

## 1. The Big Picture

### UN-sponsored talks resume against all odds

The week in Libya was marked by escalating rhetoric between Government of National Accord (GNA) and Libyan National Army (LNA) forces over Sirte, the UN's announcement of the official negotiation roadmap and agenda, and the resumption of production at Libya's largest field of Sharara. Overall, uncertainty continues to define the security and political landscapes in-country.

Tensions escalated between GNA and LNA forces after GNA Defence Minister Salaheddin Al-Namroush raised the state of alert in anticipation of what he described as preparations by Haftar's forces to attack Bani Walid, Tarhuna, and Gharyan. In a decree dated 08 October, Al-Namroush ordered field commanders to raise defensive capabilities and stand-by ahead of anticipated military manoeuvres. Both forces exchanged accusations of violating the current, albeit fragile, ceasefire.

In response, the LNA under Khalifa Haftar's command described Al-Namroush's statements as "baseless allegations" to justify combat operations. The LNA added that it remains committed to the ceasefire but will pursue combat if necessary. Pro-LNA accounts allege the latest accusations by the GNA MoD are part of attempts to provoke an escalation after Salaheddin Al-Namroush's recent visit to Turkey.

It is important to note Al-Namroush's statement could be aimed at local audiences, especially hardliners within GNA ranks that remain opposed to negotiations. Regardless, there is a risk of miscalculation. While appetite for a major escalation is low, local actors may favour renewed engagement given their limited capability to influence outcomes at the negotiating table during UN-sponsored talks this month.

Other observers suggest the latest war of words does not signal a renewed escalation, but intent by the GNA Defence Ministry to justify future law enforcement operations, possibly sanctioned by Turkey, to "stabilize" Tarhuna, Bani Walid, and Gharyan. This is a plausible scenario given the GNA's relatively limited influence in these towns post-Tripoli offensive. For example, the Warfalla-dominated Bani Walid maintains its non-aligned stance and has a strong pro-Gaddafi element. If confirmed, GNA law enforcement operations in these towns run the risk of exacerbating local tensions. Of note, an unidentified military aircraft was spotted flying over Tarhuna in the early hours of 11 October.

Politically, the UN-sponsored negotiations formally resumed on 10 October, building on outcomes of the Berlin Conference. The agenda includes 5+5 Joint Military Commission (JMC) talks in Geneva on 10 October, followed by consultations between House of Representatives (HoR) and High Council of State (HCS) on constitutional matters in Cairo between 11-13 October, and finally a Libyan Political Dialogue Forum (LPDF) starting 26 October and held both virtually and face-to-face in Tunisia.

The agenda provides some clarity on the UN-led settlement effort after recent uncertainty over the past few months. However, multiple questions remain unanswered and the release of the agenda has equally raised expectations of a solution to Libya's political deadlock.

If reports that the Geneva political talks will formally announce a new government are true, it remains to be seen whether this outcome will be accepted by all stakeholders. If this new government was to assume power from Sirte as agreed, security incidents could ensue. On the military front, Russia and Turkey are unlikely to accept that a third party enforces the ceasefire in Sirte-Jufra given they remain the most influential powerbrokers on the ground.

In the oil and gas sector, the National Oil Corporation (NOC) lifted force majeure on Libya's southern Sharara oil field following an agreement with the Petroleum Facilities Guard (PFG) on 11 October. The field is expected to initially hit 40k barrels per day (bpd), although technical issues remain before reaching peak capacity of 300k bpd. Sources indicate Russian Wagner Group private military contractors (PMCs) maintain a presence on the outskirts of the field. The NOC noted that the recent talks hosted by Egypt addressed security arrangements across Libya's fields and ports and contributed to overcoming the obstacles facing the stability of operating Sharara's field and its stations.

Sources confirmed preparations are underway to resume production from the nearby 70k bpd El-Feel oil field. The developments would come after the Tripoli-based Central Bank of Libya (CBL) Governor, Sadiq Al-Kabir, called for an immediate resumption of oil operations to inject cash into the economy amid an unprecedented decline in financial reserves. Al-Kabir noted that Libya requires to increase its oil production to 1.7 million bpd, to cover government expenditure.

Meanwhile, the analysis in last week's report holds true; the LNA continues to shift its focus to the southern region. The LNA reported reinforcement units from the 128 Reinforced Brigade, 628 Battalion, 1st Infantry Company, and Khalid Ibn Walid Battalion secured El-Feel and Sharara oil fields on 09 October. Pro-LNA accounts reported the LNA general command will soon order the mobilization of additional units to Fezzan. The reports allege the LNA is justifying the mobilization on the basis of the emerging threat posed by the Islamic State (IS) in the south.



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### KEY POINTS

- Sharara oil field resumes production
- GNA alert; LNA accused of planned offensive
- UN-sponsored talks resume & agenda released

## 2. National Security Map

NOC lifts force majeure on Sharara; Kidnapped Indian nationals freed

### Legend

#### Impact Indicator

- Low Impact
- Medium Impact
- High Impact

#### Incident Type

-  IED/VBIED/ERW
-  Airstrike / UAV
-  Isolated Gunfire
-  Mortar/Rocket
-  Violent Clash
-  Kidnapping
-  Carjacking
-  Other

**1**

The NOC lifted force majeure on Libya's southern Sharara oil field following an agreement with the Petroleum Facilities Guard (PFG) on 11 October. The field is expected to initially hit 40k barrels per day (bpd), although technical issues remain before reaching peak capacity of 300k bpd.

