

#### Palestinian Human Rights Organization – PHRO

Main Office: Mar Elias Camp for Palestinian Refugees, UNESCO P.O.Box: 114/5004 Beirut-Lebanon Tel/Fax: +961 1 301549 & +961 1 306740 Email: *phro@palhumanrights.org* Web: *www.palhumanrights.org* 

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## I. Introduction

The Nahr al-Bared Camp (NBC) is located 16 km north of Tripoli, the largest city in northern Lebanon, near the coastal road. The camp was originally established by the League of Red Cross Societies in 1949 to accommodate Palestine refugees from the Lake Huleh area of northern Palestine.<sup>1</sup> As the camp grew, it became an important hub for Lebanese, who visited the camp daily. From the camp emerged a Palestinian-Lebanese network that affected the commercial, economic and social life of each refugee and of the community in NBC and its environs. By the year 2000, it had become the most prosperous of the 12 remaining Palestinian refugee camps in the country.

The original camp — now called the "Old Camp" — eventually became too small to accommodate the increasing number of refugees who reached around 40000 by 2007. As a result, NBC population expanded, buying property and building homes in the neighboring Lebanese municipalities of Mohammara, Abdeh, and Behnin. These new areas camp to be called the "New Camp" or the "Adjacent Area."<sup>2</sup> All these efforts and activities were driven by a sense of future planning, and there were few feelings of insecurity.

In mid-2007, as a result of a protracted battle between the Lebanese Armed Forces (LAF) and the militant extremist group Fatah al-Islam, the entire population of the camp and its adjacent areas was displaced. The camp was pounded with heavy artillery and aerial bombardments during the three-month siege, and an estimated 95 percent of all buildings and infrastructure were either destroyed or damaged beyond repair.<sup>3</sup>

The clashes in Nahr al-Bared erupted on May 20<sup>th</sup>, 2007 following the robbery of a BankMed in Tripoli by Fatah al-Islam and clashes between Fatah al-Islam and the Internal Security Forces (ISF) in Al-Miateen Street in Tripoli. Shortly before these incidents, Fatah Al-Islam had relocated to NBC after the group's leadership had been expelled from the nearby Beddawi Camp by its Security Committee. Popular pressure (including women's demonstrations) had forced Fatah al-Islam members out of the

<sup>&</sup>lt;sup>1</sup> http://www.unrwa.org/etemplate.php?id=144

<sup>&</sup>lt;sup>2</sup> The Lebanese parliament amended the 1969 legislative decree concerning the acquisition of real estate property by non-Lebanese (decree no. 11614 of 14 January 1969). The amendment No. 296, dated 3 April 2001, prohibited ownership of realty of any kind "by any person who does not hold citizenship from a recognized State or to any person where such ownership contravenes the provisions of the Constitution concerning naturalization". Prior to the amendment, Palestinians, like foreigners, had the right to own up to 5000 square meters outside of Beirut and up to 3000 square meters in Beirut, without the need for a permit. The 2001 law deliberately excluded Palestinians from owning real estate property, as they are the only foreigners not having a "nationality of a recognized state." http://www.palhumanrights.org/rep/ENG/UPR%20Booklet%20-%20ENG.pdf (page 10).

refugee camps in Beirut, including Bourj al-Barajneh and Shatila. The violence which ensued was a shock to both Lebanese and Palestinians, and even four years later, little is known of Fatah al-Islam's origins and aspirations.

The Army's battle with Fatah al-Islam was supported not only politically and logistically by the Palestinian Liberation Organization (PLO) and Palestinian factions. The Palestinian community also highly supported Lebanese Army morale and successfully mobilized to evacuate the camp. Almost four years after the cessation of hostilities, which resulted in hundreds of and exorbitant property damage, the Palestinian Human Rights Organization (PHRO) has assessed the state of affairs inside the camp from a human security<sup>4</sup> perspective, which simply means that "*people can exercise these choices safely and freely-and that they can be relatively confident that the opportunities they have today are not totally lost tomorrow.*"<sup>5</sup>

The troubles facing the camp did not end with the LAF's victory over Fatah al-Islam. Living conditions in the camp have continued to deteriorate, compromising Palestinians' fundamental rights to "freedom from fear" and "freedom from want". It's worth noting that the Second Brigade of the LAF, which led the assault on the camp, remained the controlling party after the battle and has retained NBC's status as a "Military Zone". Such a declaration, however, constitutes a breach of international law.<sup>6</sup>

Nahr al-Bared in 2011 is very different from how it was before May 2007. Residents do not feel they have the same ability to plan for the future or to live free from fear and want. Daily human rights violations – and the lack of dignity felt by all refugees inhabiting the New Camp – have resulted in a lack of individual security. Residents have been subjected to the excesses of state security yet enjoy no human security. This report aims to contrast the performance of the Government of Lebanon and its security services with the promises of reconstruction and better relations made in the Vienna Document in 2008.<sup>7</sup>

<sup>&</sup>lt;sup>4</sup> Human security concept considers the security of the individual and not just the state in which s/he resides. The UN definition of human security, as adopted by the UNDP's 1994 Human Development Report, includes an emphasis on seven major areas which surround each individual's life: economy, environment, community, politics, food, health and physical integrity. These components are interdependent and can be merged in two categories: freedom from fear and freedom from want. The human Security model places the human first, not the state and that each human is entitled to his/her human security regardless of other factors.

<sup>&</sup>lt;sup>5</sup> http://hdr.undp.org/en/media/hdr\_1994\_en\_chap2.pdf (Page 2)

<sup>&</sup>lt;sup>6</sup> http://www.palhumanrights.org/NBC/NBC\_-\_Lebanese\_Restrictions\_on\_Freedom\_of\_Movement.pdf (Pages 3 to 10)

<sup>&</sup>lt;sup>7</sup>"A Common Challenge, A Shared Responsibility: the International Donor Conference for the Recovery and Reconstruction of the Nahr el-Bared Palestinian Refugee Camp and Conflict-Affected Areas of the Northern Lebanon, Vienna, 23 June 2008" http://unispal.un.org/pdfs/NahrElBared\_GovtLeb.pdf

## **II. Report Overview**

In the light of the current situation, this report is intended to follow PHRO's November 2010 report *Lebanese Restrictions on Freedom of Movement: the Case of Nahr al-Bared*<sup>8</sup>. It aims to discuss the lack of human security on the lives of NBC inhabitants. The report will also discuss the difference between state security, which is concerned with the protection and maintenance of the state's sovereignty, and human security. Human security is not only concerned with safety from violence, but also includes threats such as hunger, disease and protection from repressive and hurtful disruptions of daily life. The status of many human security factors (HSF) since the end of the conflict on September 2nd, 2007 in NBC has been compromised due to LAF emphasis on state security.

