open up new horizons for investors in the agricultural and rural areas to be able to boost the economy by creating the link between sustainable livelihoods and the maintenance of environmental and natural resources.

2. Literature Review

The term of sustainable agriculture development is still ambiguous due to its complexity and extensiveness (Lewandowski, et al., 1999; Sajeva, et al., 2015; Reganold. et al., 1990). According to Lewandowski, et al., (1999), the agricultural sustainability as the administration and utilisation of the agricultural ecosystem in a method that preserves its biological variety, productivity and capacity to work and regeneration, that it can fulfill today and in the future. Sajeva et.al. (2015) argue that *"For a farm to be sustainable, it must produce adequate amounts of high-quality food, protect its resources and be both environmentally safe and profitable. Instead of depending on purchased materials such as fertilizers, a sustainable farm relies as much as possible on beneficial natural processes and renewable resources drawn from the farm itself."* (Sajeva, et al., 2015). The term sustainable rural development is wide, thus affecting many aspects of society from education, employment, poverty eradication, rural electrification, agricultural activities and improving health care among others (Rastion, et el., 2014). Many governments around the globe have initiated programs aimed at enhancing agricultural production, improving living standards, building new infrastructure and above all improving socio-economic development for arid dwellers through expansion of market opportunities (FAO, 2010). This is evident from the 2000 UN Millennium Development Goals that attracted attention from developed and economically stronger countries to alleviate poverty, hunger, diseases and lack of education in developing ones (Peng, et al., 2018) and particularly rural areas within them (Blessing & Julius, 2013).

According to the IMF, Libya despite the vast resource of oil wealth remained in recession for the third consecutive year and political conflict has taken a severe toll on the Libyan economy (Abuarosha, 2013; Aridah, 2016; Park, 2016). With no political compromise in sight among the warring factions, the food producing region will continue to suffer without financial support and technical assistance from the internationally recognized, but politically and economically weak transitional government (Abuarosha, 2013; Allan, 2015). Libya was among Africa's richest countries before the civil war and is one of the few oil producing countries in the underdeveloped continent (Abuarosha, 2013; Aridah, 2016). According to Allafi (2014), the proposed objectives of the Libyan government was to reposition the country in a post-oil economy hence the increased government spending in improving agricultural activities. Under the previous Libyan leadership, the country witnessed different developments in arid regions; building infrastructure, banks, schools, health facilities and increased agricultural activities (Abuarosha, 2013; Aridah, 2016; Allafi, 2014). In the Northwest Jafara region, the then government spent billions of dollars in ensuring that socio-economic development was achieved (Allan, et al., 2015). Additionally, the government aim was also directed at reducing importation of food and agricultural products by 2030. Before the civil war, Libya food imports accounted for 75%, whereas only 25% were produced locally (Falola, & Achberger, 2013). Furthermore, the government also improved water resources in arid regions to support their agricultural (Allan et al., 2015).

In the Northwest part of Tripoli city the government, with financial assistance from the Agricultural Bank, invested heavily in providing adequate water to the local population. The intensive expansion and increased consumption of groundwater resources in the Jafara region have also contributed to the accelerated growth of Libya. Although oil remains the major earner of foreign exchange nevertheless, the increased agricultural activity in the arid region has also contributed to the country's GDP in the last decade. It is important to uncover which challenges are faced by the Agricultural Bank of Libya in its attempts to enhance sustainable agricultural development. By analyzing the challenges, policymakers are in a position to prepare a strategic framework regarding how they can work with the bank to improve sustainable agricultural development in the context of Libya.

2.1. The role of Specialist Agricultural Bank of Libya

The Agricultural Bank is one of the specialist banks in the Libyan banking system; it could well play an important role in providing banking services and various loans to support the agricultural sector, thereby helping to provide food security and agricultural products (CBL, 2005).

Moreover, it is one of the most significant devices of the agricultural revolution serving economic development and the Libyan economy for over 60 years (Zidan, 2012). It was established in Tripoli in 1955 and began its operations in 1957 with a paid-up capital of one million Libyan dinars (Zidan, 2012). It reorganised under Law No. 133 in 1970 and raised its capital to 13 million Libyan dinars; subsequently, the bank's capital increased until it reached its peak in 2008 of 457 million Libyan dinars, all available to contribute to extending agriculture-based credit, the advancement of agricultural production and achieving the goals of economic development. The Bank operates branches throughout Libya (CBL, 2010). Moreover, the Agricultural Bank has different objectives to support the agriculture sector and agricultural development in rural areas of Libya, such as:

- To offer various kinds of in-kind and cash loans to customers undertaking agricultural activity and livestock cultivation, and complementary activities to help keep farmers in production.
- To grant credit facilities needed by agricultural cooperatives and conduct the necessary associated banking operations.
- To supply machinery, equipment, and materials from major industrial countries which using for the purposes of agriculture, production of animals, and spending on agricultural land reclamation.
- To contribute to the establishment of specialized companies in businesses related to the improvement and development of the agricultural sector (Zidan, 2012).
- To contribute to overseeing the training of workers in the agricultural sector, guide them in the development of agricultural operations and the use of modern agricultural methods (Rcherash and Abdullah, 1999).