**2**

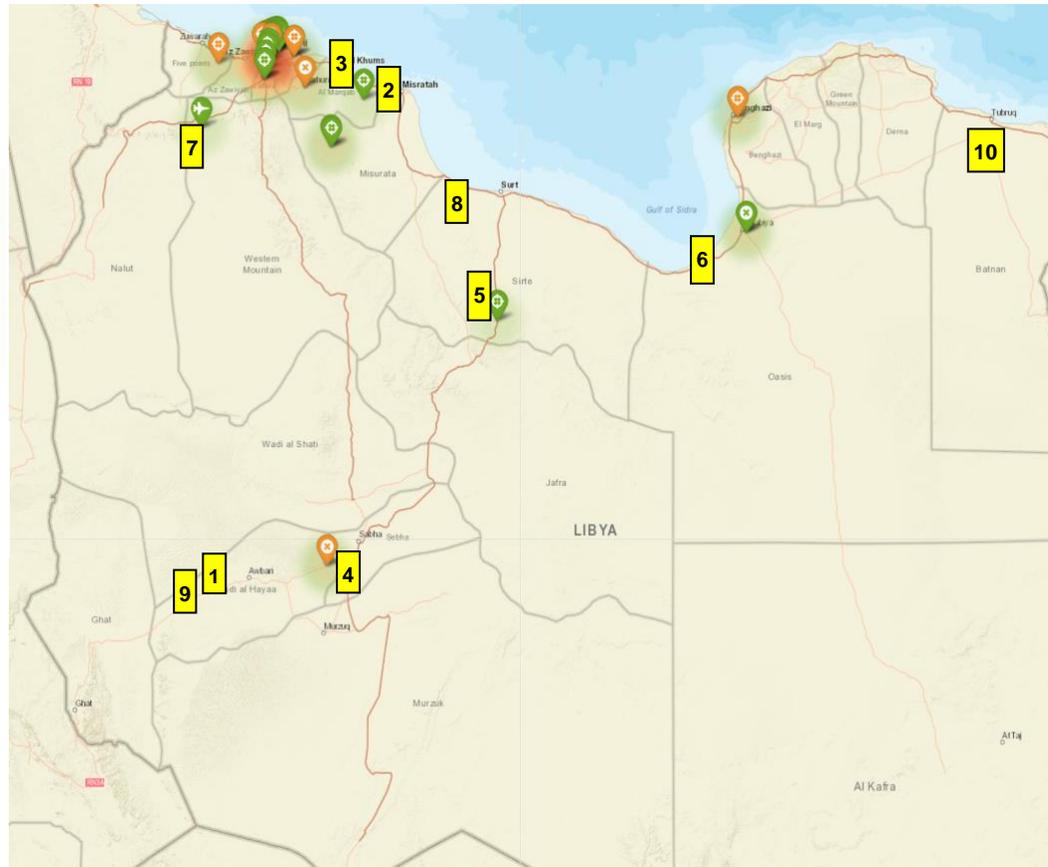
The Coastal Road of Zliten's Na'imah area was temporarily closed due to a local dispute escalating into sporadic gunfire between 1900hrs-1930hrs on 10 October. Reports indicate the dispute was over a plot of land.

**3**

In line with a military and security agreement signed between the GNA and Ankara, the Turkish Defence Ministry published images of a six-week training course of GNA Navy forces in Al-Khums.

**4**

Reports indicate a truck driver was shot dead in an unidentified area on the route linking Sabha with Awbari at night on 05 October. The victim was originally from the Qaser Al-Akhiyar village and was transporting foodstuff.



(Map Source: Whispering Bell Platform)

**5**

Reports indicate the LNA Air Force conducted aerial reconnaissance sorties over Sirte, Jufra, and Ash-Shwayrif in the evening on 07 October.

**6**

On 11 October, Brega Security Directorate announced the release of seven Indian nationals working as technicians and engineers for a local contractor, "Al-Shaala Al-Mathaeya Lei Mokawalat Wa Khadamat Al-Hokool Al-Nafteeya". The victims were kidnapped in the suburbs of Bani Waliid and later held in the suburbs of Bani Waliid. No details were provided on the identity of the kidappers and whether a ransom was paid.

**7**

A GNA unmanned aerial vehicle (UAV) was reported flying over Al-Rujban and heading southwards at night on 09 October. No further information.

**8**

LNA accounts reported multiple aerial reconnaissance sorties between Sirte and As-Saddadah on 09 October. According to open-source reports, a MiG-21 aircraft flown by Wagner Group private military contractors (PMCs) was spotted flying over Sirte. Unidentified air activity was also reported in the Jufra district.

**9**

Mellitah Oil and Gas Company (MOG) announced preparations are underway to resume production at El-Feel oil field. MOG reported its engineers carried out a technical inspection of crude transmission lines from between 05-07 October.