- Economic Security,
- Food Security,
- Health Security,
- Environmental Security,
- Community Security,
- Personal Security,
- Political Security

have not been provided for the inhabitants of NBC.

This report will cover in depth the concept of state security, how it was developed and how it is applied in different areas. Further, it will analyze the effect of this conventional, state-centric approach to security on the development of the NBC community in the short term. The report will then explore the concept of human security, its components and how it can pave the way for sustainable environment where basic human rights are respected. The description of the case in NBC will include cause and effect studies covering all the different factors, listed above, not only describing the situation but also examining threats to human security systemically. In conclusion, this report proffers a list of recommendations, based on international law, to different NBC stakeholders.

This report is part of PHRO's campaign to improve the situation of the Palestinian refugees in Lebanon, especially the lives of those Palestinians in NBC who not only are refugees from Palestine but also internally displaced in Lebanon. The recommendations laid out in this document, if implemented, will advance the human rights situation of the camp inhabitants, improve trust and mutual understanding in the Lebanese–Palestinian relationship and enhance Lebanon's compliance with its international human rights norms and obligations. This report will also enable the different stakeholders to better

<sup>&</sup>lt;sup>8</sup> http://www.palhumanrights.org/NBC/NBC\_-\_Lebanese\_Restrictions\_on\_Freedom\_of\_Movement.pdf

understand how to balance Lebanese security concerns with the legitimate needs of the camp's residents in order to increase trust and actively contribute to a safe and secure environment for all residents of and visitors to the camp.

## III. What is Human Security?

The UN definition of human security, as adopted by the UNDP's 1994 Human Development Report<sup>9</sup>, includes an emphasis on seven major areas which surround each individual's life: economy, environment, community, politics, food, health and physical integrity. These components are interdependent and can be merged in two categories: freedom from fear and freedom from want. The human security concept considers the security of the individual and not just the state in which s/he resides. The human security model places the human first, not the state and that each human is entitled to his/her human security regardless of other factors. Thus, human security, as a concept, is broader than state security and should be distinguished from human development.<sup>10</sup>

As human security is not regulated by a legal body or basis, it offers more flexibility and is wider in scope than human rights theories and concepts. As Kofi Annan said, "Human security, in its broadest sense, embraces far more than the absence of violent conflict. It encompasses human rights, good governance, access to education and healthcare. It also ensures that each individual has opportunities and choices to fulfill his or her potential.<sup>/11</sup>

## IV. Human Security in Nahr Al-Bared

All major HSF have been compromised in NBC since 2007. PHRO has employed the concept of human security to assess the level of compliance of the Lebanese government with its international commitments and to document how poor security provision has negatively affected lives of residents of the camp. This report will analyze the impact of the 2007 crisis on the livelihood of the inhabitants of NBC from a human security perspective. Each HSF will be developed following the same structure: describing the current situation and then detailing shortcomings. Recommendations will be developed and presented at the end of the report.

<sup>&</sup>lt;sup>9</sup> http://hdr.undp.org/en/reports/global/hdr1994/chapters/

<sup>&</sup>lt;sup>10</sup> "Human Development can be defined as a process of enlarging people's choices and building human capabilities (the range of things people can be and do). This includes enabling them to live a long and healthy lives, to have access to knowledge, to have a decent standard of living and to participate in the life of their community and the decisions that affect their lives" http://hdr.undp.org/en/media/SupportPackage\_eng.pdf (page 3)

<sup>&</sup>lt;sup>11</sup> Kofi Annan. "Secretary-General Salutes International Workshop on Human Security in Mongolia" Two-Day Session in laanbaatar, May 8-10, 2000 Press Release SG/SM/7382 http://www.gdrc.org/sustdev/husec/Definitions.pdf

#### **1. Economic Security**

"Economic security requires an assured basic income-usually from productive and remunerative work or in the last resort from some publicly financed safety net. But only about a quarter of the world's people may at present be economically secure in this sense."

> Reference: Human Development Report UNDP 1994 p.25 http://hdr.undp.org/en/media/hdr\_1994\_en\_chap2.pdf

In NBC, the conflict has resulted in the cessation of economic activity due mainly to the interruption of traffic circulation from the highway, the interruption of labor supplies and the inaccessibility to resources for agricultural production. UNRWA has identified over 1,500 damaged or destroyed businesses in NBC and the adjacent areas. The Preliminary Economic Impact Assessment of the conflict at Nahr El-Bared dated September 10, 2007 indicates that the amount of destruction of Palestinian businesses reached 1.8 million USD.<sup>12</sup> Traders in the camp assessed their losses, which are much higher (appendix A, page 19).

The poor economic situation was exacerbated by the global financial crisis, which hit the informal economy, where the majority of employed refugees work due to restrictions on Palestinian employment in the country. The lack of employment opportunities discourages youth and produces a vicious economic cycle. A comparison of pre- and post-crisis income figures shows that the crisis had a significant effect on the income of camp households which dropped by 30% compared to pre-crisis levels<sup>13</sup>.

The fact that NBC has been declared as a military zone and the continuation of the permit regime contribute to the lack of supplies and impede economic recovery in the camp. In our previous report<sup>14</sup>, we have highlighted the consequences of the restrictions on economic and social lives, as well as on moral respect and human dignity. With the permit regime<sup>15</sup> the percentage of Lebanese consumers represent currently only 5 percent of the total activity in the camp, where as before, NBC was considered a commercial hub for northern area.

<sup>&</sup>lt;sup>12</sup> Preliminary Economic Impact Assessment of the Conflict at Nahr al-Bared, Nahr al-Bared Crisis Appeal, Post Conflict Relief, Recovery and Reconstruction, Lebanese Republic, Presidency of the council of ministers, with the collaboration of UNRWA, ILO, UNDP and LPDC, September 10<sup>-</sup> 2007, p.2

<sup>&</sup>lt;sup>13</sup> http://www.undp.org.lb/WhatWeDo/Docs/Socio-Economic-Assessment.pdf

<sup>&</sup>lt;sup>14</sup> http://www.palhumanrights.org/NBC/NBC\_-\_Lebanese\_Restrictions\_on\_Freedom\_of\_Movement.pdf (pages 22 to 25)

 $<sup>^{15}</sup>$  NBC was declared a military zone in September 2007, in contradiction with the national legislation, art 5 of the Lebanese Constitution and the decree n.52 1967 concerning the declaration of the state of emergency. http://a-films.blogspot.com/2010/03/10mar15en.html.

