**OPINION: How getting paid in Cash is a luxury**

*Ever since the political civil war in 2014, Libya has been facing a worsening currency and liquidity crisis. The value of the Libyan Dinar has decreased dramatically in the past 3 years. The value of the Libyan Dinar has been driven from 1,4 to 9 dinars per U.S. Dollar. The liquidity in Libyan Banks is now ever-limited without a glimpse of light at the end of the tunnel.*

Naturally, this crisis has been fully covered by the media in a macro political and financial point of view, so this will not be the discussion of this article. This article is about the civilians who are caught up in the crisis, and the every-day consequences that follow.

Civil Libyans stand in line for days just to extract cash out of their own bank accounts; and due to the lack of liquidity in the national banks of Libya, the amount of cash you can extract (of your OWN bank account) per day is limited.

You can sometimes extract 200 Dinars per day. Other days the bank runs out of cash and one can therefore extract none, whilst there are other uplifting times, where you are very lucky to extract 300 Dinars - all depending on the liquidity of that particular day.

After asking for a day off from your employer so you can take a trip to the local bank, where you would stand in line from 6AM till 3PM. Under the burning sun of North Africa, , you are very happy and grateful to God to finally hold 300 Dinars in your hands. Because you know what you have to go through, in order to get the next handful of cash, you become frugal, calculating your every transaction and thinking twice before every purchase.

**Working full-time and yet having no money**

*“Last year I went to the bank to extract money. I was there around 11 AM and there was a never-ending queue. I stood in line till around 3PM when a security guard shut the doors to the bank and shouted that they’ve run out of cash for the day. People went mad!”*

So tells Eman Ahmed, a Masters graduate who works as a full-time architect at an Architecture & Design company about her experience withdrawing her salary from the bank. She continues:

*“There was a man who started giving a heated speech about protesting at The Martyrs Square. There was a woman who started crying that she was there from 6AM, and she was there the day before as well with no luck. I went home in tears that day. To see all those people suffering was painful. We get treated as beggars, but all we’re asking for is our own money.”*

After that incident, Eman never went back to the bank. She’s currently living under her parents’ support. *“I consider myself luckier than most”,* shesays a closing statement.

Younes Saleh, a husband and a father of two, has been working as an electrical engineer for 5 years at an IT company. He loves his job and he always has. Unfortunately, ever since the liquidity crisis started evolving, his dream job simply wasn’t enough to bring food on the table.

*"Recently, I took a part time job at a café, just for the cash. I now work from 8-4 PM at my day-job and then from 5-10 PM at the café. The only time I see my kids, is when I drive them to school in the morning."*

Younes is in a position, where he has to reconcile keeping his dream job with supporting his family. As a result, he has to sacrifice spending time with his family, and any other free time for that matter. If he were to prioritize family time, he would have to let go of his day-job, which is a choice he never thought he would have to make.

*“I haven’t thought about quitting my day-job to get a full-time job that pays cash instead. I love my current job. I'm too attached to just quit because of a crisis. I don’t think we should just surrender to it. I'm just hoping that all of this is temporary and that everything will go back to normal soon,”* he says with half a smile on his face.

Eman and Younes are just examples of people going out of their ways to keep the job they love and still be able to live. And as Eman stated, they are considered one of the lucky ones, compared to the people who don’t have another choice than spending their time in queues in front of banks to get the next handful of cash.

Paying in cash working at a HR company (?)

**From an HR perspective in a company that pays cash – omformulér. Har foreslået ovenstående.**

I myself have experienced the crisis first hand.

In 2016 I experienced a recruitment process in a food-company. As a recruiter with a Danish background, I had a “black and white” mind-set, where applicants with the best CVs’ get interviewed for a job, and the rest who don’t seem qualified on paper, would not get a call back.

One day, while filtering out the CVs’ of the less qualified applicants for a sales job, my colleague Tariq, asked me what I was doing. "*Choosing the best applicants!*", I replied in a duh-tone. But he had a different approach.

"*A piece of paper doesn't define a person,*" he explained. *"A person may not write the best application, but he or she may have the heart at the right place. The person may not know how to write a proper CV, but may have a family that needs the support. If you ask me, I think we should interview them all and give them all a chance."*

I was astonished. While I learned to run a low-cost and time saving recruitment process back in Business School, my colleague learned a more humane approach by experience, and felt a responsibility of giving back to the local community.

We ended up interviewing all of the 52 applicants, and we even hired less qualified candidates. They were good people, and we had the training resources to make them amazing sellers.

Maybe it wasn’t a low-cost recruitment process. But what I’ve learned is, that the company's resources spent in the recruitment process, are nothing compared to the people who can’t support their families’ due to the lack of liquidity in the country.

So, if it’s a bit costlier for us, but the reason of a smile on a kid's face whose father can now buy an extra candy bar, it's definitely worth it. You don't learn *that* in Business School!

Kære Sara,

Rigtig fint skriv. Interessant med din egen erfaring til sidst. Jeg kunne rigtig godt tænke mig, at der var 3 fotos – 1 som selve artikel header – 1 til adskillelse inden første mellemrubrik, hvor vi møder dine kilder – og til slut 1 der giver læseren en klar fornemmelse af en ny overgang til DIN fortælling. Er det muligt?

Ellers er der kun ros herfra! Stærkt. Vend tilbage når du har haft en chance til at læse og rette 😊