العدالة لليهود من الدول العربية Justice Pour Les Juifs Des Pays Arabes צדק ליהודים יוצאי מדינות ערב

Report on the Jews of Morocco

Historical and Economic Analysis

Cover Photo: Ben Sadoun Synagogue, Fez 2005. Source: Photo taken by David Bensoussan

Disclaimer

This Executive Summary provides data on the history and economic losses when Jews were displaced from Morocco. Although every attempt was made to collect testimonies and locate all relevant statistical data, this Report should not be considered as definitive. Research was adversely affected by the fact that this mass displacement of Jews occurred many years ago and there is no central repository where records of losses were maintained. It is hoped that additional research will be conducted in the future which would expand upon and refine the financial projections contained in this Report.

This Report was produced by Justice for Jews from Arab Countries, LLC

PREFACE

Justice for Jews from Arab Countries (JJAC) has completed a multi-year project to document the historical ethnic cleansing of Jews from Aden, Morocco, Egypt, Iran, Iraq, Lebanon, Libya, Morocco, Syria, Tunisia, Yemen.

The eleven Country Reports portray the narrative of ancient Jewish communities indigenous to the Middle East and North Africa for thousands of years; from their plight under the Muslim conquest, to Ottoman rule; then colonial occupation; their persecution under Arab nationalism and Islamism, then their flight from the region. Their story is one of an oppressed minority that was uprooted from their countries of birth and who suffered extensive losses of both personal (homes, businesses, property, etc.) and Jewish communal assets (Synagogues, schools, cemeteries, etc.)

This report is based on extensive personal testimonies and exhaustive statistical data. This process included a thorough and comprehensive review of available documentation, discussions with community leaders and subject-matter experts, the collection of testimonial data, an analysis of each Jewish community's place within their respective country and a consideration of previous valuation attempts.

Extensive archival research was conducted in the following 22 archives in six countries:

Israel: Israel State Archives (ISA), Central Zionist Archives (CZA), Israeli Ministry of Justice archives, Israeli Ministry of Social Equality archives, Yad Ben Zvi Institute, Joint Distribution Committee (JDC), Museum of the Jewish People at Beit Hatfutsot,World Jewish Congress, Israel Archives
Canada: Library and Archives Canada, Ottawa
France: Alliance Israelite Universelle, Paris, Archives Nationale – France, Paris Branch, Pierrefitte Branch, Centre des Archives diplomatiques de la Courneuve
Switzerland: National Archives, Bern, United Nations High Commissioner for Refugees, Geneva
UK: London Metropolitan Archives, National Archives of the U.K.
USA: American Jewish Committee, New York, Joint Distribution Committee (JDC) – New York, National Archives & Records, College Park, Maryland, World Jewish Archives, New York

Research was adversely affected by the fact that records in Arab countries were inaccessible. Moreover, this mass displacement of Jews occurred, in some cases, more than 75 years ago and there is no central repository where records of these losses were maintained. Consequently, this Report should not be considered as definitive.

It is hoped that additional research will be conducted in the future which will expand upon and refine the projections contained in these Reports.

Morocco Executive Summary

Context

The Jews of Morocco stand as another illustration of a broader historic pattern that unfolded across the Middle East and North Africa,

Jews are indigenous to the region, having lived there for thousands of years - roughly one thousand years before the birth of Islam in the seventh century C.E. For the next thousand years, Jews lived under Islamic rule as 'dhimmis', a subordinate class, marked by legal inferiority and social humiliation.

Under Ottoman rule, Jews faced fluctuating conditions, from oppression to limited

reforms. The arrival of colonial powers to the Middle East and North Africa marked a dramatic turning point for indigenous Jewish communities. Many Jews gained access to education and the ability to contribute meaningfully to the cultural, economic, and professional life of their countries. But this chapter was short-lived.

The rise of Arab nationalism, at times fueled by fascist ideologies, and growing opposition to Zionism unleashed a wave of discriminatory laws, violence, and state-backed repression. While Jews were often victims of violence and pogroms throughout their time in Muslim countries, the situation worsened immediately before and after the founding of the State of Israel in 1948.

What followed was not a mere exodus, but the erasure of ancient Jewish communities, through forced expulsion, flight under duress, or systemic marginalization. With respect to Morocco:

Displacement of Jews from Morocco: 1948-2025

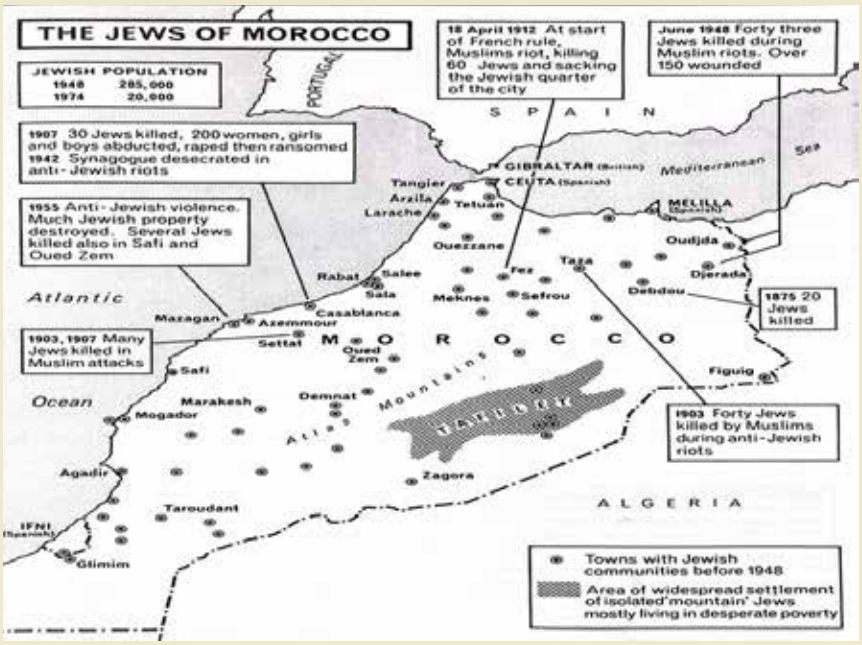
	1948	1958	1968	1976	2001	2025
Morocco	**105,000**	80,000	10,000	7,000	1,500	**1,500**

Today, over 99% of the descendants of the historic Jewish communities in 10 Arab countries plus Iran no longer reside in these vast regions.

Neither the mass violations of the human rights of Jews in Arab countries, nor their uprooting from their countries of birth, has ever been addressed by the international community.

Morocco was different. It's treatment of the jews was less harsh - one of the more benevolent Muslim countries towards its Jews. The constitution of 2011 recognizes Jewish heritage as part of Moroccan identity. Many Jews gained access to education and the ability to contribute meaningfully to the cultural, economic, and professional life. Morocco's modern policies continue to promote coexistence and protect the remaining Jewish community and its heritage.

History of the Jewish Community of Morocco



The Jewish presence in Morocco dates back to antiquity, with traditions tracing its origins to the First Temple period.

Following the Muslim conquest of Morocco in the 7th century, Jews were classified as dhimmis under Islamic rule. As dhimmis, Jews were granted protection but at the cost of living in a subordinate and humiliating social position. They were required to pay the jizya (a tax), which symbolized their inferior status, and were subject to various legal and social restrictions. Jews were not allowed to hold public office or participate fully in social or political life. They were also often forced to wear distinctive clothing to mark their status.

By the medieval period, significant Jewish communities had developed in cities like Fez and Marrakesh. Throughout Moroccan history, the Jewish population alternated between relative autonomy and periods of persecution. In 1033, a massacre occurred in Fez in which 6,000 Jews were murdered or injured. The Almohad dynasty (12th-13th centuries) marked a particularly brutal period, characterized by forced conversions and destruction of communities.