According to a recent statistical report<sup>16</sup> published by Lebanon Support, the majority of workers in Palestinian businesses in the camp get paid less than \$300 per month, and less than 20% of businesses surveyed declared that they had received any grant. After the Vienna Donors' Conference for the reconstruction of NBC held in June 2008, merchants were promised compensation for what they had lost. Until today these promises remain unfulfilled, and many vendors face the prospect of having to close their small businesses<sup>17</sup>. Indeed, it is important to mention that after the assessment of the trader's loss by UNRWA, the Agency gave a financial donation to some NBC traders through an unclear and incomprehensive process.

We can also add that economic exclusion has contributed to social exclusion and the stigmatization of the NBC population. Already fragile Lebanese-Palestinian relations were damaged by the degradation of the economic situation. For instance, most of the loans granted by Lebanese or Palestinians were accorded on the basis of a trust relationship. After the conflict, things changed, and the traders who used to be very respected and recognized became marginalized and stigmatized. It is also noteworthy to see that some of the traders had to pay back their debts but some of their clients, including Lebanese neighbors, did not.

In addition to the several capacity development programs launched by donors, UNRWA and ILO established an Emergency Employment Service Center. Its major role has been to reactivate businesses by providing loans and grants, to empower women and girls, and to assist people to find jobs. Yet, despite all these efforts, the unemployment rate has risen.

#### 2. Food Security

"Food security means that all people at all times have both physical and economic access to basic food. This requires not just enough food to go round. It requires that people have ready access to food-that they have an "entitlement" to food, by growing it for themselves, by buying it or by taking advantage of a public food distribution system. The availability of food is thus a necessary condition of security-but not a sufficient one."

> Reference: Human Development Report UNDP 1994 p.27 http://hdr.undp.org/en/media/hdr\_1994\_en\_chap2.pdf

In NBC, the displacement of Palestinian refugees and the destruction of the camp's normal life cycle also impacted food security. In such poor economic circumstances, purchasing power is very low. The information available on food security in NBC is scarce, but if "56% of Palestinian refugees in Lebanon

<sup>&</sup>lt;sup>16</sup> Nahr El Bared Statistical Report 2009, p.15 http://lebanon-support.org/nbc/sites/default/files/NBC\_Report\_Final\_Version\_0.pdf <sup>17</sup> http://www.palhumanrights.org/NBC/NBC - Lebanese Restrictions on Freedom of Movement.pdf (page 17)

are vulnerable to food insecurity; the majority of these households resort to buying cheaper food and to decreasing the amount of food they eat. 27% cope by borrowing money; 36% sacrifice on food quality<sup>18</sup>", one could wonder how critical the situation is, in a post-crisis environment such as NBC. "Palestine refugees have a lower margin of action to cope with their poor livelihoods, as exclusion from the labor and housing markets is imposing a heavy burden on them ... employment, in particular decent employment, is key to poverty alleviation."<sup>19</sup> In the absence of tangible improvement in the livelihoods of the Nahr al-Bared population, UNRWA has maintained its food assistance program for 2011. According to the program's criteria and procedures each family receive a monthly dry food ration or \$10 cash per person per month for food. The calorific content of the "NBC food basket" for a family of five provides an average of 700 Kcal per person per day though the World Food Program (WFP) recommends at least 1,800 Kcal per person per day.<sup>20</sup> The Directorate General of the European Commission Humanitarian Organization (DG-ECHO) continues its food assistance and livelihood support to the NBC population notably by funding cash for food program managed by UNRWA, which is designed to shift food distribution from blanket distribution to a targeted one.<sup>21</sup>

The overall situation in Nahr al-Bared, including the permit regime and the shortage of food stuffs is impacting NBC residents psychologically, thus hindering health security. Lack of economic stability, keeps people relying on handouts, generates fear and dignity degradation. Free humanitarian aid, makes people always afraid to lose it, mainly under difficult and poor economic circumstances.

#### 3. Health Security

Health Security aims to guarantee a minimum protection from diseases and unhealthy lifestyles. According to the World Health Organization (WHO), "health is a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity"<sup>22</sup>. In developing countries, "the major causes of death traditionally have been infectious and parasitic diseases. Most of these deaths are linked with poor nutrition and unsafe environments, particularly polluted water, which contributes to nearly one billion cases of diarrhea a year."<sup>23</sup>

<sup>&</sup>lt;sup>18</sup> Chabaan,J. et al., Socio-Economic Survey of Palestinian Refugees in Lebanon (2010), p. 74 available at http://www.unrwa.org/userfiles/2011012074253.pdf

<sup>&</sup>lt;sup>19</sup> Same reference, page 46

<sup>&</sup>lt;sup>20</sup> http://www.unrwa.org/userfiles/201001193045.pdf

<sup>&</sup>lt;sup>21</sup> humanitarian action plan for Palestinian refugees in Lebanon 2011

http://ec.europa.eu/echo/files/funding/decisions/2010/HIPs/Lebanon.pdf

<sup>&</sup>lt;sup>22</sup> WHO http://who.int/about/definition/en/print.html

<sup>&</sup>lt;sup>23</sup> Human Development Report UNDP 1994 p.27

Years of conflict, hostilities, and an ever-insecure future have affected the health of refugees in NBC. Rates for non-communicable diseases such as diabetes, hypertension, cardiovascular diseases and cancer have all increased. Diarrhea and intestinal parasites, particularly prevalent among children, have become common due to poor environmental conditions in the camps.<sup>24</sup>

Refugees have only limited access to the government's public healthcare and no access to public social services. As a result, UNRWA remains the primary provider of basic healthcare and subsidizes costs of secondary medical care at a variety of public non-governmental and private hospitals. However, with the rise in hospitalization costs in the 1990s and a reduction in the Agency's budget, UNRWA has been forced to increase the percentage of cost sharing by refugees. Further, UNRWA has had to limit the number of referrals and discontinued reimbursements for certain treatments. This has caused particular problems in Lebanon, where most of the refugees are unable to cover their share and therefore cannot get the treatment they need.

Poor nutrition is responsible for many health deficiencies in the camp. One recent report, for example, has demonstrated that "anemia among children under two has reached in some camps including Nahr El-Bared camp a rate of 80% and that one in four pregnant and nursing women may also be affected."<sup>25</sup>

Residents of NBC receive healthcare services from two UNRWA clinics, which have a capacity to serve about 15,000 residents. One dentist and one cardiovascular doctor are available at the clinics only two times per week. After the conflict, UNRWA promised to cover 100% of the hospitalization fees for NBC residents, but there were exceptions, and some were left with outstanding bills or did not receive treatment.