Over the past few years, the mission of the Agricultural Bank has been to grant loans for investment in the agricultural sector and to provide these funds, loans and credit facilities to both individual farmers and agricultural institutions, various associated companies and other cooperative agricultural activities (Aljriby & Basir, 1997). Within a few years of the IMF recommendations, which represent the spending of funds and the granting of loans to farmers and the needy in order to achieve the goals of sustainable development and provide employment opportunities and increase the welfare of the community with the application of the conditions and regulations of the banking system, agricultural loans were provided through three types of loans, short-term, medium-term, and long-term, in addition to the normal bank credit facilities, as shown in the table below (Table 1).

Table 1: Short, medium and long-term loans.
(*Sources: The Agricultural Bank publications, 2010*)

Statement	Period	Fees of service
Credit facilities	-	6.50 % by year
Short-term loans	1 year	5.00 % by year
Medium-term loans	2-7 years	3.50 % by year
Long-term loans	10-15 years	3.00% by year

2.1.1. Short-term loans:

Short-term loans are considered the best types of bank loans to the bank in terms to achieving profits over short periods of time, usually a year, raising the cash turnover rate and the recovery of money given as loans and reduce the degree of the loans' risk and began to work this type of loan in 1957. The highest percentage of these loans, in 2009, had a total value of 29 million L.D at an interest rate of 5% per annum (Mousa., 2010).

2.1.2 Medium-term loans:

The Agricultural Bank started granting such loans in 1961 because of the poor financial means available to the farmers who most need them. They are used mainly in the provision of productive assets, fixed and mobility and range of between 2-7 years and aims bank through which to contribute to the mechanization of agriculture and fill the shortage of manpower in the agricultural activity and the expansion of the agricultural reclamation operations. The highest percentage of these loans granted by the Bank in 2006 of 84.700 million L.D, (Mousa., 2010).

2.1.3 Long-term loans:

The Agricultural Bank started granting such loans to farmers and agricultural cooperatives in 1966 and is considered a particularly important type of loan that provides fixed capital and extends the period until maturity by up to 15 years (Zidan, 2012). These loans were granted in order to provide productive assets and the creation of modern farms, to set up government agricultural projects, and to establish cooperatives and programmed for agricultural development plans that contribute to the provision of agricultural inputs. There was modest interest on the part of the bank regarding these loans, with 2006 seeing the highest percentage of these loans granted in the Bank's history, at 386 million L.D (Mousa., 2010); see Table 1 above. However, the Agricultural Bank has implemented a range of other loans with the support of the budget shift from the Libyan government to support the rural population through the previous years.

3.Research Methodology

Bryman (2006) have stated that the research paradigm and approach are dependent on proposed research questions and context of the study. The present study has followed the exploratory and explanatory research design that supports the proposed objectives of this study using interviews, questionnaires and surveys. Furthermore, the research is opted a cross-sectional time horizon because it gives the edge of cost, time, and effectiveness of responses regarding proposed relationships (Aslam, et al., 2018; Muqadas, et al., 2017). There are many justifications to select agriculture sector in the context of sustainable development goals such as a level of poverty, hunger, diseases, farmers' welfare, productivity, investment in technologies, irrigation arrangements, agricultural awareness and level of education in the developing countries. By analysing these goals, policy makers are more focused to find how they can be resolved the issues and how the Agricultural Bank in Libyan can perform efficiently and effectively (Abuarosha, 2013; Kumati, 2008; Park, 2016).

The study is exploratory and explanatory in nature, so the purposive sampling method can use to select farmers in the Jafara region of south-west Libya (Abuarosha, 2013; Allafi, 2014; Aslam, et al., 2018; Muqadas, et al., 2017). For exploratory study, the participants are selected as per the strict criteria (1) they must have sufficient experience work in the agricultural sector (2), currently cultivating land in the Jafara region (3) and should be some awareness regarding the role of the Agricultural Bank of Libya. By using quantitative design, the benefit of simple random sampling is to remove the chances of sampling bias and increase the level of validity for results. The random selection in the context of agricultural sector can increase the validity and generalizability of results for other sectors too in the Jafara region. Researcher of this study has extensive experience of the agricultural sector as well good social connections which may helpful to construct relevant questions and collect data from concerned respondents.