The creation of the *mellah* (Jewish quarter) in Fez in 1438 institutionalized segregation, and pogroms such as the 1465 massacre further demonstrated the precariousness of Jewish life. The influx of Iberian Jews in 1492 revitalized Moroccan Jewry culturally and economically, especially in the North, with many contributing as skilled artisans and court merchants. However, Jews remained second-class *dhimmi* under Islamic law, facing restrictions and recurrent violence.

In the 19th century, European influence, particularly from France and Britain, increased Jewish opportunities through consular protection, but also inflamed local resentment.

The French colonial period (1912-1956) intensified Muslim-Jewish tensions. While some Jews aligned with the French, gaining limited rights, they also became targets

during uprisings, notably the 1912 Fez pogrom. The Vichy regime (1940-1942) imposed antisemitic laws in Morocco, though Sultan Muhammad V, unlike other Muslim leaders, offered protection to the Jews. “Nonetheless, discrimination persisted and the behavior of the Vichy government (France) inflamed the safety of Jews”

The Jewish community of Morocco played a vital role in the country’s economic, cultural, and political life. Jews were central to trade with Europe, West Africa, and the Ottoman Empire and were active as artisans, financiers, and tax collectors. Prominent merchant families, known as *Tujjār al-Sultān*, represented Morocco in international commerce. Culturally, Jews enriched Moroccan music – especially Andalusian, *chaabi*, and *malhun* – and served as court musicians and performers. Though they rarely held formal political power, many acted as advisors and envoys to the sultans, leveraging their linguistic and diplomatic skills. The Arab Israeli conflict amplified tensions. The 1948 Oujda and Jerada pogroms, resulting in over 40 Jewish deaths, deepened fears. Violent riots between 1954 and 1955, especially in Sidi Kacem and Mazagan, triggered mass emigration. Between 1948 and 1956, more than 50,000 Jews left, primarily for Israel, ransomed from Morocco for $250 a head.

After independence in 1956, restrictions on emigration intensified. Anti-Zionist policies, Arabization, and Morocco’s alignment with the Arab League marginalized Jews further. Despite some attempts at integration, growing insecurity and systemic discrimination led to clandestine departures. The 1961 sinking of the *Egoz* ship and death of King Muhammad V catalyzed mass migration. Between 1961 and 1962, twelve Jewish girls were abducted and forcibly converted

Operation Yachin (1961-1964), secretly coordinated between Morocco and Israel, facilitated the legal emigration of nearly 100,000 Jews. By the 1970s, Morocco’s Jewish population had dropped dramatically. Today, only around 2,500 Jews remain, primarily in Casablanca. This marks the near-total collapse of one of the world’s oldest and most vibrant Jewish communities.

Methodological Benchmarks & Economic Indicators

For the purposes of this report, a total Jewish Moroccan population of 265,000 Jews was estimated. The Moroccan Jewish population was determined to be 10% rural and 90% urban, with urban areas widely recognized as larger metropolitan centers and their immediate environs/hinterlands, while rural communities are characterized by their distance from urban centers, their relatively smaller numbers, and an agriculture-centric way of life. It was further determined that the average size of a Jewish family in Morocco in and around the period of 1948 was 6 people. Therefore, based on a population of 265,000 a total of 44,167 Jewish households was calculated.

Jews in Morocco had a long record of working in positions of prominence in trade and other commercial activities in the country, as well as in diplomatic positions in service of the Sultan. Trade represented the largest source of income for Jews, with some of the largest commercial firms in the country owned by Jews, though most were overwhelmingly French.

A specific breakdown of the socioeconomic structure and economic experience of Jews in Morocco is not available; however it is noted by sources that the wealthy represented about 1% of the total Jewish community and that the economic elite together comprised about 15% of the Jewish community. The rest of the population fell into the lower-middle and poor classes.

Asset Categories & Types

This project considers losses suffered by Jews as individual members, as well as assets that belonged to each Jewish community, respectively. These losses include urban and rural land, urban and rural immoveable property, personal property and moveable assets, financial assets, employment losses, business losses, and communal losses. This report does not attempt to account for non-pecuniary damages, such as pain and suffering, nor personal injury or death.

The anecdotal pattern that emerges from a variety of sources is that there were two groups of Jewish rural landowners: European Jews associated with the opening of the Moroccan economy to European trade, and rural Jews living in the interior of the country who either rented traditional rural holdings to neighbouring Muslim tenants and/or owned small holdings of their own for subsistence purposes. One source notes that poor Jewish families in the mellah tended to live together in one room. It is reported that many real estate assets, worth millions of dollars, were owned by the Jewish community.

Reliable testimonial and historical data were not available for Morocco to make any conclusions as to the value of losses across all asset categories. Moreover, many Jews were able to transfer their assets outside the country. Others retained their assets in Morocco, even though they may have left and still do business today there. The summary below was carried out for illustrative purposes.

Summary of Findings

Due to the lack of reliable testimonial and historical data for Morocco, it was determined that the analysis for Egypt, Syria, and Iraq would be used for comparative purposes. Lost assets found in these three countries at 1948 values were used to determine the value of lost property per person. This yielded a range, with Iraq providing the lowest value of lost property per person among the three countries, and Egypt being the highest. The low and high values were then multiplied with the population of each remaining country, and a midpoint was calculated from this range. In the absence of "best evidence" to reach accurate and verifiable country-specific values a discount factor of 50% was determined based on precedent discounts and applied across the mid-point value for Morocco. Finally, a compound interest formula which makes use of the principal amount and an average yearly rate based on the ten-year yields on US treasury bonds over a total compound period from January 1, 1949, through December 31, 2024, was applied to the mid-point value for each of the countries on a yearly compounding basis. As there is no internationally recognized, risk free rate, the 10-year US Treasury Yield rate was chosen, as it is an accepted benchmark for the time value of money over long horizons and aligns with established practices in historical asset valuation. The table below illustrates the calculated mid-point of lost assets for Morocco:

Morocco	($) Range of Lost Assets 1948	Estimated Present (Value ($, 2024
Population	105,000	
Estimated – Low Range	510,697,485	
Estimated – High Range	1,605,941,135	
Estimated – Mid-Point	**1,058,319,310**	
Discount	50%	
Estimated – Mid-Point (with Discount)	**529,159,655**	**27,599,994,516**

Table of Contents

Tables, Figures and Maps

Tables

Figures

Maps

Chapter 1

Introduction: Jewish Refugees from Arab Countries Legal and Political Context

When the term 'refugees' is mentioned in the context of the Middle East, the international community's singular focus has been on Palestinian refugees.

Yet, within the last 75 years, the world has ignored the mass displacement of some 1,000,000 Jews from the totalitarian regimes, dictatorships and monarchies of Syria, Egypt, Lebanon, Iran, Iraq, Algeria, Tunisia, Morocco Yemen and Aden, as well as Iran.

Neither the mass violations of the human rights of Jews in Arab countries, nor their uprooting from their ancestral countries of birth, has ever been appropriately addressed by the international community.

In reality, as a result of the longstanding conflict in the Middle East, two populations of refugees emerged – Arabs as well as Jews from Arab countries. In fact, there were more Jews displaced from Arab countries (856,000 plus Iran))[1] than there were Palestinians who became refugees as a result of the 1948 Arab Israeli war (726,000)[2]

Asserting rights and redress for Jewish refugees is not intended negate any suffering of Palestinian refugees. It is a legitimate call to recognize that Jews from Arab countries also became refugees as a result of that same Middle East conflict and still possess rights even today.