PHRO documented death cases that incurred due to medical malpractice, and PHRO further intervened in numerous cases in order to find solution, after a patient's first request for assistance had been rejected by UNRWA. Lack of awareness about UNRWA's health care program and minimal preventative care within the Palestinian community are major factors contributing to the deterioration of health security.

When speaking about health, it is necessary to take into account mental health. The destruction of the camp and displacement of its inhabitants had a dramatic effect on the mental health of many refugees, especially children. Mental healthcare professionals working in the camp at Bayt Atfal Assomoud report

<sup>&</sup>lt;sup>24</sup> Response International, Mental Health Needs Assessment in Palestinian Refugee Camps, p.5 http://www.responseinternational.org.uk/archives\_articals/MHNA\_Report.pdf

<sup>&</sup>lt;sup>25</sup> http://www.unrwa.org/userfiles/file/publications/nahrelbared/NBC%20Updates%20Dec%2017%20Eng.pdf

high levels of lasting trauma (post-traumatic stress disorder or PTSD) and other impairments resulting from trauma.

Youth in NBC are particularly vulnerable to mental stressors. Limited mobility, unemployment, lack of activities and meeting spaces, and generally poor socio-economic conditions leave youth particularly prone to poor health habits. Moreover, living in a military zone with a permit regime for entry and exit has definite psychological effects. Residents say they feel like prisoners in their own homes. These stressors translate into feelings of anger, insecurity and instability, lack of hope and often negative coping.<sup>26</sup> During a dialogue session led by PHRO in NBC on September 29, 2010, youth expressed a need to have access to the playground, and PHRO is making efforts to help the youth organize and secure funds for this project.

#### 4. Environmental Security

Residents of NBC have long faced numerous environmental challenges to their security, but the indirect effects of the camps destruction and ongoing reconstruction have exacerbated this threat in recent years. Water resources, including ground water and surface water have been heavily polluted and many residents lack ready access to potable water. The camp also faces solid waste problems resulting from the construction, remodeling, demolition and repairing of structures, roads, and utilities. The current sewage management system is unsuitable for such a large population.

There is also a lack of adequate green space and trees simply exist no longer in the camp. The river and the beach were once common places for NBC inhabitants to meet, but are no longer accessible for unknown reasons. A common but unconfirmed rumor in the camp is that this beach will be the site of a new Lebanese naval base.<sup>27</sup> Nearly four years later, the camp has not been rebuilt and at the time of this report's writing, no families have moved back into the Old Camp. Due to restriction on bringing in building material, much of the New Camp, especially the "prime" sectors nearest to the Old Camp remain severely damaged and uninhabitable.<sup>28</sup>

Environmental security also concerns adequate housing, lack of space, lack of house facilities and crowdedness impact on NBC residents' quality of life. One recent survey demonstrated that "around 43% of the shelters in NBC contained 5 to 9 persons, yielding a crowding index of 10 square

<sup>&</sup>lt;sup>26</sup>Baseline Psychological Survey of Youth in Nahr el Bared Report June July 2009, p.3 http://lebanon-support.org/Uploads/2009-11/News\_Doc1860.pdf

<sup>&</sup>lt;sup>27</sup> Saoud, G. Naval base moved wounds of Nahr al-Bared Inhabitants, Al-Akhbar newspaper – no.730, Saturday 24 January 2009 <sup>28</sup> These buildings are currently used as dumps for garbage and rubble.

meters/person or less for almost half of the residents (49.67%)."<sup>29</sup> Moreover, "14% of all dwellings in NBC are composed of one room only, while 41% have just two rooms."<sup>30</sup>

When first displaced in 2007, many families took refuge in garages, shops, schools and public buildings neighboring Nahr al-Bared or in the nearby Beddawi camp. The first temporary shelters were concrete buildings, followed by additional temporary shelters made from iron, which residents refer to as "*baraksat*" or "barracks." While these shelters were at first welcomed as a humanitarian gesture, those who live in them now complain that four years has been too long. These shelters were only supposed to be temporary, but many face additional years in these buildings before being able to return to the Old Camp. These emergency shelters do not protect inhabitants either from heat or from cold. During the summer, barracks are infested by snakes, scorpions and rats. "Such housing conditions are hard to handle and not acceptable anymore," the majority of residents continue to express in dialogue and raising awareness activities that PHRO organize in NBC.

#### 5. Community Security

"Most people derive security from their membership in a group (a family, a community, an organization, a racial or ethnic group) that provides a cultural identity and a reassuring set of values, but traditional communities can also perpetuate oppressive practices or be the target of direct attacks. Community security aims to protect people from the loss of traditional relationships and values and from sectarian and ethnic violence."

Reference: Human Development Report UNDP 1994 p.31 http://hdr.undp.org/en/media/hdr\_1994\_en\_chap2.pdf

The 2007 conflict was for the community of NBC refugees a period of immense pain accompanied by loss of life, material loss and forced displacement, although the community as a whole had supported the LAF in its campaign against Fatah al-Islam. People had to evacuate their homes quickly, so they did not have time to take all their personal belongings. Afterwards, they had limited time to check on their houses and above all, NBC inhabitants were not expecting the sudden and complete demolition of the camp.

The psychological impact following the destruction of the camp and the loss of their belongings, including memories, is still acute. The eldest generation of refugees said the experience recalled for

<sup>&</sup>lt;sup>29</sup> Nahr el Bared Statistical Report 2009, Lebanon Support, p. 37

<sup>&</sup>lt;sup>30</sup> Preliminary Economic Impact Assessment of the Conflict at Nahr el Bared, Nahr El Bared Crisis Appeal, Post Conflict Relief, Recovery and Reconstruction, Lebanese Republic, Presidency of the council of ministers, with the collaboration of UNRWA, ILO, UNDP and LPDC, September 10<sup>th</sup> 2007, p.8

them the Nakba of 1948. After the demolition of the camp, the issue of compensation was only theoretically considered from a material point of view. Yet the collective memory should be considered as a major point to be able to move on to the normal life. If we think in terms of transitional justice<sup>31</sup>, we can realize, in the case of NBC, the importance of the recognition of the truth, , reparation and reconciliation.

Since the end of the conflict, the establishment of the military zone and the permit regime has detrimentally affected social relationships. As a religious and social obligation, refugees used to visit the cemetery very often, but today, access is restricted to special times and dates, and people are complaining about the limited access to visit their families' graves. There are three cemeteries in NBC. The Old Cemetery located in Sector (A) and the Five Martyrs Cemetery, located in sector (E) on the seaside road, are still closed, and nobody knows if the Army will reopen them again. Given the lack of space in the camp, residents, mainly children, use the cemetery as a place to congregate. This doesn't sound to be a good practice, but still, it is one of the various coping mechanisms adopted by Palestinian refugees.