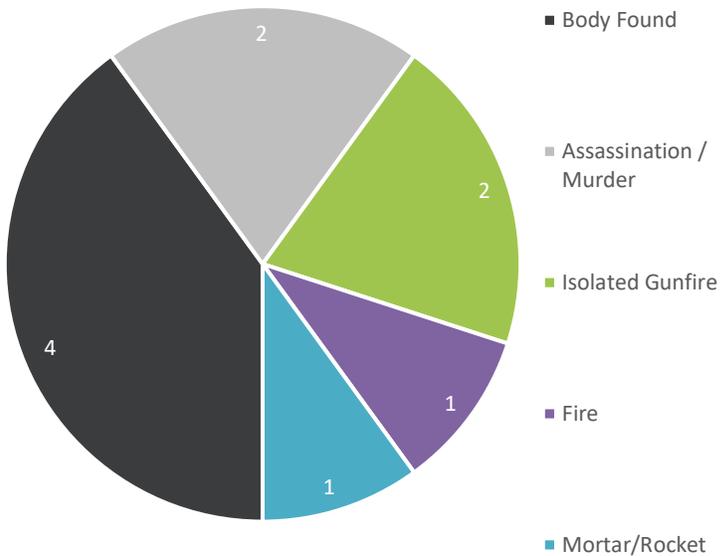
**10**

The Arabian Gulf Oil Company (AGOCO) announced a full resumption of operations at Tobruk refinery, with an estimated quantity of 20,000 barrels, after the tanker ARIN berthed at Tobruk to ship 25,000 metric tons of heavy oil.

### 3. Nationwide Security Analysis

#### Nationwide protests see sharp drop, robberies & fires surge

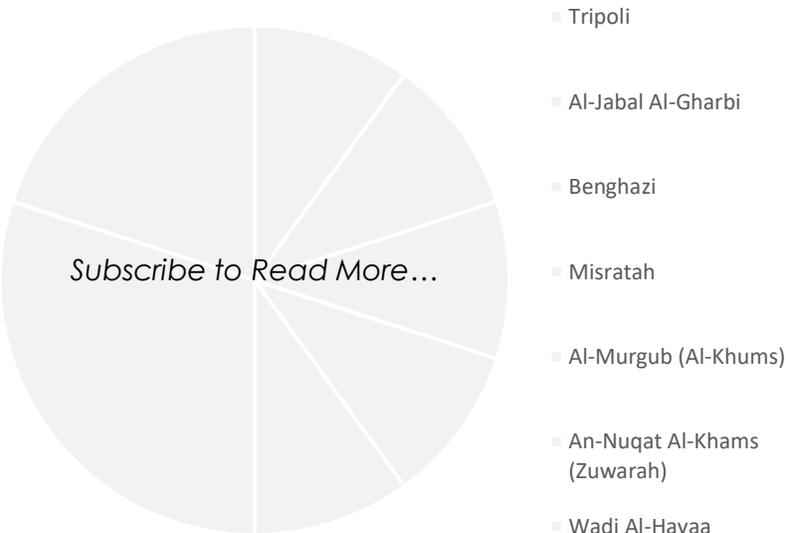
Nationwide fatalities by type of attack (Past week)



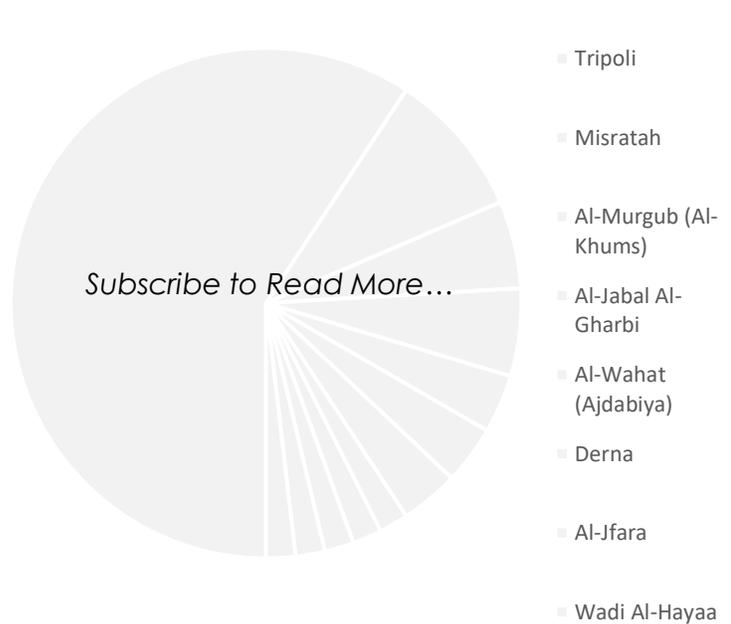
Nationwide incidents by type of attack (Past week)