Jews as an Indigenous People of the Middle East

Jews are an indigenous people of the Middle East having lived in the region continuously from pre-historic times to the present. Jews and Jewish communities proliferated throughout parts of the Middle East, North Africa, and the Gulf region for thousands of years, fully one thousand years before the advent of Islam in the seventh century C.E. . For the next thousand years, Jews lived under Islamic rule as 'dhimmis', a subordinate class, marked by legal inferiority and social humiliation.

Longstanding Jewish Presence in the Region

Throughout the millennia, the Jewish presence endured despite various empires ruling the region, including the Persians, Greeks, Romans, Byzantines, Ottomans, and British. Notwithstanding some periods of exile, descendants of the Jewish people, maintained their unbroken lineage in the Middle East, stretching across millennia.

1 Roumani, *The Case 2; WOJAC'S Voice Vol.*1, No.1

2 United Nations Conciliation Commission for Palestine p. 18; United Nations, Annual *Report of the Director General of UNRWA*, Doc 5224/5223, 25 Nov. 1952 First estimate as September 1949

Table 1 - Early Jewish Presence in the Middle East and North Africa

Country/Region	Date of Jewish Community	Sources*
Iraq	6th century BCE	Meir, Esther. Iraq and the Jews of Iraq – a General Survey. In Haim Saadoun (Ed.), *Iraq* (Ben-Zvi Institute, 2002), pp. 11-12. [Hebrew]
Egypt	6th century BCE	Ehrlich, Haggai. Egypt and its Jews. In Nahem Ilan (ed.), *Egypt* (Ben Zvi Institute, 2008), pp. 9, 12-14. [Hebrew]
Iran	6th century BCE	Sahim, Haideh. Iran and Afghanistan. In Reeva Spector Simon, Michael Menachem Laskier, and Sara Reguer (eds.), *The Jews of the Middle East and North Africa in modern times* (Columbia University Press, 2002), p. 368.
Libya	4th century BCE	Goldberg, Harvey. Libya and the Jews of Libya. In Haim Saadoun (Ed.), *Libya*. Jerusalem: Ben-Zvi Institute, 2007, p. 11 [Hebrew]
Lebanon	2nd century BCE	Schulze, Kirsten E. *The Jews of Lebanon: Between coexistence and conflict* (Sussex Academic Press, 2001), pp. 12-13.
Yemen	1st century CE	Araqi Klorman, Bat-Zion. Introduction. In Haim Saadoun (ed.), *Yemen* (Ben-Zvi Institute, 2002), p. 17. [Hebrew]
Morocco	1st century CE	Bashan, Eliezer. *The Jews of Morocco, their past and culture* (Hakibutz Hameuchad, 2000), pp. 15-16. [Hebrew]
Algeria	1st century CE	Cohen, David. Algeria. In Reeva Spector Simon, Michael Menachem Laskier & Sara Reguer (Eds.), *The Jews of the Middle East and North Africa in modern times* (pp. 458-470). Columbia University Press, 2002.
Syria	1st century CE	Harel, Yaron. *Syria* (Jerusalem, Ben-Zvi Institute, 2009), p. 11 [Hebrew]
Tunisia	2nd century CE	Les Juifs de Tunisie: Quelques repères historiques. *Confluences Méditerranée* 10 (1994), pp. 149-154.

*These time periods are conservative projections, based on archeological and academic sources. Biblical and traditional sources claim earlier presence of Jews in these countries.

The ancient Israelites were among the first inhabitants of the region. Their illustrious history is detailed in the Bible and the Dead Sea Scrolls. The uninterrupted historical presence of Jews in the Middle East can then be characterized into six periods:

Period One: Ancient Israelite History (See Appendix A)

Period Two: Destruction of the First Temple to The Rise of Islam (See Appendix B)

Period Three: Prophet Muhammed To Colonialism

Period Four: Colonial Period

Period Five: The Rise of Jewish and Arab Nationalism

Period Six: The Founding of The State of Israel

Period Three: Prophet Muhammed To Colonialism.

With the birth of Mohammed in 570, and the advent of Islam, the region was transformed.

Starting in the seventh century, pan-Arab imperialism foisted the Arabic language and culture on indigenous peoples like Assyrians, Berbers, Kurds, Zoroastrians, Maronites, Egyptian Copts and Jews.

Following the Muslim conquest of the region, from the 7th century onward, Jews were ruled by Muslims for years under the Pact of Umar, attributed to the Second Caliph, Umar ibn al-Khattab (634-644 CE). Enacted in 637 CE, the Pact of Umar was a bilateral agreement of limitations and privileges between conquering Muslims and conquered non-Muslims who were declared "dhimmi'. The term *dhimmi*, 'protected,' was a diminished status assigned to Christians and Jews, among others, who were considered a 'People of the Book' (as opposed to atheists or polytheists) and therefore

extended some degree of legal protection, while relegated to second-class status[3]

The most concrete law to which *dhimmis* were subjected was the need to pay a special tax known as '*jizya.'* The origin of this tax is contained in the Qur'an which states: *"Fight against those who have been given the scripture until they pay the due tax [jizya], willingly or unwillingly."*[4]

By paying the *jizya,* Jews and Christians were allowed to practice their faith, maintain personal security and were permitted limited religious, educational, professional and business opportunities. They were also subject to discriminatory restraints.

Restrictions for the *dhimmi* under the Pact of Umar prohibited Jews and other religious minorities from holding public religious ceremonies; and the legal exclusion of Jews from holding public office. The dhimmi could not raise himself above the Muslim nor could his synagogue be higher than the mosques. Non-Muslims could not ride horses, only donkeys and were required to dismount if he passed a Muslim. The Jew was tolerated but barely so [5]

These practices were not uniform within the Arab world and there were even differences in individual countries. [6]

Throughout the countries colonialized by the Muslim conquest, non-Arab and non-Muslim minorities, among the indigenous inhabitants in those regions, remained as minorities in their ancestral places of birth.

Period Four: Colonial Period

European colonialism in the Arab world was partially spurred by the British conquest of India, which led Napoleon to invade Egypt in 1798, in part to disrupt British trade routes. Although the French occupation of Egypt was short-lived, it was not long before the European presence in the Arab world grew. France's colonization of Algeria began in 1830, of Tunisia in 1881, and of Morocco in 1912. Meanwhile, Britain colonized Egypt in 1882 and also took control of Sudan in 1899. And in 1911, Italy colonized Libya.[7]

After World War I and with the fall of the Ottoman Empire, control over the Middle East fell into the hands of France and Great Britain.

Jews fared well under secular, colonial 'European' rule. This period witnessed a gradual erosion of the dhimmi system and a growing integration of Jewish and other communities into the broader societies in which they lived.

Many Jews experienced increased prosperity and opportunities during this era, contributing significantly to many fields such as education, finance, culture, politics, and administration.

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3 Cohen,, *Cresent* p. 52-53

4 Quaran, *Sura* 9:

5 Cohen, *Cresent* 65

6 Yeor, *Islam and Dhimmitude*; Yeor, *The Dhimmi*; Deshem and Zenner; Stillman, *Jews of Arab Land*

7 Arab Center, "The Colonial Legacy in the Arab World: Health, Education, and Politics", Washington DC., Accessed Nov. 10, 2024. https://arabcenterdc.org/resource/the-colonial-legacy-in-the-arab-world-health-education-and-politics/

Period Five: The Rise of Jewish and Arab Nationalism

Arab nationalism emerged in the early 20th century as an opposition movement in the Arab provinces of the Ottoman Empire, and European imperialism, later evolving into the overwhelmingly dominant ideological force in the Arab world.