For displaced NBC residents, the temporary character of housing and the retarded pace of reconstruction imply uncertainty and increase the lack of trust between Palestinians, UNRWA, international donors, the Government of Lebanon and its security forces.

There has been an increase in inter-familial problems as well as escalating tensions amongst the NBC displaced inhabitants which result from lack of hope, anxiety, psychological pressures, feelings of anger and negative coping. This was confirmed in the results of a recent Focus Group Discussions, organized by PHRO, in February 2011, with women from NBC and also in a number of listening sessions conducted since the PHRO's center establishment in March 2010.

During and after the conflict, the Nahr al-Bared community was blamed for harboring and protecting Fatah al-Islam, yet numerous investigations have demonstrated this accusation false.<sup>32</sup>

<sup>&</sup>lt;sup>31</sup> "Transitional justice is a response to systematic or widespread violations of human rights. It seeks recognition for victims and to promote possibilities for peace, reconciliation and democracy. Transitional justice is not a special form of justice but justice adapted to societies transforming themselves after a period of pervasive human rights abuse. In some cases, these transformations happen suddenly; in others, they may take place over many decades." http://www.ictj.org/en/tj/

<sup>&</sup>lt;sup>32</sup> Position paper `Nahr el Bared : the Model We Don`t Want` by Ghassan Abdallah, p.2 http://www.palhumanrights.org/NBC/ENG/Naher%20Al%20Bared%20-Model%20We%20dnt%20wnt%20-%20ENG.pdf

#### 6. Personal Security

"Personal security aims to protect people from physical violence, whether from the state (physical torture) or external states (war), from others groups of people (ethnic tensions), from violent individuals (gangs, street violence), threats directed against women (rape, domestic violence) or against children (child abuse) and finally threats to self (suicide, drug use). For many people, the greatest source of anxiety is crime, particularly violent crime".

Reference: Human Development Report UNDP 1994 p.31 http://hdr.undp.org/en/media/hdr\_1994\_en\_chap2.pdf

Concerning the camps, the question of security has always been a complex one, with multiple authorities expected to provide security services. Nahr al-Bared, as one scholar has observed, is "a legally suspended space where military intelligence has governed it in a state of exception."<sup>33</sup> The LAF is not in theory allowed to apply military law in a civilian area, yet it continues to do so. The Vienna Document emphasized a civilian-led approach to policing and recommended increased cooperation between residents and Lebanese security forces. Yet, the LAF remains the sole recognized authority in the camp, and the ISF, who have been deployed in the camp in Community Policing, play only an auxiliary function. It remains unclear what influence, if any, the civilian Government of Lebanon (including the Council of Minister and the Lebanese-Palestinian Dialogue Committee) has over military operations in and around Nahr al-Bared.

Many residents regard the Army as a threat to their personal safety, because of their outspoken denunciation of LAF restrictions on Palestinian freedom of movement. Even the personal security of PHRO staff in the camp has been threatened.<sup>34</sup> On October 9, 2010, Mr. Ghassan Abdallah, the General Director of PHRO was called in for interrogation by the Lebanese Directorate of Military Intelligence (DMI) during which he was questioned about the dialogue sessions organized in NBC and threatened with torture.<sup>35</sup>

After that, on 26 November, 2010 Mr. Hatem Mokdadi, PHRO's Coordinator in NBC, was called in for investigation by the DMI in Qobeh, near Tripoli. He was detained for five days, most of which he spent blindfolded and handcuffed. He was also exposed to psychological pressure as he had to stay in humiliating positions, was told that none of his colleagues care about him, and intelligence army officer(s) gave fake news about reasons behind his detention. Interrogation and detention are

<sup>&</sup>lt;sup>33</sup> http://www.lpdc.gov.lb/Sections/STopics.aspx?id=21&displang=en-us&Type=4

<sup>&</sup>lt;sup>34</sup> report released on Sunday 7<sup>th</sup> November 2010 entitled: "Lebanese Restrictions on Freedom of Movement, Case of Nahr el-Bared Camp "available in the website http://www.palhumanrights.org/

<sup>&</sup>lt;sup>35</sup> For the details, see the urgent appeal available in the website http://www.palhumanrights.org/

considered as means to harass PHRO in retaliation for its work, which is sometimes critical of the LAF's human rights record.<sup>36</sup>

Other individuals have also suffered from arbitrary detention. On May 12<sup>th</sup>, 2010, the DMI detained Lebanese citizen Ismail Sheikh Hassan for publishing an article which was critical of the LAF. Sheikh Hassan was kept in custody for three consecutive days and was not allowed to call his family. A human rights activist called Ms. Farah Qbaisy was arrested on Abdeh checkpoint and detained by the DMI on October 16<sup>th</sup>, 2010 for around 16 hours after she demonstrated by holding a banner reading "No for humiliating permits required to enter NBC."

As all of these cases constitute severe human rights violations, especially by restraining freedom of association, putting pressure on activists and curbing their freedom of expression, PHRO appealed to concerned bodies on the local and international levels, to put an end to any act of harassment, intimidation, threats and arbitrary detention and to ensure the protection and guarantee of physical and psychological well-being.

## V.State Security

In state security the referent object is solely the State, thus the actors are only State Institutions. Threats that might occur are external, such as military attacks directed against the state, as well as structured violence.

This means that state security is primarily concerned with the protection of territorial integrity and state sovereignty. It concentrates on threats directed against the state, generally by other states and in the form of military actions. From a state security perspective, the only response options for security threats are diplomatic or military and are institutionalized in nature, thus concentrating on state actors, formal and institutionalized processes.

The relationship between human security and state security is complementary. Rather than attempting to displace the notion of state security or the importance of territorial integrity and sovereignty, human security and state security reinforce each other, deepening the relationships and processes between factors at the international, national and individual level that serve to provide security to individuals, communities and states.

