



HARIRI-GRAM

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Hariri Foundation Promotes UN Ruling on Behalf of Children of South Lebanon

The UN released the following statement last autumn relating details of its ruling on behalf of the children of South Lebanon:

Today, October 4, 2002, the United Nations Committee on the Rights of the Child issued its Concluding Observations on its review of Israel which states that "Israel should provide adequate compensation, recovery and rehabilitation to the child victims of IDF actions in southern Lebanon." The concluding Observations also state that the Committee is concerned by Israel's lack of cooperation with demining efforts in southern Lebanon, stating that Israel must provide full support and cooperation to the demining efforts there.

The decision comes after months of lengthy arguments and the presentation of an abundance of evidence to the Committee by Attorneys John Quigley and Mary Ramadan on behalf of the Hariri Foundation.

In February 2002 John Quigley and Mary Ramadan drafted a 30-page report for the Hariri Foundation and submitted it to the Committee arguing that since its ratification of the Convention on the Rights of the Child, Israel arbitrarily deprived children in Lebanon of their lives on a large scale, in violation of Article 6 of the

Convention. The Report is entitled Violations by Israel to the Right to Life of Children in Lebanon.

In June 2002 Quigley and Ramadan, in a closed ngo-working session with the Committee on the Rights of the Child argued that international principles require compensation for serious violations of human rights and humanitarian law. "These principles have been tragically flouted in the case of Israel's atrocities against the children of Lebanon," Quigley says.

The attorneys presented the Committee with 108 pieces of evidence of unlawful killings of Lebanese children by Israeli forces in Lebanon. The evidence included videotapes, photographs, affidavits, including an affidavit from the Commander of the UNIFIL base in Qana in charge at the time of its attack by Israeli forces in April 1996, killing 106 civilians, 52 of whom were children. The evidence also included maps and official reports on the killings and other evidence of serious human rights violations. The Report also cited Israel's lack of cooperation with the international efforts to demine southern Lebanon.

On Wednesday October 2, 2002, Israeli officials appeared before the Committee arguing that the Convention did not apply to children in the territories it

occupied. Israeli officials did not respond directly to the charges of violations against Lebanese children other than by taking a position that Israel's obligations under the Convention did not extend to children in occupied territories.

Attorney Ramadan was present at the session in Geneva Switzerland, and over the week presented Committee Members with documents regarding the law on the applicability of the Convention to all children in territories over which the State Party exercises jurisdiction, and on the responsibility of States to pay compensation to victims of serious human rights violations.

Chairperson and Member of the Committee Jacob Egbert Doek, from the Netherlands, in his introductory statement stated that Israel's obligations under the Convention extended to all children in the territories occupied by Israel, including Lebanon.

The Committee on the Rights of the Child was established to monitor the Convention on the Rights of the Child, the most widely ratified human rights treaty in the world. The Committee conducts periodic

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Alumni Notes

Dr. Mayada Baydas: Building a Stronger Lebanon, One Client at a Time

Since 1998 Hariri Foundation alumna Mayada Baydas (*Ph.D. Agricultural Economics, Ohio State University, 1993*) has served as director of AMEEN, a highly successful microfinance program in Lebanon. Launched in December 1998 by the CHF Cooperative Housing Foundation, the program provides access to small loans for the working poor in Lebanon. Its name AMEEN is an acronym of Access to Microfinance and Enhanced Enterprise Niches.

Before establishing AMEEN, CHF engaged Dr. Baydas to conduct a study on the Lebanese formal and informal financial markets. The study clearly showed that small businesses and the working poor had no access to formal loans. To remedy this deficiency CHF decided to establish a microfinance system in co-operation with several Lebanese banks.

Dr. Baydas relates that, “AMEEN started with Jammal Trust Bank, which initially provided 25 percent of all loans. This capital risk share increased to 50 percent in June 2000. In May 2001 Credit Libanais also joined AMEEN to

provide microfinance, with Credit Libanais providing 100 percent of the loan capital and CHF providing the client services.”

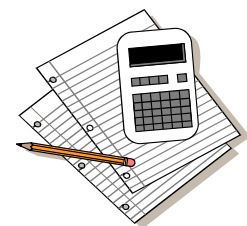
Under the terms of eligibility of AMEEN, any man or woman who has owned a small business for more than one year, as well as any low-income employee in both the public or private sectors, can apply for a loan. For example, a 59 year-old tailor in business for 35 years in the southern town of Ghazieh applied for a \$500 loan to buy a used sewing machine so he could work more efficiently and with higher quality. After repaying his loan, he applied for a second loan of \$1,500 to repair the ceiling of his tailor shop. He again repaid the loan with on-time monthly installments, and then applied for a third loan of \$1,300 which he used to purchase supplies and build up his inventory.