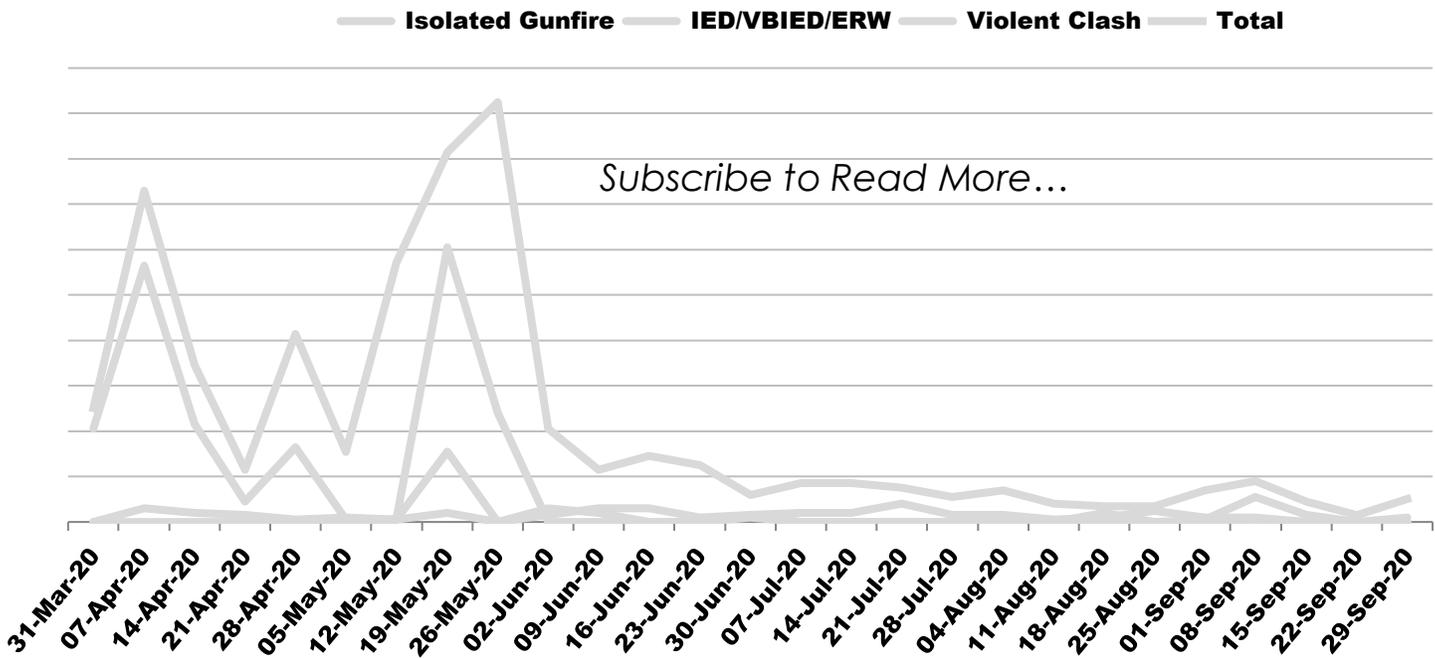
Nationwide fatalities by national district (Past week)



Nationwide incidents by national district (Past week)



## Nationwide Fatalities by Type of Attack (Past 27 Weeks)



### Data Analysis

WB recorded this week a total of 10 confirmed deaths in Libya compared with 4 deaths reported last week and 9 the week before. The fatalities recorded this week came as a result of 4 bodies found on the Gharyan-Bani Walid Road, Tarhunah, and Bani Walid. In addition, WB recorded 2 fatalities as a result of murder incidents in Tripoli and Benghazi. Further, a young boy was killed in a fire that broke out in an auto workshop in Al-Ajaylat, while 2 fatalities were recorded in Tripoli and on the Sabha-Awbari road as a result of isolated gunfire cases.

In the western region, the highest number of security incidents continues to be recorded in the Tripoli district with a total of 32 incidents. However, unlike the pattern witnessed over recent weeks, protests decreased in number this week and robberies and fires across the capital rose. WB recorded 11 acts of robberies in Tripoli, mostly targeting civilian vehicles, in addition to 6 fires, 3 isolated gunfire cases, 3 arrests, 2 rads, 2 protests, 2 mortar/rocket incidents, 1 explosion, 1 assassination/murder and one incident of unmanned aerial vehicle (UAV) activity reported over Tripoli's skies. Beyond Tripoli, WB recorded UAV activity over Rujban, two bodies found on the Gharyan-Bani Walid Road, as well as a previously dated kidnapping targeting Indian nationals. On 07 October, India's Ministry of External Affairs (MEA) confirmed seven nationals were kidnapped from Ash-Shwayrif on 14 September. The Indian nationals were reportedly en route to Tripoli's Mitiga International Airport (MJI) and were working for a construction and oil & gas services company. The MEA confirmed the Indian Embassy in Tunis is coordinating their release with Libyan authorities. The kidnapers reportedly contacted the foreign nationals' employers to secure their release. Separately, two robberies targeting power cables were recorded in the Al-Jfara district, in addition to a case of a body found and gunfire-related incident in Tarhuna. An additional robbery of power cables was recorded in Zliten, while an auto workshop caught fire in Al-Ajaylat. Meanwhile, in Bani Walid, WB recorded 2 robberies, 1 fire, 1 body found and 1 protest.

Meanwhile, in the central region, WB recorded two security incidents in the Al-Jufra and Sirte districts. On 06 October, reports indicate residents of the Jufra District expressed their intent to close the road linking Jufra with the Sirte district after a deadline set for meeting their demands expired. Of note, the aforementioned road was closed week, and was later reopened. The LNA's 116 Infantry Battalion claimed it arrested a suspected Islamic State (IS) cell involved in kidnappings and killings on the Sabha, Al-Jufra axis on 03 October. The cell reportedly comprised three Libyan nationals and seven others of African origin found in possession of live ammunition and rifles. Conflicting reports indicate the suspects were weapons smugglers, not IS militants.