Reference: Training Manual: Human Security in Peace building, Crisis Management Centre (CMC) Finland http://www.intermin.fi/pelastus/cmc/images.nsf/files/123267531F06CC69C22576F2003487F0/\$file/CMC\_HumanSecurity\_2009C.pdf

<sup>&</sup>lt;sup>36</sup> report released on Sunday 7<sup>th</sup> November 2010 entitled: "Lebanese Restrictions on Freedom of Movement, Case of Nahr el-Bared Camp "available in the website http://www.palhumanrights.org/

In the case of Nahr al-Bared, the State, after the end of the clashes committed itself to enforcing human security. Almost four years later, and the practice in Nahr al-Bared is greatly different from what the Government of Lebanon committed itself to at Vienna Donors Conference in June 2008. Instead of progressing towards implementing human security, as described in the previous section of this report, the state is continuing the practice of state security. The argument at this stage is: "If the human is secure then state is secure from them". The whole point in Vienna was that human security was supposed to bring state security, there would be better Palestinian-Lebanese relations and the state would be protected because people are protected. The non-compliance of human security has only led to further resentment from the refugees and that will lead to *State Insecurity*.

In Vienna and after the Lebanese told everyone they were aware that Fateh al Islam and the Palestinian refugees were different, the evidence in the aftermath has shown this not to be the case. If Lebanon wants to be democratic then human rights violations on whims as shown in NBC are not acceptable and will only lead to worsening the relationships between the Palestinian and Lebanese.

## VI. Conclusion & Recommendations

Human security forms an important part of people's well-being and is therefore a critical component of human development. Lack of human security has adverse consequences on human rights, economic growth and quality of life..

It is important to highlight that the practice of human development and human security share three fundamental elements:

- i. **People-centered:** Both emphasize people are the ultimate ends but not means. Both treat human beings as agents and should be empowered to participate in this course.
- ii. **Multidimensional**: Both address people's dignity as well as their material and physical concerns.
- iii. **Causes of Individual Vulnerability:** Both schools consider poverty and inequality the root causes of individual vulnerability.

It is clear how human security and development overlap. The adoption of the first sustains the latter. Vicious cycles originating in a lack of development can readily emerge and lead to further conflict. Likewise, virtuous cycles with high levels of security can lead to development, which promotes human rights and human security in return.

Within the different parts of this report, we have demonstrated how human security complements state security, enhances human rights and strengthens human development. At this stage, PHRO offers a set of recommendations and asks concerned bodies, mainly the Lebanese Authorities, UNRWA

and the PLO together with the Palestinian Factions and the residents of Nahr al-Bared to consolidate their efforts and to put the following recommendations into action:

#### Recommendations addressed to the Government of Lebanon:

- 1. Encourage the Lebanese authorities to respect the fundamental right of free movement by ending the military restrictions imposed in and around NBC. This includes the following:
  - Removing the razor wire fences surrounding the camp.
  - Ceasing the ill-treatment by the LAF and DMI at checkpoints.
  - Ending the military permit regime for accessing NBC.
- 2. Recognize the legitimacy of the PLO to politically represent, govern and offer safety and security for Palestinian communities, in the camps and the gatherings.
- 3. Enhance dialogue between Lebanese and the Palestinian communities around Nahr al-Bared.
- Encourage the Government of Lebanon to fulfill its commitments to transfer the camp's security control from the Lebanese Army Forces (LAF) to the Internal Security Forces (ISF) as outlined in Vienna Conference.
- 5. Speed up the reconstruction process of the Old Camp and the New Camp (Adjacent Area).
- 6. Solve the issue of the destroyed and burned cars during the conflict by cancelling all forms of applicable fees on the owners.
- 7. Solve the problems of the fishermen by allowing them fishing and by providing them with the necessary fishing permits.
- Solve the problem of the civilians imprisoned who were arrested during and after the conflict with Fateh al Islam without any trial.
- 9. Restore access to all three cemeteries in the camp.
- 10. Re-energize the Lebanese-Palestinian Dialogue Committee (LPDC) mainly by involving Palestinian refugees from Nahr al-Bared, (whether factions, popular committee, NGOs, notables, etc...) in decision-making concerning the camp's future by holding regular meetings with former camp residents and consulting with organizations that managed it prior to its destruction.
- 11. Solving the problem caused by the ownership laws prohibiting Palestinians from owning properties which is directly affecting the reconstruction of the totally destroyed buildings caused by the conflict in NBC.

#### **Recommendations addressed to the PLO:**

12. Rehabilitate the popular committees in NBC by immediately merging the two committees and providing technical training to the committee members in coordination with local NGOs in order to improve the following governance capabilities: Qualifications, Efficiency, Transparency and Delivery

- 13. Formulate a joint committee composed from popular committee members and external experts to oversee the transparency and the efficiency in the usage of funds by the different stakeholders of the camp
- 14. Establish a committee of technical experts to serve as the Palestinian equivalent of the Lebanese Palestinian Dialogue Committee (LPDC) to assume responsibilities over the NBC situation.
- 15. Meet regularly with residents of each camp to inform them of both new and ongoing projects, as well as of any changes initiated as a result of UNRWA's internal reform process.
- 16. Reform the health care system in NBC by strengthening the planning based on refugees' needs and consolidating cooperation with relevant bodies (especially UNRWA and ministry of Health) that provide health care services.
- 17. Reorganizing the structure of the PLO by involving the civil society and the different factions of the Palestinian community basing on the coordination and empowerment of the three main authorities it holds: the political authority, the governance and the safety and security.
- 18. Secure in coordination with UNRWA funding and financial aid programs to assist students in pursuing their academic career in order to promote personal and community development.

#### **Recommendations addressed to UNRWA:**

- 19. Linking between the old camp and the adjacent areas (new camp) to allow the continuity of the provision of services over the camp.
- 20. Acting in partnership with the popular committee in the governance perspective of the camp and consult closely with international NGOs and camp organizations for prioritizing needs.
- 21. Meeting regularly with the residents of the camp in order to coordinate development plans and projects.
- 22. Solve issues of pending compensation which includes fixed assets, cars, commercial institutions and organizations in order to rebuild the economic security.

#### **Recommendations for the international community:**

- 23. Increase the financial support for the reconstruction of the NBC (old camp and the adjacent area "new camp")
- 24. Increase significantly contributions to UNRWA for improving the services provided to the Palestinian refugees in NBC especially healthcare, education, and relief.
- 25. Recognize and support the Palestinian legitimate bodies of the PLO and helping the coordination of the joint Lebanese and Palestinian efforts towards the development of the community.

"The worrying recurrence of camp-related violence, and most notably, the weeks of bloddy confrontation in May-September 2007 between the army and Fateh Al-Islam, a Jihadist group based in Nahr Al-Bared camp-should be reason enough to act."<sup>37</sup>

<sup>&</sup>lt;sup>37</sup> ICG. 19-February, 2009. Middle Esat Report no. 84, Nurturing Instability: Lebanon's Palestinian Refugee Camps.