It started out as a political ideology asserting that Arabs constitute a single nation. As a traditional nationalist ideology, it promotes Arab culture and civilization, celebrates Arab history, the Arabic language and Arabic literature. It often also calls for unification of Arab society.[8]

Zionism, or Jewish nationalism, is a modern political movement. Its core beliefs are that all Jews constitute one nation (not simply a religious or ethnic community) and that the only solution to anti-Semitism is the concentration of as many Jews as possible in the biblical land of Israel, and the establishment of a Jewish state in their ancestral homeland.

Most associate Theodor Herzl with the founding of the Zionist movement in 1897. While Herzl succeeded in bringing together virtually all Zionist groups under one organizational roof, there was significant Zionist activity even before Herzl came onto the scene.

The history of Zionism began earlier and is intertwined with Jewish history and Judaism.[9] More than 20 new Jewish settlements were established in Palestine between 1870 and 1897 (the year of the first Zionist Congress).[10]

Arab nationalists predominantly perceived Zionism as a threat to their own aspirations.

Beginning with the Balfour Declaration in 1917 and intensifying in the 1930s during the Arab Revolt, tensions between Arab nationalism and Jewish nationalism escalated. From as early as 1922 and into the 1960s, all the North African states gained independence from their colonial European rulers.

In the aftermath of World War II, many regions transitioned from imperial rule to nation-states. Countries like Jordan and Iraq emerged in the wake of colonialism's decline. The Middle East became a focal point for political realignment, with borders redrawn and new Arab governments established. The evolution of Arab, Muslim states did not bode well for its Jewish inhabitants.

The Arab League and Jewish Refugees

To promote Arab unity, the Arab League was established by Pact on March 22, 1945, initially composed of Egypt, Syria, Iraq, Lebanon, Transjordan, Saudi-Arabia, and Yemen, according to the Pact, the League has as its purpose to strengthen relations between the member-states, to coordinate their policies in order to achieve cooperation between them, and to safeguard their independence and sovereignty.[11]

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8 Dawisha, Adeed, "Requiem for Arab Nationalism", *Middle East Quarterly*, Winter 2003. Accessed Nov. 10, 2024 https://www.meforum.org/middle-east-quarterly/requiem-for-arab-nationalism

9 University of Michigan College of Literature, Science, and the Arts, accessed Nov. 10, 2024 https://lsa.umich.edu/content/dam/cmenas-assets/cmenas-documents/unit-of-israel- Palestine/Section1_Zionism.pdf

10 *Snitkoff, Rabbi Ed "Secular Zionism". My Jewish Learning. Accessed on Nov. 11, 2024* http://www.myjewishlearning.com/israel/Jewish_Thought/Modern/Secular_Zionism.shtml

11 The Avalon Project "Pact of the League of Arab States, 22 March 1945". Yale Law School. 1998.Acessed on Nov. 10, 2024, https://avalon.law.yale.edu/20th_century/arableag.asp

Over time, these Arab League member states colluded in, and coordinated, a shared pattern of conduct that appeared intended to coerce Jews to leave, or to use them as weapons in their struggle against first Zionism and then the State of Israel. This is evidenced even before 1948 from: (a) reports on multilateral meetings of the the Arab League; (b) statements and threats made by delegates of Arab countries at the U.N.; and c) and strikingly similar legislation and discriminatory decrees, enacted by numerous Arab governments, that violated the fundamental rights and freedoms of Jews resident in Arab countries.[12]

The danger to Jews was well known and even declared publicly in threats made against their Jewish populations by Arab regime officials at the United Nations.

- In a key address to the Political Committee of the U.N. General Assembly on the morning of November 24, 1947, just five days before that body voted on the partition plan for Palestine, Heykal Pasha, an Egyptian delegate, made the following statement:

> "*The United Nations ... should not lose sight of the fact that the proposed solution might endanger a million Jews living in the Moslem countries. ... If the United Nations decided to partition Palestine, they might be responsible for very grave disorders and for the massacre of a large number of Jews."*[13]

- In an afternoon session of the Political Committee of the U.N. General Assembly on November 24, 1947, the Palestinian delegate to the UN, Jamal Husseini, representing the *Arab Higher Committee of Palestine* to the UN General Assembly, made the following threat:

> *"It should be remembered that there were as many Jews in the Arab world as there are in Palestine whose positions might become very precarious."*[14]

- On November 28, 1947 Iraq's Foreign Minister Fadil Jamali, at the 126th Plenary Meeting of the UN General Assembly stated:

> *"Not only the uprising of the Arabs in Palestine is to be expected but the masses in the Arab world cannot be restrained. The Arab-Jewish relationship in the Arab world will greatly deteriorate."*[15]

Words were followed by actions

In 1947, the Political Committee of the Arab League (League of Arab States) drafted a law that was to govern the legal status of Jewish residents in all Arab League countries. Entitled: Text of Law Drafted by the Political Committee of the Arab League, it provided that "...all Jews – with the exception of citizens of non-Arab countries – were to be considered members of the Jewish 'minority state of Palestine,'; that their bank accounts would be frozen and used to finance resistance to 'Zionist ambitions in

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12 The Text of Law Drafted by the Political Committee of the Arab League was reported on in a front page, May 16, 1948 New York Times article headlined: "Jews in Grave Danger in All Moslem Lands"

13 U.N. General Assembly, Second Session, Official Records, Ad Hoc Committee on the Palestinian Question, Summary Record of the Thirteenth Meeting, Lake Success, N.Y., November 24, 1947 (A/AC.14/SR.30). This comment was made at 10:30am.

14 U.N. General Assembly, Second Session, Official Records, Ad Hoc Committee on the Palestinian Question, Summary Record of the Thirty-First Meeting, Lake Success, N.Y., November 24, 2947 (A/AC.14/SR.31) This comment was made at 2:30pm.

15 U.N. General Assembly, Second Session, Official Records, Verbatim Record of the 126th Plenary Meeting, November 28, 1947, p. 1391.

Palestine'; Jews believed to be active Zionists would be interned as political prisoners and their assets confiscated; only Jews who accept active service in Arab armies or place themselves at the disposal of these armies would be considered 'Arabs.'[16]

The draft law was a prediction of what was to happen to Jews in the region. It became a blueprint, in country after country, for the laws which were eventually enacted against Jews - denationalizations; freezing of Jewish bank accounts; diverting funds of frozen Jewish bank accounts to pay for the Arab wars against Israel; confiscation of property of "active Zionists"; and Zionism became a criminal offence throughout the region, in some cases punishable by death. Property confiscation of Jews was widespread[17]. The Arab League had accomplished its goal.

Period Six: Jewish refugees and the founding of the State of Israel

There were many factors that finally influenced virtually all Jews resident in North Africa, the Middle East and the Gulf Region to leave: the rise of Arab nationalism; after the European colonialists left, the establishment of sovereign Arab, Islamic states; discriminatory decrees adopted by Arab regimes; the UN moving towards partition; the outbreak of war in 1948; etc. These factors convinced Jews resident in Arab countries that their situation had become dangerously untenable and that it was time to leave.

Following the UN vote on the partition plan in November 1947, and the declaration of the State of Israel in 1948, the status of Jews in Arab countries changed dramatically as six Arab countries – Egypt, Jordan, Syria, Lebanon, Iraq and Saudi Arabia – as well as the Palestinians, declared war, or backed the war against Israel. This rejection by the Arab world of a Jewish state in the Middle East triggered hostile reactions to Jews by Arab regimes and most of their peoples. Jewish populations in Muslim countries were suspected of dual loyalties and were under assault. For example: After the 1947 United Nations General Assembly Resolution 181 (Partition Plan), rioters, joined by the local police force, engaged in a bloody pogrom in Aden that killed 82 Jews and destroyed hundreds of Jewish homes.[18]

- In Syria, during November 1947 there were pogroms in several cities; synagogues were burned and of Jews were arrested.[19]

- Between June and November 1948, bombs set off in the Jewish Quarter of Cairo killed more than 70 Jews and wounded nearly 200. [20]

In the immediate aftermath of the 1948 War of Independence, hundreds of thousands of Jews were either uprooted from their countries of residence or became subjugated, political hostages of the Arab Israeli conflict.