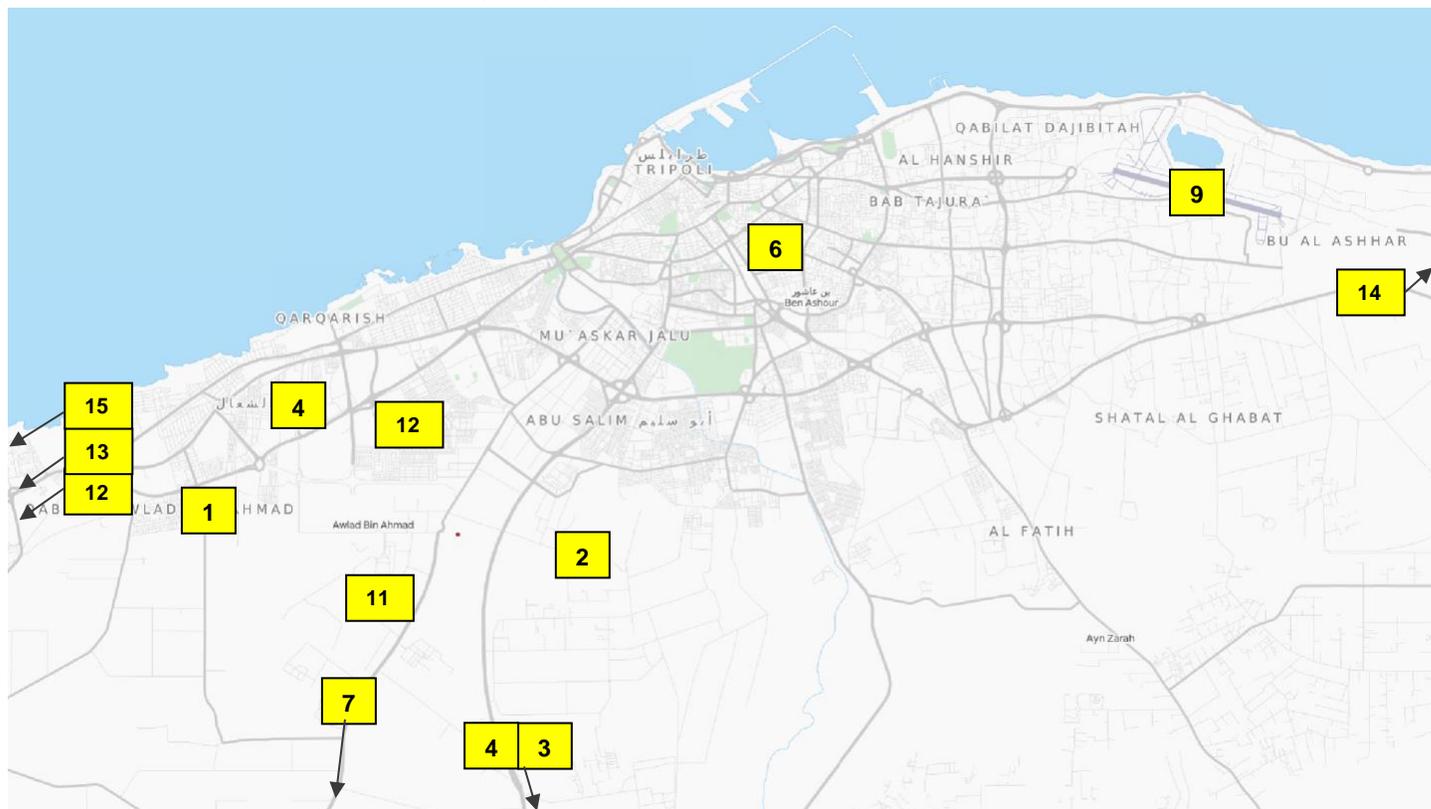
Turning to the south, WB recorded an isolated gunfire case in the Wadi Al-Hayaa district throughout the reporting period. Reports indicate a truck driver was shot dead in an unidentified area on the route linking Sabha with Awbari at night on 05 October. The victim was originally from the Qaser Al-Akhiyar village and was transporting foodstuff. Unidentified gunmen in a grey Hyundai Sonata reportedly opened fire on the truck. Motive is unconfirmed, although the incident bears the hallmark of a failed carjacking attempt.

Separately, Pro-LNA accounts reported the LNA general command will soon order the mobilization of multiple units to the southern Fezzan region, corroborating WB's recent assessment over LNA intent to shift its focus to Jufra-Fezzan. The reports allege the LNA is justifying the mobilization on the basis of the emerging threat posed by the Islamic State (IS) in the south.

In the eastern region, WB recorded a slight increase in the number of security incidents reported across the region in contrast to the single arrest carried out in Benghazi last week. This week, WB recorded an isolated gunfire case and raid in Ajdabiya, while two acts of arson were reported in Derna, as well as a murder/assassination in Benghazi. In Ajdabiya, local reports suggest the LNA's 152 Infantry Battalion evicted suspected criminals and squatters from the Chinese Buildings area in Ajdabiya on 05 October. Locals called on authorities to intervene, threatening to take action against what they described as a recent presence of multiple squatters across abandoned private property. There were reports of sporadic gunfire in the area in the early hours of 06 October. Meanwhile, in Derna, reports indicate a fire broke out in the Al-Sahaba Mosque and Al-Sahaba Cemetery in Derna in the evening on 03 October. Reports indicate an act of arson. There are no further details on the identity of the arsonist. Beyond, in Benghazi, the Criminal Investigation Department (CID) of the Benghazi Security Directorate arrested four individuals on charges of killing a local during a dispute following a traffic accident on 06 October. The Directorate reported that the victim was run over by one of the suspects, thus fueling a dispute between the suspects and the deceased.