#### **Thank You Note**

The PHRO extends its gratitude to Nahr El-Bared camp inhabitants, particularly who documented violations that took place against them at our Monitoring and Documenting human Rights Unit and participated in our educational and dialogue activities. Your participation has been valuable to us and contributed in citing several facts presented in this report. We hope that this report meets your expectations and stands convenient with the trust you provided to PHRO.

Also, PHRO extend its appreciation to partners and donors who support the PHRO morally and financially to sustain its mission in promoting, protecting and defending the rights of Palestinian refugees in Lebanon.

PHRO would like to thank in advance all stakeholders who will be driven by the drastic situation in NBC in order to advocate and assist in the implementation and the evaluation of the recommendations developed in this report.

PHRO, also, recognizes the improvements Lebanese Army Force (LAF) is trying to offer in order to facilitate the livelihood of the inhabitants of NBC and encourage them to pursue in this direction withholding the guidance offered by the concepts of human security.

Finally yet importantly, PHRO extend its gratefulness to all staff members, associates and experts who contributed to producing this report whether in researching, drafting, consolidating information, reading and commenting on the various drafts.

## Appendix A: List of NBC Traders who had Businesses that starts at 50000 USD and Beyond

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
1.	Aaed Abu Radi	Health Center	70000	Al Nasreh
2.	Abd Al Halim Azzam	Sanitary Ware	240000	
3.	Abd Al Majeed Hashem Al Shareef	Refrigerators & Electric Tools	60000	
4.	Abd Al Majeed Sulaiman Al Saied	paints	58000	
5.	Abd Al Salam Azzam	Sanitary Ware	25000	
6.	Abdullah Zaarora	Electrical Generator	70000	
7.	Abed Al Majed Shareef	Furniture	50000	· · · · · · · · · · · · · · · · · · ·
8.	Abu Al Abd Jaber	Jewellery	600000	3 branches)
9.	Abu Ali Al Haj Asaad	Tobaccos	100000	··
10.	Abu Basam Nasser	Jewellery	100000	Al Bassam Jewellery
11.	Abu Sameer Bader	Clothes	230000	
12.	Adeb Jawhar	Jewellery	80000	Abu Nabil (Marcelia)
13.	Adel Abd Al Mouti	Shoes	100000	
14.	Adel Mohamad Al Haj	Electrical Installations	50000	
15.	Adnan Ahmad Azzam	clothes	80000	··
16.	Adnan Sulaiman Qasem	Electrical Generator	70000	
17.	Ahmad Abd al Haj Asaad	Porcelain	750000	Porcelain & Sanitary Ware
18.	Ahmad Arsan Hajjo	Refrigerators & Electric Tools	150000	
19.	Ahmad Ghaleb Nasser	Porcelain	350000	Porcelain & Sanitary Ware
20.	Ahmad Mohamad Haloumeh	House Wares	150000	
21.	Ahmad Saeed Sharaf	curtains	80000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
22	Ahmad Salim Saied	Fuel Station	250000	And a fuel store
23.	Ahmad Sulaiman Qasem	Sweets	65000	Sulaiman Qasem's sweets
24.	Ahmad Taha Al Rashed	Health Center	60000	Al Rahmeh
25.	Ahmad Uthman	Jewellery	70000	Al Jawhara Jewellery
26.	Ahmed Al Issa(Abo Issa)	Furniture	50000	
27.	Al Amal	Health Center	70000	
28.	Al Haj Faleh Asaad	Minimarket	250000	
29.	Al Haj Khalil Al Saadi	Cafe	400000	
30.	Al Haj Nassar	Pharmacy	50000	
31.	Al Jalil	House Wares	75000	
32.	AI NASREH	Library	120000	
33.	AI SADAKA	Library	80000	Mawed
34.	Al Sayyed Foundation	Refrigerators & Electric Tools	200000	Shehadeh Al Sayyed
35.	Al Shifaa	Health Center	50000	
36.	Ali Abd Al karim Ghunaim	Cafe	75000	
37.	Ali Al Sayyed	optics	55000	
38.	Ali Awad	clothes	250000	
39.	Ali Bahar	clinic	50000	
40.	Ali Qasem	Sweets	50000	Al Abdo's Sweets
41.	Ali Raja Ali	Electrical Generator	55000	Al Khateeb
42.	Amin Bhar	Health Center	55000	Dentist
43.	Amin Husain Asaad	clothes	75000	·
44.	Amin Taher Abu Radi	clothes	80000	
45.	Anwar Aref ( the lady)	clothes	200000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
46.	Aref	Buildings Materilas	50000	
47.	Awad Al Sayyed	Sanitary ware	500000	
48.	Awad Uthman	clothes	90000	
49.	Awni Awad	Shoes	60000	
50.	Ayman Al Amer	Pharmacy	125000	
51.	Ayman Derawi	clothes	50000	
52.	Ayman Saeed Asaad	Minimarket	250000	
53.	Bahaa Subhi Al Haj	Tobaccos	250000	
54.	Bahser Ahmad Basheer	Electrical machines	50000	
55.	Bait Al Maqdes	Health Center	250000	
56.	Basel Ahmad Khalil	Health Center	100000	Naji Al Ali
57.	Bashar Al Nassar	clothes	55000	
58.	Bassam Al Abd	Jewellery	200000	Al AFRAH Jewellery
59.	Bassam Atieh	Buildings' materila	250000	
60.	Bassam Azzam	Central	200000	Azzam Central
61.	Bassam Umar ABD AL-Aal	Trade	75000	
62.	Bilal Hekmat Al HAJ	Tobaccos	100000	
63.	Dawoud Naser	Electrical Generator	50000	
64.	Emad Shehadeh Al Jalil	Sweets	75000	
65.	Emad Whbeh	Studio(photo)	50000	··
66.	Esam & Nazeh Al Dohol	clothes	75000	
67.	Essa Subhi Al HAJ	Tobaccos	150000	
68.	Eyad Mahmoud Falah	Health Center	70000	AI QODS
69.	Fadi Naser	optics	50000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
70.	Fahed Knaan	Buildings' material	250000	