16 The Text of Law Drafted by the Political Committee of the Arab League was reported on in a front page, May 16, 1948 New York Times article headlined: "Jews in Grave Danger in All Moslem Lands"

17 Ibid

18 Sachar, *A History of Israel*, p. 397-398.

19 Trigano, Samuel, *"Elimination of Israelite Communities in Arab and Islamic Countries"*, Outline Presentation, p. 9

20 Sachar, p. 401

Displacement of Jews from Arab Countries

In reality. the displacement of Jews began even before the founding of the State of Israel. It accelerated in the twentieth century when, under Muslim rule, Jews were subjected to a wide-spread pattern of persecution. Official decrees and legislation enacted by Arab regimes denied human and civil rights to Jews and other minorities; expropriated their property; stripped them of their citizenship; and other means of livelihood. Jews were often victims of murder; arbitrary arrest and detention; torture; and expulsions.

As a result of these twentieth century developments, post-World War II life for Jews in Arab countries became dangerous and untenable. Leaving was not always easy – the difficulty varied from country to country. In some countries, Jews were forbidden to leave (e.g., Syria); in others, Jews were displaced *en masse* (e.g., Iraq); in some places, Jews lived in relative peace under the protection of Muslim rulers (e.g., Tunisia, Morocco); while in other states, they were expelled (e.g., Egypt) or had their citizenship revoked (e.g. Libya).

However, the final result was the same - the mass displacement -. the ethnic cleansing - of some 856,000 Jews from some ten Arab countries – in a region overwhelmingly hostile to Jews.

As noted in the Table below, the mass displacement of Jews from Arab countries coincided with major conflicts in the Middle East (e.g. 1948 War; 1956 War; 1967 War; etc.) Each conflict led to major displacements of Jews from Arab countries. The cumulative result was that, over a seventy-five-year period from 1948- until today approximately 99% of all Jews resident in Arab countries and Iran have been displaced.

Table 2 - Country of Origin and Jewish Population Compiled by Justice for Jews from Arab Countries

Displacement of Jews from Arab Countries and Iran:1948-2025

	1948	1958[i]	1968[ii]	1976[iii]	2001[iv]	2024 (est.)
Aden	**8,000**	800	0	0	0	**0**
Algeria	**140,000**	130,000	3,000	1,000	0	**0**
Egypt	**75,000**	40,000	2,500	400	100	**8**
Iran	**100,000 +**					**8,756[v]**
Iraq	**135,000**	6,000	2,500	350	100	**5**
Lebanon	**5,000**	6,000	3,000	400	100	**50**
Libya	**38,000**	3,750	500	40	0	**0**
Morocco	**265,000**	200,000	50,000	18,000	5,700	**2,500**
Syria	**30,000**	5,000	4,000	4,500	100	**3**
Tunisia	**105,000**	80,000	10,000	7,000	1,500	**1,500**
Yemen	**55,000**	3,500	500	500	200[vi]	**1**
TOTAL	**856,000[vii]**	**475,050**	**76,000**	**32,190**	**7,800**	**4,067[viii]**

i American Jewish Yearbook (AJY) v.58 American Jewish Committee
ii AJY v.68; AJY v.71
iii AJY v.78
iv AJY v.101
v Official Census in Iran; As of 2012
vi AJY v.102
vii Roumani, The Case 2; WOJAC'S Voice Vol.1, No.1
viii Estimates derived in discussions with the recognized leadership of the World Organizations representing Sephardi/ Mizrahi communities from these respective countries

What led to this mass exit and displacement of was a wide-spread pattern Arab regimes instituted legal, economic, political and behavioral processes aimed at isolating and persecuting Jews in their countries. These measures can be categorized as follows:[21]

A) Denial of Citizenship

B) Quarantine and Detention of People

C) Legal Restrictions

D) Economic Decrees/Sanctions

E) Socioeconomic Discrimination

F) Pogroms

21 Trigano, p. 2

The examples listed below are a mere sampling of the actual and extensive discriminatory measures and decrees enacted by Arab regimes against their Jewish populations.

A) Denial of Citizenship

Egypt:

- According to the first Nationality Code promulgated by Egypt on May 26, 1926, a person born in Egypt of a 'foreign' father, (who himself was also born in Egypt), was entitled to Egyptian nationality only if the foreign father *"belonged racially to the majority of the population of a country whose language is Arabic or whose religion is Islam."* [22]

- A mass departure of Jews was sparked in 1956 when Egypt amended the original Egyptian Nationality Law of 1926. Article 1 of the Law of November 22, 1956, stipulated that "Zionists" were barred from being Egyptian nationals. Article 18 of the 1956 law asserted that "Egyptian nationality may be declared forfeited by order of the Ministry of Interior in the case of persons classified as Zionists." Moreover, the term "Zionist" was never defined, leaving Egyptian authorities free to interpret the law as broadly as they wished. [23]

Iraq:

- Law No. 1 of 1950, entitled "Supplement to Ordinance Canceling Iraqi Nationality," in fact deprived Jews of their Iraqi nationality. Section 1 stipulated that *"the Council of Ministers may cancel the Iraqi nationality of the Iraqi Jew who willingly desires to leave Iraq for good*" (official Iraqi English translation).[24]

Libya:

- The Citizenship Act of June 12, 1951, (Section 11/27) places restrictions on the status of non-Muslims (e.g. Jews were not allowed to vote or play any political role).[25]

- On August 8, 1962, the Council of Ministers announced a Royal Decree amending Article 10 of the Citizenship Act, which provided, *inter alia*, that a Libyan national forfeited his nationality if he had had any contact with Zionism. The retroactive effect of this provision, commencing with Libyan independence on December 24, 1951, enabled the authorities to deprive Jews of Libyan nationality at will.[26]

B) Quarantine and Detention of People

Yemen:

- In 1949, Jews were officially banned from leaving the country, an injunction which still exists today. [27]

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22 Article 10(4) of the Code. See : Maurice de Wee, La Nationalite Egptienne, Commentairo de la loi du mai 1926, p. 35.

23 Law No. 391 of 1956, Section 1(a), *Revue Egyptienne de Droit International*, vol. 12, 1956, p. 80.

24 Law No. 1 of 1950, entitled "Supplement to Ordinance Canceling Iraqi Nationality," *Official Iraqi Gazette*, March 9, 1950.

25 Trigano, p.3

26 UNHCR Archives, Confidential memorandum to Prince Sadruddin Aga Khan, UN High Commissioner for Refugees, dated May 8, 1970.