## 4. Tripoli Neighborhood Report

Janzour Municipality Mayor arrested; African workers targeted in separate attacks



### KEY INCIDENTS

1. (11 Oct) Failed carjacking ivo Al-Serraj
2. (10 Oct) Vehicle theft near Akakus Oil Comp.
3. (10 Oct) Vehicle theft in Airport Road area
4. (10 Oct) Sporadic gunfire reported during local dispute ivo Ghut Shaal, no casualties
5. (10 Oct) Airport Rd. reopened from Airport Rd. traffic lights, southwards towards Brega Bridge
6. (10 Oct) PM receives credentials of 9 ambassadors
7. (08 Oct) GNA military aircraft flies over Tripoli
8. (07 Oct) Vehicle theft in Al-Kreymiya
9. (07 Oct) Flight operated from MJI to Jalu Field
10. (07 Oct) Power cables stolen
11. (06 Oct) Gunmen target Sub-Saharan African workers ivo Al-Jebs, 1 killed & 2 injured
12. (06 Oct) Three separate vehicle thefts in Janzour & Edraiby areas
13. (06 Oct) Janzour Municipality Mayor arrested
14. (06 Oct) Al-Bogra militia parade ivo Tajoura
15. (05 Oct) Woman killed by shrapnel from a shell that landed ivo Janzour due to a recent explosion at an ammunition warehouse belonging to Fursan Janzour Battalion

### Explosions at Fusan Janzour Battalion

WB sources reported explosions in the Janzour area between 0800hrs-0830hrs on 05 October. Reports indicate an explosion in an ammunition warehouse affiliated with the Fursan Janzour Battalion located near the Textile Factory. Secondary explosions were reported, prompting speculation (later discredited) that Fursan Janzour battalion was involved in heavy clashes. Unconfirmed reports allege a short circuit caused the fire. Other conflicting reports suggest the warehouse was targeted. A civilian died after a shell landed in the vicinity.

### Locals warn of criminal presence

Locals warned residents of Al-Hadba Al-Mashro' and Airport Road areas of a suspicious black Hyundai Azera vehicle with tinted windowns and no license plates, driven by two males, who have been spotted scouring the roads linking the two areas, as well as in the The Wildlife Garden vicinity.

### GNA Health Ministry official escapes country

On 07 October, the GNA's Military Prosecutor's Office called on the GNA's Undersecretary of the Health Ministry, Mohammed Haithem Issa, to give his testimony against the backdrop of the misuse of the military institution's funds at the hands of the military medical system, while noting that Issa escaped the country from a port outside of Tripoli using a forged passport, assuming the identity of a representative of the wounded. The Office reported that Issa was granted permission for a one-time travel using the port of Mitiga International Airport (MJI), though Issa failed to travel during the agreed timeframe for reasons the office was unaware of. The office then received information that Issa escaped the country via an

unidentified port outside of Tripoli. Of note, the director of the Partial Military Prosecution in Tripoli, Ayoub Al-Ajili, issued instructions to ban seven officials, including Issa, on charges of the misuse of public funds, and imposed a travel ban as well as the seizure of their passports.

### Airport Authority call for resumption of flights

The head of the GNA's Airport Authority addressed the general managers of national air carriers surrounding their readiness to resume flights between Tripoli's Mitiga International Airport (MJI) and Benina International Airport (BEN), as well as other domestic flights, in order for the Authority to ensure necessary arrangements are in place.

### Janzour Municipality Mayor arrested

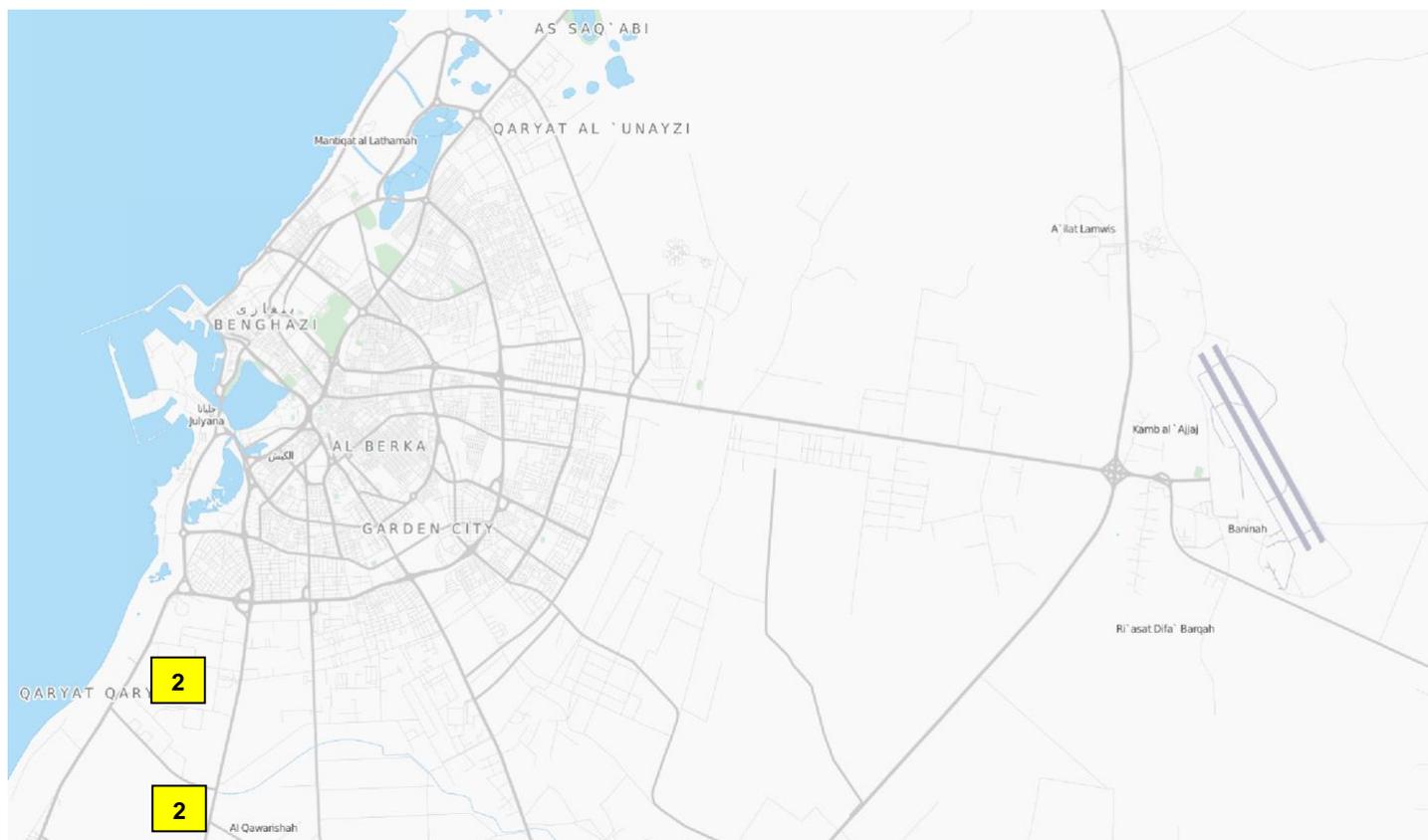
Reports indicate the mayor of Janzour Municipality was arrested in Janzour area in the afternoon on 06 October. Reports indicate the arrest came at the orders of the Attorney General on charges of refusing to participate in the load shedding programme. The Mayor will reportedly undergo interrogation for 72hrs.