71.	Falah Foundation	Refrigerators & Electric Tools	250000	
72.	Farhan Abdo	Ice cream	75000	
73.	Fateh Allah	Health Center	200000	Palestine
74.	Fathi Abu AL Hajal	House Ware	150000	Toys
75.	Fouad AL Dohol	Cars painting	150000	· ·
76.	Fouad Al Saied	Dairy Product's Factory	190000	
77.	Fouad Sharkieh	Carpentry	50000	
78.	Foud Al Dohol	Furniture	150000	
79.	Ghalyeh Mohamad Al Saleh	House Wares	60000	
80.	Ghazi Abd Al Razak Wehbeh	Clothes	85000	
81.	Ghazi Abdullah Qasem	Electrical Generator	70000	
82.	Haitham Awad Uthman	Clothes	70000	
83.	Hasan Morshed Mawed	Clothes	125000	
84.	Hassan & Ali AL Hassan	Minimarket	200000	Al Dohol
85.	Hassan Mohammad	Pharmacy	65000	
86.	Husain Abu Jmai	Ice cream	75000	
87.	Husain AL Khatib Foundation	Refrigerators & Electric Tools	500000	
88.	Husam Ahmad Khalil	Tobaccos	80000	
89.	Husein Abdo Miari	Pharmacy	75000	
90.	Husein AL khateeb	Furniture	250000	
91.	Husein Ata Al Sayyed	Library	100000	
92.	Husni Mohammad Al Beqaei	Paints	300000	
93.	Ibrahim Al Beqaei	Paints	200000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
94.	Ibrahim Al HAJ Asaad	Pharmacy	50000	Al Umaraa
95.	Ibrahim Al Khawajah	Central	100000	Al Khawajah Central
96.	Ibrahim Aref	Porcelain	300000	
97.	Imad Asaad	Perfumes	300000	
98.	Jamal Laila	Patisserie	50000	
99.	Jameel Awad	Clothes	200000	
100.	Jamil Yasin	Library	80000	
101.	Jehad Abd Al Rahim	Ice cream	550000	Al Shans's Ice cream
102.	Jiad Naji Hajjo	Curtains	100000	
103.	Jihad Azzam	Sweets	50000	
104.	Jinin	Health Center	100000	
105.	Kamal Awad	Jewellery	200000	
106.	Khaled & Faleh Asaad	Jewellery	50000	
107.	Khaled AI ABD	Jewellery	200000	
108.	Khaled Al Saadi	Minimarket	200000	
109.	Khaled Aref	Jewellery	400000	Alaa's Jewellery(second branch)
110.	Khaled Awad	Shoes	60000	
111.	Khaled Bhar	Satellite	200000	Partnership with Dawoud Al Sayyed
112.	Khaled Subhi Arabeyeh	Minimarket	55000	
113.	Khaled Taha Al Rashed	Sweets	50000	·
114.	Khashan	Health Center	500000	
115.	Maher Subhi Arabeyeh	House Ware	150000	
116.	Mahmoud Abd Al AZIZ	Minimarket	200000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
117.	Mahmoud Abu AL Hajal	lce cream	150000	
118.	Mahmoud Azzam	Sweets	65000	Abu Al EZZ
119.	Majed Al Beqaei	Paints	300000	
120.	Mhammad Al HAJ( Al SONONO)	Electrical Installations	55000	
121.	Mohamad Amein Al Safadi	Cars' parts	150000	
122.	Mohamad Amin Halloumeh	House Wares	350000	
123.	Mohamad Asaad Rabah	Porcelain	70000	
124.	Mohamad Taha Abu AL NAAJ	Ice cream	60000	
125.	Mohamed Dieb	Dental clinic	50000	
126.	Mohammad Abdullah Waked	Minimarket	85000	Abu Bassam
127.	Mohammad Allouch	Clothes	50000	Brides' clothes
128	Mohammad Bhar	House Wares	65000	
129.	Mohammad Ghuneim	Pharmacy	50000	
130.	Mohammad Hijjo	Electrical Generator	100000	
131.	Mohammad Kheder al Hosari	Ice cream	250000	
132.	Mohammad Mahmoud Abd AL Ghani	Pharmacy	100000	
133.	Mohammad Mustafa Rabei	Bakery	200000	Al Rabei
134.	Mohammad Rabeh	Minimarket	80000	
135.	Mohammad Taleb Ateyeh	Minimarket	75000	
136.	Mostafa Abed Ghanaam	Carpentry	50000	
137.	Mouein Al Sayed	Clothes	75000	The widow
138.	Mounir Bader	Studio( photo)	50000	
139.	Naiem Nejim	Pharmacy	35000	Al Nasreh
140.	Naser Ali Farghawi	Electrical Installations	120000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
141.	Nasser Asaad	Jewellery	150000	
142.	Nizar AL Ashqar	Minimarket	50000	
143.	Nizar Sameh Azzam	Buildings Materials	50000	
144.	Obaida Abu Al Hajal	Minimarket	75000	
145.	Qasem Ahmad Rabei	Electrical Installations	60000	
146.	Ramez Hasan Al Khateb	Curtains	70000	
147.	Rami Al Haj Asaad	Tobaccos	90000	
148.	Rasem Al Saadi	Spices	90000	
149.	Rasheed AL Derawi	Clothes	50000	
150.	Rasheed Khader Wehbeh	Minimarket	125000	
151.	Saeed Yusuf Mawed	House Wares	50000	
152.	Saleh Azzam	Jewellery	300000	
153.	Salem mohamed Saied	Buildings' material	200000	
154.	Salem Toubasi	Curtains	50000	
155.	Salim Ali Ghunaim	Electrical Generator	60000	
156.	Salim Shamma	Pharmacy	55000	Nur Al Huda
157.	Salim Toubasi	Curtains	50000	
158.	Sameer Merehji	Central	100000	Al- Rahmeh Central
159.	Samer Asaad Twaisi	Minimarket	75000	
160.	Samer Dib	Central	100000	Al Bared Central
161.	Sami Hassan Al Biqaie	Agricultural tools	250000	
162.	Samir Merehji	Ice Cream	50000	
163.	Shreef Hashem	Car Steering Balancing	150000	
164.	Sliman Hamad	Dental clinic	50000	

NO.	Name	Kind Of The Trade	Amount in \$	Remarks
165.	Sobhi Mohamed Arabieh	Furniture	115000	·
166.	Subhi Al ABD Haj Mahmoud	Porcelain	150000	Abu Al ABD
167.	Subhi Morshed Awad	Clothes	65000	
168.	Sulaiman Asaad( Abu Naser)	Jewellery	500000	
169.	Sulaiman Yusuf Loubani	Studio( photo)	250000	Studio Sara( AL Abdeh)
170.	Tawfiq Saleh Swaidan	Electrical Installations	100000	
171.	Umar Abu Al Hajal	Fuel Station	90000	
172.	Umar Kanaan	Health Center	300000	Al Aqsa
173.	Walid Ghanomi	Health Center	55000	Al Nur
174.	Yusuf Mohammad Azzam	Buildings Materials	400000	