27 Trigano, p. 3

Libya:

- Law No.62 of March 1957, Article 1 of which provided, inter alia, that physical persons or corporations were prohibited from entering directly or indirectly into contracts of any nature whatsoever with organizations or persons domiciled in Israel, with Israel citizens or with persons acting on behalf of Israel, or with their representatives. [28]

Syria:

- In 1973, communication with the outside world was banned.[29]

Many other measures were imposed in Iraq; Tunisia; Morocco; Iran and Egypt [30]

C) Legal Restrictions

Egypt:

- Promulgation in 1957 of Army Order No. 4 relating to those who administer the property of the so-called people and associations ("Zionist" i.e. Jewish) are subject to imprisonment or supervision.[31]

Libya:

- Law of Dec 31,1958, a decree issued by the President of the Executive Council of Tripolitania, ordered the dissolution of the Jewish Community Council and the appointment of a Moslem commissioner nominated by the Government.[32]

Many other legal restrictions against Jews were imposed in Iraq, Lebanon, Iran, Yemen; Syria; Morocco; and Tunisia;[33]

D) Economic Sanctions

Syria:

- In April of 1950, a 'Jewish property foreclosure Law" allowed authorities to seize Jewish houses, land, and shops in the cities of Aleppo and Qamishli. Palestinian refugees were then allowed to settle in these formerly Jewish neighborhoods. A ransom had to be paid for every Jew leaving the country. [34]

Egypt:

- Law No. 26 of 1952 obligated all corporations to employ certain prescribed percentages of "Egyptians." A great number of Jewish salaried employees lost their jobs, and could not obtain similar ones, because they did not belong to the category of Jews with Egyptian nationality.[35]

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28 Gruen, "*Libya and the Arab League*", p. 11

29 Trigano, p.3

30 Trigano, p. 3-4

31 *Egyptian Official Gazette, No. 88, November 1, 1957*

32 UNHCR Archives, Confidential memorandum to Prince Sadruddin Aga Khan, UN High Commissioner for Refugees, dated May 8, 1970.

33 Trigano, p. 4

34 Ibid, p. 6

35 Laskier, "Egyptian Jewry"

Iraq:

- Law No. 5 of 1951, entitled "A law for the Supervision and Administration of the Property of Jews who have Forfeited Iraqi Nationality," also deprived them of their property. Section 2(a) "freezes" Jewish property.[36]

- There were a series of laws that subsequently expanded on the confiscation of assets and property of Jews who "forfeited Iraqi nationality". These included Law No. 12 of 1951[37] as well as Law No. 64 of 1967 (relating to ownership of shares in commercial companies) and Law No. 10 of 1968 (relating to banking restrictions).

Other economic sanctions were imposed in Iran, Yemen; Libya; Morocco and Tunisia.[38]

E) Socioeconomic Discrimination

Egypt:

- On July 29, 1947, an amendment was introduced to the Egyptian Companies Law which required at least 75% of the administrative employees of a company to be Egyptian nationals and 90% of employees in general. This resulted in the dismissal and loss of livelihood for many Jews since only 15% had been granted Egyptian citizenship.[39]

Iraq:

- In Iraq, no Jew is permitted to leave the country unless he deposits £5,000 ($20,000) with the Government to guarantee his return. No foreign Jew is allowed to enter Iraq, even in transit. [40]

Libya:

- On May 24, 1961, a law was promulgated which provided that only Libyan citizens could own and transfer property. Conclusive proof of the possession of Libyan citizenship was required to be evidenced by a special permit that was reported to have been issued to only six Jews in all. [41]

Other such socioeconomic discriminatory measures were imposed on the Jews in Yemen; Syria; Libya; Morocco; Egypt and, Tunisia[42];

F) Pogroms

Morocco:

- In Morocco, On June 7 and 8, 1948, there were riots against Jews in Ojeda and Jareda.[43]

Egypt:

- In 1954, upon the Proclamation of a State of Siege in Egypt, the Military Governor

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36 Law No. 5 of 1951, entitled "A Law for the Supervision and Administration of the Property of Jews who have Forfeited Iraqi Nationality," *Official Iraqi Gazette*, March 10, 1951 (English version), p. 17.

37 Law No. 12 of 1951, supplementary to Law No. 5 (*Official Gazette,* English version, 27 January 1952, p.32)

38 Trigano, p. 5

39 Cohen, H.J., p. 88

40 *New York Times*, May 16, 1948, front page

41 UNHCR Archives, Confidential memorandum.to to Prince Sadruddin Aga Khan, May 8, 1970.

42 Trigano, p. 6-7

43 Trigano, p. 9

of Egypt was authorized "to order the arrest and apprehension of suspects and those who prejudice public order and security." At least 900 Jews, without charges being laid against them, were detained, imprisoned or otherwise deprived of their liberty.[44]

Iraq:

- At the end of 1968, scores were jailed upon the discovery of a local "spy ring" composed of Jewish businessmen. Fourteen men, eleven of them Jews, were sentenced to death in staged trials and hanged in the public squares of Baghdad; others died of torture. [45]

Other pogroms and violence against Jews occurred in, Libya; Lebanon, Iran, Yemen; Syria; Tunisia; and Algeria; [46]

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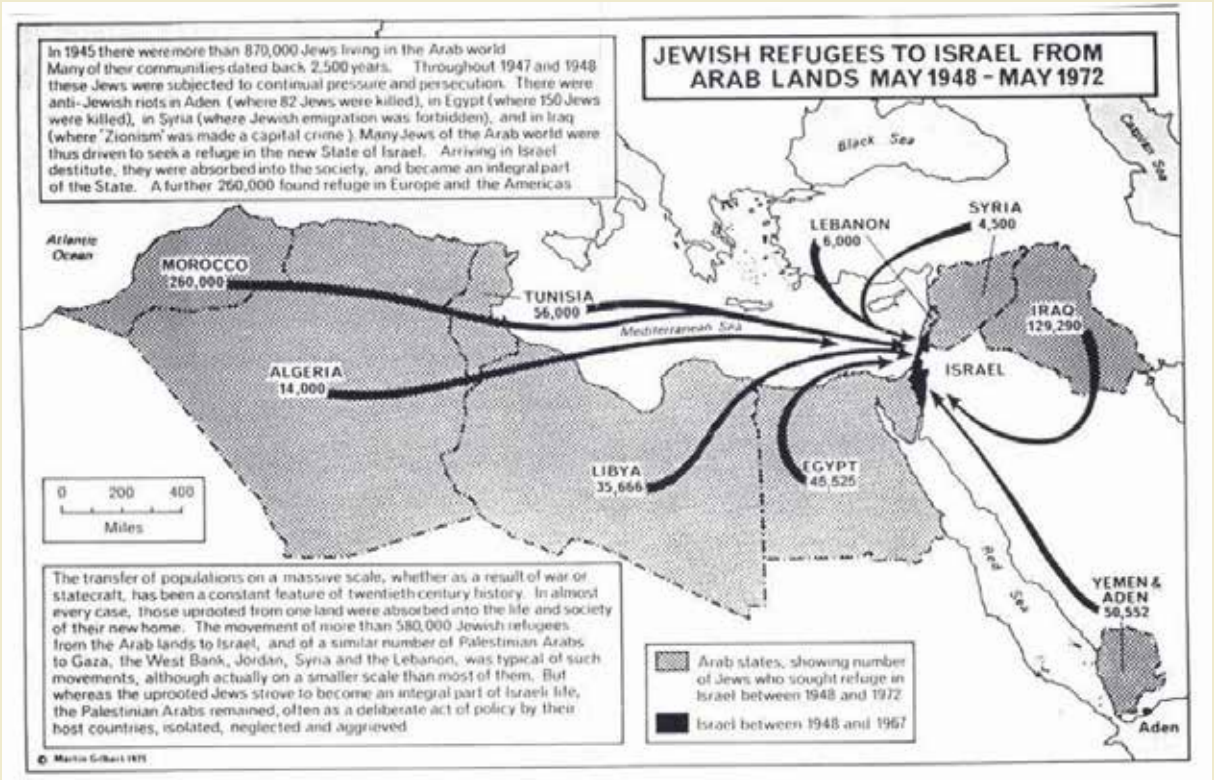
Jews who left Arab countries were not voluntary migrants. They left their home countries neither for economic reasons nor solely for religious freedom. They suffered from harassment and discrimination. They were driven from their homes as a result of the persecution they suffered.