### Separate attacks targeting African migrant workers

The Chief of Mission of the International Organisation for Migration (IOM), Federico Soda, reported the killing of a Nigerian migrant worker in Tripoli by three men on 06 October. The victim was burned alive. Local reports indicate the suspects stormed a factory where the migrants were working in Tripoli's Tajoura area. Separately, reports indicate unidentified gunmen onboard a white Hyundai Avante stole the possessions of three Sub-Saharan African workers while they were on foot in Tripoli's Bawabat Al-Jebs area in the afternoon on 06 October. The gunmen opened fire on the workers, killing one and wounding two others.

## 5. Benghazi Neighborhood Report

### Sporadic security incidents & heavy security presence



#### KEY INCIDENTS

1. (10 Oct) CID arrests former alcohol factory owner
2. (06 Oct) CID arrests four individuals on charges of murdering local in dispute
3. (03-06 Oct) Theft & petty crime on rise in Qaryounis & Bousnib
4. (03 Oct) Bushnaaf orders joint security plan to crackdown on criminal groups

#### Former alcohol factory owner arrested

The Criminal Investigation Department (CID) of the Benghazi Security Directorate arrested a man on charges of manufacturing and trading intoxicants inside a makeshift alcohol factory. The Department seized the factory and arrested its owner, where large quantities of alcohol were found. The suspect confessed to the charges against him.

#### Flights to allegedly resume from BEN to HBE

Pro-LNA accounts allege flights will resume from Benghazi's Benina International Airport (BEN) to Alexandria in the short term. Of note, on 06 October, the head of the Interim Government's General Authority for Transportation instructed the director general of the eastern Civil Aviation Authority (CAA) to open Libyan airspace for inbound and outbound flights, and take the necessary measures to implement this decision.

#### Four suspects arrested on murder charges

The CID of the Benghazi Security Directorate arrested four individuals on charges of killing a local during a dispute following a traffic accident on 06 October. The Directorate reported that the victim was run over by one of the suspects, thus fueling a dispute between the suspects and the deceased.

#### Petty crime on rise in Qaryounis & Bousnib

Local reports suggest theft and petty crime are on the rise across Benghazi's Qaryounis and Bousnib between 03-06 October. The reports allege the information was relayed by a security official at the Qaryounis Police Station.

## 6. What's next

### GNA manoeuvres in Tarhunah; Tunis-Tripoli flights resume

#### POLITICAL FORECAST

The UN's publication of the official agenda of political talks has provided clarity on the way forward in Libya. However, with this context in mind, expectations are high. A long and complex negotiation process could lead to "voter fatigue" or disengagement from the average Libyan. Calls for elections are expected to gain traction as UN-led political and military talks proceed. Some stakeholders, including the pro-Gaddafi base, are of the view polls should be held as soon as possible, not after a new government is formed, to break the current deadlock. These calls could be exploited by the so-called "spoilers" to obstruct UN-led efforts and the Berlin Process. Locally, House of Representatives (HoR) Speaker Aguila Saleh received a delegation of Al-Ashraf, Al-Murabitin and Al-Awaqir tribesmen in his office in Al-Qubba on 11 October. According to the HoR, the meeting discussed the current political situation in-country, including recent attempts to end Libya's crisis. The tribesmen reiterated their support for Saleh's political initiative. Separately, on 06 October, reports indicate the House of Representatives (HoR) and High Council of State (HCS) delegations convening in Morocco's Bouznika region signed an agreement on the mechanisms and criteria surrounding the distribution of seven sovereign positions across Libya's three historical regions. The development, which came as a result of two rounds of negotiations and lengthy meetings, was widely perceived as a positive step in unifying national institutions following years of political fragmentation. Notably, the meetings agreed on the positions of the governor of the Central Bank of Libya (CBL), the head of the Audit Bureau, the head of the Administrative Control Authority, the head of the Anti-Corruption Commission, in addition to the president and members of the High National Electoral Commission (HNEC), the president of the Supreme Court, and the Attorney General position.