4. Data collection and analysis

This study analysed the existing literature review of the Agricultural Bank, sustainable goals in the agricultural sector, challenges of agricultural sector, challenges of developing countries (Abuarosha, 2013; Allafi, 2014; Aridah, 2016; Kumati, 2008; Park, 2016). Self-administered questionnaire is opted as the data collection instrument of this study because of its relevance with quantitative study and pluses in comparison with other data collection instruments such as better response rate, cost effective, easy to circulate, time efficient (Aslam, et al., 2016). There are different statistical tests will be used in order to extract meaningful results. A descriptive test is used to find features of sample, mean, standard deviation, and Pearson correlation results. The prominent features of sample have been highlighted in Table 2.

Table 2: Features of respondents

Selected region	Sub-regions description				Total farmers & percentages
Qasr Bin Ghashir	Airport	Espiaha and Souq Al Khamis	Al-Mraziq and AL-Saaiyh	Souq Al-Sabet	28 33.7%
Survey	4	2	2	2	
Interviews	4	5	6	3	
Al-Aziziya	Aziziya	Al-Ameriya	Al-Saadiya	Al-Swani	
Survey	5	2	1	7	20
Interviews	1	0	1	3	24.1%
Al-Zahra	Zahra	Al-Nasriya	Al-Mamoura	Al-Miya	16
Survey	5	-	3	4	19.3%
Interviews	1	1	-	2	
Janzour	Janzour and Anjila	Al-Krimia	Al-Hashan	Siyaad	19
Survey	3	3	2	4	22.9%
Interviews	3	2	2	0	
Total					83 100%

4.1. Jafara Case study and Agricultural Challenges

The Jafara region is situated between 10-50 km to the south-west of Tripoli city, specifically longitude = 12°: 45' to 13°E and Latitude = 32°: 45' to 32°: 25'N (see figure 1) and has an area of approximately 1940 km2 (Omar Oune, 2006). Jafara's capital city is called Al-Aziziya and the region borders Tripoli city and the Mediterranean Sea in the northeast and north, Jabal al Gharbi in the south, Tarhuna in the east and Zawiya in the west and including the main sub areas Qasr Ben Ghshir, Al-Aziziya, Al-Zahra and Janzour (see Figure 1). It is accessible by road from all directions. It is one of the main agricultural areas of Libya and it is of great agricultural value as a result of the groundwater availability in the region especially during the past three decades that were between the 1970s and 1990s. The proliferation of olives and palm trees, as well as orange trees used to be widespread in the region.

In addition, it has the largest three local markets in the western region of Libya (Qasr Ben Ghshir, Al-Sawani Al-Krimiya and Al-Zahra) to sell and exchange local and imported agricultural products from neighbouring countries. There are also many state-owned agricultural projects such as the Al-Toaisheh Poultry Project and Al-Heera Cattle-Raising Project in the Al-Aziziya area the Al-Karimiya Cattle Breeding Project in Janzour and various livestock markets spread across the four main regions. These include the Sunday market in Qasr Ben Ghashir r, the Wednesday Market in Al-Zahra and the Friday Markets in the Al-Aziziya and Janzour regions. In addition, there are food related production units and factories spread throughout the region e.g. Janzour Factory for the manufacture of sardines and tuna, the Al-Sawani Complex for the Flour and Feed Industry in Al-Aziziya region, Al-Mamoura Factory for food products in Al-Zahra and two factories for food products and flour in Qasr Ben Ghashir.

Over the past forty years, the area has experienced a rapid expansion and intensification of agricultural production and recently urban migration. However, Tripoloi, due to its economic and political significance and associated urban sprawl, overlaps with the Jafara region. In addition to the increasing population of Libya and the random urban planning, many trees have disappeared. Some areas of the Jafara region have become urban residential villages, with an increase in horizontal urban expansion and new infrastructure, building and roads, and also there are various migrations from the other villages, and many the areas of the region have become now underpopulated. Since 2011, the region has been hit hard by the civil war in Libya resulting from the Arab Spring revolutions. This has caused widespread destruction of infrastructure and affected the agricultural production with many families being displaced from the region. There are many challenges that are facing by the farmers in the region such as lack of ground water for fields, agriculture credit on high interest rates in private market, low level of trade activities in local markets due to violent conflict in Libya. In this paper with the farmers survey and interviews find out the main challenges facing farmers that were (1) water facilities (2) Financial support that will explain widely in the next section.