Over 2/3 of all Jews displaced from Arab countries – roughly 650,000 - emigrated to Israel:

Map 1 – Jewish Refugees to Israel from Arab lands May 1948 – May 1972



Source: Martin Gilbert, Jews *of Arab Lands*, p.16 (Egyptian Jewish community leaders claim the number fleeing from Egypt to Israel was significantly higher).

44 Article 3, Paragraph 7 of Emergency Law No. 5333 of 1954.

45 Judith Miller and Laurie Mylroie, *Saddam Hussein and the Crisis in the Gulf*, p. 34.

46 Trigano, p. 7-10

While Zionism motivated most to settle in Israel, an estimated 260,000 people [47] – or about one third - of all Jewish refugees immigrated to other countries (e.g. Britain, France, USA, Canada, etc.). In virtually all cases, as Jews left their homes and their countries of birth, individual and communal properties were confiscated without compensation.

Were Jews Displaced from Arab Countries Legally Refugees

The internationally accepted definition for the term "refugee" derives from the Statute of the United Nations High Commissioner for Refugees that was established by United Nations General Assembly Resolution 319 (IV) on December 3, 1949. The Convention Relating to the Status of Refugees was adopted on July 28, 1951, by the United Nations Conference of Plenipotentiaries on the Status of Refugees and Stateless Persons, which was convened under General Assembly Resolution 429 (V) of December 14, 1950, and entered into force on April 22, 1954. Article 1 of *the 1951 Convention relating to the Status of Refugees* states the following:

> *For the purposes of the present Convention, the term "refugee" shall apply to any person who: … (2) As a result of events occurring before 1 January 1951 and owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable, or owing to such fear, unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, unwilling to return to it.…*

This internationally accepted definition of "refugees" applied to many Jews who fled Arab countries who clearly had, a "*well-founded fear of being persecuted*."

The plight of Jewish refugees displaced from Jews in Arab countries was finally and formally recognized when, on two separate occasions, the United Nations High Commissioner for Refugees (UNHCR) specifically declared that Jews fleeing from Arab countries were indeed refugees "who fall under the mandate" of the UNHCR. The first recognition pertained to Jews fleeing Egypt. In a 1957 statement to the UNREF Executive Committee, Mr. Auguste Lindt, UN High Commissioner for Refugees stated:

> *"Another emergency problem is now arising - that of refugees from Egypt. There is no doubt in my mind that those refugees from Egypt who are not able, or not willing to avail themselves of the protection of the Government of their nationality fall under the mandate of my office."* [48]

The second recognition by the UNHCR that Jews fleeing Arab countries were indeed refugees came in 11 years later in a letter released by the Office of the UN High Commissioner:

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47 Gilbert, *Atlas of the Arab-Israeli conflict.* p. 48

48 Mr. Auguste Lindt, UN High Commissioner for Refugees, Report of the UNREF Executive Committee, Fourth Session – Geneva 29 January to 4 February 1957.

> *"I refer to our recent discussion concerning Jews from Middle Eastern and North African countries in consequence of recent events. I am now able to inform you that such persons may be considered prima facie within the mandate of this Office."*[49]

The significance of this second ruling was twofold:

1) Unlike the first statement by the High Commissioner that merely referred to "*refugees from Egypt*" - the vast majority of whom were Jews - this letter referred specifically to "Jews"; and

2) Unlike the first determination that limited UNHCR involvement to "refugees from Egypt", this statement constituted a ruling that Jews who had left *any* of the "*Middle Eastern and North African countries*" - namely: Algeria, Egypt, Lebanon, Libya, Morocco, Syria, and Tunisia – all fell within the mandate of the Office of the UNHCR.

Do These Former Jewish Refugees Still Possess Rights Today?

The statute of limitations does not apply to the right of refugees to petition for rights and redress. This principle is enshrined in the "*Basic Principles and Guidelines on the Right to a Remedy and Reparation for Victims of Gross Violations of International Human Rights Law and Serious Violations of International Humanitarian Law",* adopted and proclaimed by General Assembly on December 16, 2005. It states, in part:

> *6)… statutes of limitations shall not apply to gross violations of international human rights law and serious violations of international humanitarian law which constitute crimes under international law.*

The passage of time does not negate the right of refugees to petition for redress for the mass violations of their human rights as well as for the personal losses. If a refugee left behind assets, including bank accounts and pension plans, they do not lose their rights to these assets, notwithstanding how many years have passed. Therefore, former Jewish refugees have the legal right, under international law – even today - to petition for rights and redress.

United Nation and Middle East Refugees

So, in fact, both Palestinians and Jews from Arab countries were recognized as *bona fide* refugees by the relevant UN Agencies.

The declaration that Palestinians were refugees was made by the United Nations Relief and Works Agency for Palestine Refugees in the Near East (UNRWA) and accepted by the international community. The designation by the UNHCR that Jews fleeing Arab countries were indeed refugees was less known and not publicized.

From the mid 1940's onward, the United Nations was faced with two refugee populations; both emerging from the same conflict; in comparable numbers, both recognized by the UN as *bone fide* refugees; with both still possessing rights today. Nonetheless, there are startling differences in the treatment, by the United Nations, of Arab refugees compared to Jewish refugees. For example:

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49 Dr. E. Jahn, Office of the UN High Commissioner, United Nations High Commissioner for Refugees, Document No. 7/2/3/Libya, July 6, 1967.

With respect to Security Council resolutions, from 1946 – 2024 inclusive, there were a total of 338 Security Council resolutions on the Middle East in general, and 9 resolutions on Palestinian refugees in particular. During that same time period, there was not one Resolution dealing with Jewish refugees.[50]

UN Security Council Resolutions on Middle East Refugees			
	Resolutions on the Middle East	**Resolutions on Palestinian Refugees**	**Resolutions on Jewish Refugees**
SECURITY COUNCIL	338	9	0

With respect to Resolutions of the UN General Assembly,[51] from 1949 to 2024 inclusive, the General Assembly focused much greater attention on the issue of Palestinian refugees – over 21 % of its resolutions – more than on any other Middle East issue.

UN General Assembly Resolutions on Middle East Refugees			
	Resolutions on Middle East	**Resolutions on Palestinian Refugees**	**Resolutions on Jewish Refugees**
GENERAL ASSEMBLY	976	208	0

In contrast to Palestinian refugees, General Assembly resolutions never specifically addressed the issue of Jewish refugees, nor were there any resolutions on other topics that mentioned Jewish refugees from Arab countries.

However, there is one UN Resolution that does refer to Jewish refugees from Arab countries obliquely, while still not mentioning their plight directly.

UN Security Council Resolution 242

On November 22nd, 1967, the Security Council unanimously adopted Resolution 242, which laid down the principles for a peaceful settlement in the Middle East.

Still considered the primary vehicle for resolving the Arab-Israel conflict, Resolution 242, stipulates that a comprehensive peace settlement should necessarily include "*a just settlement of the refugee problem*". No distinction is made between Arab refugees and Jewish refugees. This was the intent of the Resolution's drafters and sponsors.

On Thursday, November 16, 1967, the United Kingdom submitted their draft of Resolution 242 [S/8247] to the UN Security Council. The UK version of 242 was not exclusive and called for a just settlement of "the refugee problem." Just four days after the United Kingdom submission, the Soviet Union's U.N. delegation submitted their own draft Resolution 242 to the Security Council [S/8253] restricting the just settlement only to "Palestinian refugees" [Para. 3 (c)].