Similarly, a 62 year-old woman who has been running a small grocery shop in a Beirut suburb for 30 years was able to secure two loans, the first for \$500 and the second for \$700, to purchase additional items to stock her shelves, thus increasing the volume of her business. Additional

beneficiaries of AMEEN include the small restaurant owner who borrowed \$1,000 to buy a chicken rotisserie as well as the 42 year-old baker who was able to open her second bakery thanks to two successive loans.

Within the space of only four and one-half years 17,546 loans totalling \$21,089,050 have been disbursed through AMEEN with a repayment rate of 100%. As of September 2003 the loan indebtedness of 7,134 active clients amounted to \$5,096,038.

Reflecting on her role in AMEEN, Dr. Baydas writes, “As the director of the program, it has been a pleasure being one of the founding members of the AMEEN team. Working in the microfinance field in Lebanon ... has allowed me to contribute from my experiences elsewhere in the world and more importantly to learn from my co-workers and our clients how to better serve the microenterprise clientele. We care about our customers, and we aim to continue to provide improved quality financial services over the years to come.”



CAREERS & CALLINGS

For the latest information on job openings in Lebanon and the Middle East, go to our web site at <http://www.haririfoundationusa.org>, click on the heading **Job Services**, and then click on the word **link** in the last line of the section.

UN Approves Hariri Foundation for Special Consultative Status With ECOSOC

In May 2003 the United Nations Committee on Non-Governmental Organizations (NGOs) approved the Hariri Foundation for special consultative status with the Economic and Social Council (ECOSOC) of the UN. Made up of 54 member governments, the council has a wide-ranging scope of responsibilities from co-ordinating the work of 14 UN agencies and 15 commissions, to receiving reports from 11 UN funds and programs, and to making policy recommendations to the UN system and to Member States.

According to its web site, "Under the UN Charter, ECOSOC is responsible for promoting higher standards of living, full employment, and economic and social progress; identifying solutions to international economic, social and health problems; facilitating international cultural and educational cooperation; and encouraging universal respect for human rights and fundamental freedoms. ECOSOC's purview extends to over 70 per cent of the human and financial resources of the entire UN

system. ... In carrying out its mandate, ECOSOC consults with academics, business sector representatives, and more than 2,100 registered non-governmental organizations."

Since the Hariri Foundation promotes the development of Lebanon's human resources through education, health services, economic projects, cultural enrichment, historical preservation, international co-operation, and the safeguarding of human rights, its programs closely parallel the interests of ECOSOC. Accordingly, it meets the basic requirements to be considered for ECOSOC special consultative status.

To initiate consideration for special consultative status, the Hariri Foundation filed an application with the UN Committee on NGOs demonstrating that its mandates, governance, and financial regimes meet the criteria of the committee. Upon passing review by the committee, the Foundation was recommended for special consultative status along with 23

other national and international organizations on January 8, 2003. It was subsequently approved in May for special consultative status.

Each year during its four-week session in July, the high-level members of the council select a theme of global significance as the major focus of ECOSOC for that year. For 2003 the theme is "Promoting an integrated approach to rural development in developing countries for poverty eradication and sustainable development." In prior years the major focus has included a "Manifesto on Poverty," ways to address the digital divide between developing countries and technologically advanced nations, and the challenge of development in Africa.

As a result of the discussions which occur during its annual session, ECOSOC recommends a number of strategies for UN member states to follow to achieve the goals set forth in ECOSOC's theme statement for the year.

Foundation Relocates Office in April 2003

In April of this year the Hariri Foundation-USA relocated its office from Washington, DC to downtown Bethesda, Maryland. The Foundation had maintained offices in downtown DC since it was established in the United States in 1985. The new location at the intersection of Wisconsin Avenue, Old Georgetown Road, and East-West Highway is convenient to the Red Line of the Metro.

The new office is on the seventh floor of the East Tower of the Chevy Chase Bank Headquarters, with the following address:

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review of signatory states. Israel delayed the issuance of a report to the Committee for eight years.

In the Hariri Foundation report to the Committee, the attorneys argued that the strategies and policies of the Israeli military disproportionately endangered the lives and welfare of children. These strategies and policies include, inter alia: (1) massive, indiscriminate military offensives, (2) deliberate targeting of civilian objectives, (3) the illegal use of certain types of munitions – i.e., incendiary munitions, cluster bombs, flechette shells B on civilian objectives, (4) the rigging of toys with explosives, and (5) the planting of mines.

In the report, the attorneys also argued that any state that violates a treaty obligation is required to pay

compensation. They argued that the conduct of Israeli military forces has affected the lives of thousands of Lebanese children and their families, and that the repercussions of these violations will continue for many generations.

Quigley and Ramadan have been working on the human rights violations committed by Israeli forces in Lebanon since shortly after the attack occurred on the UNIFIL base in Qana on April 18, 1996.

The Committee also reviewed evidence of serious violations of the rights of Palestinian children by Israeli forces and issued recommendations that Israel pay compensation to Palestinian children victim of those abuses.

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