Figure 1: District map of Jafara showing research regions chosen for data collection

5. Results and Discussion

Table 3 shows that the majority (92.8%) of farmers received agricultural inputs from the Private Local Market, while those who receive equipment and supply from the Agricultural Bank only (3.6%) and who receive this equipment from the Agricultural Associations (16.9%). This indicates that the Agricultural Bank currently has no active role in supporting farmers in the Jafara region Whereas most farmers reported that in the past between 1970 and 1980, the Agricultural Bank provided some agricultural machinery and equipment such as tractors, water pumps, and some other agricultural inputs. However, these services were not sufficient for all the Jafara rural area. Moreover, during the 1980s, the bank contributed to supporting cooperative societies by an opening of bank credits to provide different types of agricultural seeds, irrigation equipment, and tools for tillage and trimming trees, and providing agricultural inputs to farmers in all rural areas of Libya.

However, in recent years, the Agricultural Bank played a less effective role in supporting agricultural development and farmers in rural areas in the Jafara area, in addition the cooperative associations have disappeared and do not have any successful role in supporting farmers in rural areas. The majority of farmers that still engaged practice in agriculture activities obtain agricultural inputs from the local market private within high prices and there are many farmers have left the agriculture profession for these reasons and other agricultural challenges.

Table 3: Role of agriculture bank and other stakeholders of agriculture sector

Description	Locations of the farm				Total of farmer & Percentage
	Qasr Bin Ghashir	Al - Azizia	Al-Zahra	Janzour	
Local private market and	27 (32.5%)	17 (20.4%)	15 (18.1%)	18 (21.7%)	77 (92.8%)
Total participation	28 (33.7%)	20 (24.1%)	16 (19.3%)	19 (22.9%)	83 (100%)
The Agricultural Bank and	1 (1.2%)	1 (1.2%)	0 (0.0%)	1 (1.2%)	3 (3.6%)
Total participation	28 (33.7%)	20 (24.1%)	16 (19.3%)	19 (22.9%)	83 (100%)
Cooperative Association and	1 (1.2%)	7 (8.4%)	2 (2.4%)	4 (4.8%)	14 (17%)
Total participation	28 (33.7%)	20 (24.1%)	16 (19.3%)	19 (22.9%)	83 (100%)

"Farmers in Al-Azizia, Qasr Bin Ghashir and Al-Zahra areas reported that the level of groundwater is gradually declining and exceeding 300 m under the earth's surface. Moreover, the cost of drilling wells and operating equipment is increasing, and farmers are unable to access groundwater in simple ways'' (33 participants).

This has led farmers to be unable to continue any high-intensity agricultural activities, and some farmers in these areas have been left agricultural work to conduct other activities. However, the remaining farmers in the Janzour area suffer from groundwater pollution.

"There were also some distinguished farmers in the north-west of Janzour area who reported that they suffer from poor quality of groundwater because of their proximity to the coastal area. In addition, it is not suitable for agriculture and drinking due to it being mixed with seawater". (4 participants).

The majority of respondents reported that the Agricultural Bank has to increase loans for previously drilled wells, and the country has had to intervene to solve the water problem, along with some other recommendations, as shown in Table 4.

Table 5 shows that the results crosstabs statistical analysis of the survey questionnaire where 30.0% of respondents across the main areas of Jafara region are facing challenges because of a lack of financial support for agricultural activities. While the majority of farmers have not benefited from the Agricultural Bank financial support, especially in the Qasr Bin Gashir area, but there many farmers are suffering from lack of financial support for continuing in the farm activities practice. In addition, the majority of respondents reported that the Agricultural Bank has to expand the long-term loans, provision of agricultural loans periodically throughout the year and suggested some recommendations to address this problem.