#### WHAT OTHER EXPERTS SAY

On 10 October, the United Nations Support Mission in Libya (UNSMIL) issued a statement on the resumption of intra-Libyan political and military talks. The agenda includes 5+5 Joint Military Commission (JMC) in Geneva on 10 October, followed by consultations between House of Representatives (HoR) and High Council of State (HCS) delegations on constitutional matters in Cairo between 11-13 October, and finally a political forum starting 26 October. The agenda provides clarity on the UN-led settlement effort after uncertainty over the next steps. The Mission's Acting Head, Stephanie Williams, announced the resumption of "inclusive intra-Libyan talks" based on Security Council resolution 2510 (2020), which endorsed the outcomes of the Berlin Conference on Libya held on 10 January 2020. Williams explained that given the ongoing pandemic, the Libyan Political Dialogue Forum (LPDF) will be held both through a series of virtual sessions and face-to-face meetings. In this regard, Williams extended her thanks to the Tunisian government for hosting the first face-to-face meeting of the LPDF in early November, following the preparatory virtual sessions commencing on 26 October. The mission clarified that the latter will bring together large segments of society, including youth, women, and municipalities, who are requested to offer concrete recommendations to the LPDF participants. The statement noted that the ultimate objective of the LPDF will be to reach consensus on a unified governance framework and arrangements leading to the holding of elections in the "shortest possible timeframe." The LPDF will be based on the progress made in the recent meetings among Libyans, including in Montreux, Bouznika, and Cairo. The LPDF also builds upon consultations held as part of the National Conference Process, which shed light on a shared Libyan demand for: an end to the transitional period; the holding of elections; the establishment of an effective executive body able to provide basic services to the public. In terms of the participants, the LPDF will be selected from key Libyan constituencies, based on the ideals of inclusivity and fair geographic, ethnic, political, tribal and social representation, as well as the participation of women and youth. Notably, the mission has made it a requirement for the LPDF participants to recuse themselves from political and sovereign positions in any new executive body in order to place the interest of their nation above the use of hate speech and violence.

#### SECURITY FORECAST

Security incidents in the capital continue to be sporadic in nature. The week saw a relative crime uptick in the Airport Road area, including carjacking and suspicious vehicles spotted in the vicinity. High-profile arrests will likely continue and could spark bouts of violence. For example, the arrest warrant against Al-Zawiya Power Plant's supervisor could exacerbate local tensions in the area. Meanwhile, the GNA Attorney General's Investigation Office led by Sadik Al-Sour issued an arrest warrant against Abdellatif Tounsi, the office manager of Central Bank of Libya (CBL) Governor Sadiq Al-Kabir on charges of misusing public funds and embezzlement on 07 October. In relation to aviation, sources reported a flight was operated from Tripoli's Mitiga International Airport (MJI) to Jalu field on 07 October. A resumption of Tunis-Tripoli flights is imminent. Meanwhile, the kidnap incident involving 7 Indian nationals confirms WB's assessment the kidnappers were likely a local criminal gang who then resold the captives to smugglers in Bani Walid. There seems to be an active network of smugglers willing to pay for captives from local gangs on the Ash Shwayrif-Qaryat-Mizdah route. The kidnapping timestamp coincides with a deterioration in the security environment recorded by WB on the route between Ash Shwayrif and Qaryat. The closure of the Sirte-Misrata coastal road diverted traffic to this less secure road, providing local gangs with an opportunity to target travellers. Kidnappings targeting foreign nationals remain a relatively rare occurrence as local nationals tend to be more exposed. Local criminal gangs in Libya are well aware of their own lack of sophistication to extort foreign governments or companies; access to cash is not always guaranteed and may take months. As a result, local nationals are seen as a softer target and have remained more exposed to kidnap for ransom over the past two years. In 2018, sources reported the benchmark price for a Libyan national kidnapped in southern Libya was 250k LYD.

#### LIBYANS AND THE ARAB STREET

Ayman al-Warfali, writing for Reuters, quoted locals in Benghazi expressing their grievances over a cash shortage across the city amid financial strains in eastern Libya. Jamal al-Fallah, interviewed outside of the city's Al-Wahda Bank, stated that when he goes to the bank he is told that there is no liquidity, revealing that he borrows cash from the owner of a supermarket in order to pay his bills. Fallah complained that he did not receive his cash until a week later, which stood as his first salary in months, of which he had paid a large sum to his landlord. Al-Warfali reported that the eastern Central Bank of Libya (CBL) financed Khalifa Haftar's offensive on western Libya, and has raised funds by selling treasury bonds to local banks of which the bank's head of liquidity, Ramzi Alagha, claimed could exceed 40 billion dinars (\$29 billion) thus far. Alagha also noted how the eastern CBL has been importing dinars printed in Russia. The author reiterated how Tripoli cut off the eastern CBL from most clearing operations in 2014, thus contributing to the problems faced by commercial banks as the two parallel financial systems emerged. In light of these grievances, some people in the eastern region try to change to bank rivals to ensure salary payments continue. In addition, people resort to using cheques instead of cash, though they sometimes bounce back as banks attempt to control their own cashflows. Al-Warfali describes a man who attempted to purchase a plot of land for 30,000 Libyan dinars (LYD), who was told by the bank that he would be required to make three separate payments over a longer period instead of paying it all at once.

# About Whispering Bell



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