Table 4: Challenges for irrigation facilities

Descriptions	Qasr Bin Ghashir	Al - Azizia	Al-Zahra	Janzour	Total of participants & Percentage
Farmers who were suffering from water issue	12 (14.4%)	14 (17%)	7 (8.4%)	4 (4.8%)	37 (44.6%)
Increased loans for previously drilled wells	10 (12.0%)	12 (14.%)	4 (4.8%)	4 (4.8%)	30 (36.1%)
No licenses are being issued for the drilling of new water boreholes	3 (3.6%)	4 (4.8%)	0 (0.0%)	1 (1.2%)	8 (9.6%)
Use modern method of irrigation and rationalisation of water use	7 (8.4%)	6 (7.2%)	1 (1.2%)	1 (1.2%)	15 (18.1%)
Construction of desalination plants	4 (4.8%)	4 (4.8%)	6 (7.2%)	1 (1.2%)	15 (18.1%)
Supply of high-quality water pumps	3 (3.6%)	5 (6.0%)	1 (1.2%)	1 (1.2%)	10 (12%)
Reforestation and protection of forests	2 (2.4%)	4 (4.8%)	2 (2.4%)	0 0.0%	8 (9.6%)
Prevent the division of agricultural land for construction and sale	1 (1.2%)	7 (8.4%)	1 (1.2%)	1 (1.2%)	10 (12.0%)
Intervene of the state	6 (7.2%)	5 (6.0%)	5 (6.0%)	2 (2.4%)	18 (21.7%)

However, the interview results with the Jafara area farmers found that 30.8% of the respondents suffered from a lack of financial support in practicing agricultural activities on their farm. This indicates either that the Agricultural Bank is unable, or has failed, to support farmers in the rural area of Jafara, as well as the failure or inability of stakeholders and other state institutions to support farmers in rural areas of Libya.

"A large group of farmers during the survey and interviews in the four main areas of Jafara area reported that the Agricultural Bank, stakeholders, and the state, in general, did not play an effective role in supporting farmers in the Jafara area, while these farmers reported that the small groups that were receiving loans from the bank or support from state institutions are those who have personal relationships with the bank's management or with other state institutions. Small farmers and smallholders do not have access to these departments and institute.

Table 5: Financial challenges for agriculture sector

Description	Qasr Bin Ghashir	Al - Azizia	Al-Zahra	Janzour	Total of participants & Percentage
Lack of the financial support	13 (15.6%)	4 (4.8%)	3 (3.6%)	5 (6.0%)	25 (30.0%)
Provision of agricultural loans periodically throughout the year	11 (13.3%)	3 (3.6%)	3 (3.6%)	3 (3.6%)	20 24.1%
Expanding the long-term loans	12 (14.4%)	2 (2.4%)	3 (3.6%)	4 (4.8%)	21 25.2%
Facilitate banking procedures for farmers and cancellation of bank interest	8 (9.6%)	4 (4.8%)	1 (1.2%)	4 (4.8%)	17 20.4%
Open bank accounts for farmers to support the Agricultural Bank capital	2 (2.4%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	2 2.4%
Creating trust between the farmers and the management of the bank in the exchange of information	3 (3.6%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	3 3.6%

7. Discussion

Sustainable agricultural development has become more important than ever in the wake of the UN sustainable Development Goals, increasing world population and drastic changes in the world climate. The present study has been conducted for analysing the current situation relating to the farming community in Jafara is developed and recommendations made for how the bank, regional, and national policy makers might respond to these challenges as well as design policies to foster effective sustainable agricultural development within the region and other agricultural areas of Libya (e.g. Long-term agricultural loans, microfinance initiatives for technologies and irrigation facilities, and reactivating the role of agricultural cooperatives for upgradation in irrigation system). The present study has been found that lack of irrigation facilities is one of main reason found which negatively influenced the sustainable agriculture development in Libya. Findings have revealed that the Agricultural Bank has failed to play its role, and farmers are unsatisfied the way Libyan the Agricultural Bank is performing its functions. Furthermore, it has been found that

the Agricultural Bank is unable to provide low-interest rate loans for purchasing equipment's and other agricultural technologies. Political instability is one of the main reasons that negatively influence the administrative role of the Agriculture Bank for enhancing support to sustainable development goals. Previous studies have also confirmed that improper irrigation arrangements, poor administration and role of the Agricultural Bank, and lower level of agriculture equipment's have decreased the level of productivity and sustainability in the context of Libya (Abuarosha, 2013; Allafi, 2014; Aridah, 2016; kumati, 2008; Park, 2016).

6. Conclusion

The results in this study concluded that the Agricultural Bank has been failed to provide a supportive role in achieving the sustainable development goals in Libya. The majority of respondents have agreed that they are suffering due to lower levels of financial support, lower level of agriculture technology, and lack of planning for irrigation facilities. As a result, they are unable to produce the average level of agricultural production compared to Asian or other countries. It has been recommended that long-term agricultural loans, microfinance initiatives for technologies and irrigation facilities, and reactivating the role of agricultural cooperatives for upgradation in an irrigation system can create significant changes in the agriculture sector in Libya. The the Agricultural Bank has to offer micro level interest free loans so that farmers may show more motivation by investing in technologies and water resources.

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