50 Urman, Dr. Stanley A., *The United Nations and Middle East Refugees: The Differing Treatment of Palestinians and Jews; Rutgers University, 2010.* Page 134. Analysis derived from United Nations Information System on the Question of Palestine (UNISPAL), Statistics updated to 20.24 from UNISPAL on Nov. 2. 2024. https://www.un.org/unispal/data-collection/

51 Ibid, Page 137. Statistics updated to 20.24 from UNISPAL on Nov. 2. 2024. https://www.un.org/unispal/data-collection/

On Wednesday, November 22, 1967, the Security Council gathered for its 1382nd meeting in New York at which time, the United Kingdom's draft of Resolution 242 was voted on and unanimously approved.[52] Immediately after the UK's version of 242 was adopted, the Soviet delegation advised the Security Council, that "*it will not insist, at the present stage of our consideration of the situation in the Near East, on a vote on the draft Resolution submitted by the Soviet Union*" which would have limited 242 to

Palestinian refugees only.[53] Even so, Ambassador Kuznetsov of the Soviet Union later stated: "The Soviet Government would have preferred the Security Council to adopt the Soviet draft Resolution…" [54]

Thus, the attempt by the Soviets to restrict the "just settlement of the refugee problem" merely to "Palestinian refugees" was not successful. The international community adoption of the UK's inclusive version signaled a desire for 242 to seek a just solution for all – including Jewish refugees.

Moreover, Justice Arthur J. Goldberg, the US Ambassador to the United Nations who was seminally involved in drafting[55] the unanimously adopted Resolution, told The Chicago Tribune that the Soviet version of Resolution 242 was "not even-handed."[56]

He went further - pointing out that:

> *"A notable omission in 242 is any reference to Palestinians, a Palestinian state on the West Bank or the PLO. The resolution addresses the objective of 'achieving a just settlement of the refugee problem.' This language presumably refers both to Arab and Jewish refugees, for about an equal number of each abandoned their homes as a result of the several wars…."*[57]

So, it is clear that the intent of UN Resolution 242 requires a "just settlement of the refugee problem" that includes Jewish refugees, as equally as Palestinian refugees.

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Other international Agreements and entities have recognized the rights of Jewish refugees from Arab countries.

Multilateral Initiatives

• The Madrid Conference, which was first convened in October 1991, launched historic, direct negotiations between Israel and many of her Arab neighbors. In his opening remarks at a conference convened to launch the multilateral process held in Moscow in January 1992, then-U.S. Secretary of State James Baker made no distinction between Palestinian refugees and Jewish refugees in articulating the mandate of the Refugee Working Group as follows: *"The refugee group will consider practical ways of improving the lot of people throughout the region who have been displaced from their homes."*[58]

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52 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 67..

53 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 117

54 Security Council Official Records - November 22, 1967 - S/PV.1382 - Paragraph 117

55 Transcript, Arthur J. Goldberg Oral History Interview I, 3/23/83, by Ted Gittinger; Lyndon B. Johnson Library. March 23, 1983; Pg I-10

56 "Russia stalls UN Action on Middle East." The Chicago Tribune. November 21, 1967 pg. B9

57 Goldberg, Arthur J., "Resolution 242: After 20 Years." The Middle East: Islamic Law and Peace (U.S. Resolution 242: Origin, Meaning and Significance.) National Committee on American Foreign Policy; April 2002. (Originally written by Arthur J. Goldberg for the American Foreign Policy Interests on the occasion of its twentieth anniversary in 1988.)

58 Remarks by Secretary of State James A. Baker, III before the Organizational Meeting for Multilateral Negotiations on the Middle East, House of Unions, Moscow, January 28, 1992.

No distinction is made between Arab and Jewish refugees.

- The Road Map to Middle East Peace, advanced in 2002 by the Quartet (the U.N., EU, U.S., and Russia) also refers in Phase III to an "*agreed, just, fair and realistic solution to the refugee issue*", language applicable both to Palestinian and Jewish refugees.

Bilateral Arab - Israeli Agreements

Israeli agreements with her Arab neighbors allow for a case to be made that Egypt, Jordan and the Palestinians have affirmed that a comprehensive solution to the Middle East conflict will require a "*just settlement*" of the "*refugee problem*" that will include recognition of the rights and claims of all Middle East refugees:

Israel – Egypt Agreements 1978 and 1979

The *Camp David Framework for Peace in the Middle East* of 1978 (the "Camp David Accords") includes, in paragraph A(1)(f), a commitment by Egypt and Israel to *"work with each other and with other interested parties to establish agreed procedures for a prompt, just and permanent resolution of the implementation of the refugee problem."*

Article 8 of the *Israel – Egypt Peace Treaty* of 1979 provides that the "*Parties agree to establish a claims commission for the mutual settlement of all financial claims."* Those claims were to include those of former Jewish refugees displaced from Egypt.

Israel – Jordan Peace Treaty, 1994

Article 8 of the *Israel – Jordan Peace Treaty*, entitled "Refugees and Displaced Persons" recognizes, in paragraph 1, "*the massive human problems caused to both Parties by the conflict in the Middle East*". Reference to massive human problems in a broad manner suggests that the plight of all refugees of "*the conflict in the Middle East"* includes Jewish refugees from Arab countries.

Israeli Palestinian Agreements, 1993

Almost every reference to the refugee issue in Israeli-Palestinian agreements, talks about "refugees", without qualifying which refugee community is at issue, including the *Declaration of Principles of 13 September 1993* {Article V (3)}, and the *Interim Agreement of September 1995* {Articles XXXI (5)}, both of which refer to "refugees" as a subject for permanent status negotiations, without qualifications.

Recognition by Political Leaders of Jewish Refugees from Arab Countries

Recognition by political leaders has enhanced the credibility of Jewish refugees from Arab countries and strengthened the legitimacy of their claims for rights and redress.

- U.S. President Jimmy Carter, after successfully brokering the Camp David Accords and the Egyptian - Israeli Peace Treaty, stated in a press conference on Oct. 27, 1977:

"Palestinians have rights… obviously there are Jewish refugees…they have the same rights as others do."

- Former U.S. President Bill Clinton made the following assertion after the rights of Jews displaced from Arab countries were discussed at 'Camp David II' in July, 2000.

- [59]*There will have to be some sort of international fund set up for the refugees. There is, I think, some interest, interestingly enough, on both sides, in also having a fund which compensates the Israelis who were made refugees by the war, which occurred after the birth of the State of Israel. Israel is full of people, Jewish people, who lived in predominantly Arab countries who came to Israel because they were made refugees in their own land.*

- Canadian Prime Minister Paul Martin recognized Jewish refugees in a June 3rd, 2005, interview with the Canadian Jewish News which he later reaffirmed in a July 14, 2005, letter:

A refugee is a refugee and that the situation of Jewish refugees from Arab lands must be recognized. All refugees deserve our consideration as they have lost both physical property and historical connections. I did not imply that the claims of Jewish refugees are less legitimate or merit less attention than those of Palestinian refugees.

- British Prime Minister Theresa May spoke at a dinner in London marking the 100th anniversary of the Balfour Declaration, on November 2nd, 2017:

We must recognize how difficult at times this journey has been – from the Jews forced out of their homes in Arab countries in 1948 to the suffering of Palestinians affected and dislodged by Israel's birth – both completely contrary to the intention of Balfour to safeguard all of these communities.

Legislation Recognizing Rights for Jewish Refugees from Arab Countries

Unanimously adopted by the **United States** Congress on April 1, 2008, House Resolution 185 affirms that all victims of the Arab - Israeli conflict must be recognized and urges the President and US officials participating in any Middle East negotiations to ensure: "*…. that any explicit reference to Palestinian refugees is matched by a similar explicit reference to Jewish and other refugees, as a matter of law and equity.*"

On March 5, 2014, **Canada** formally recognized the plight of Jewish refugees from Arab lands. The Canadian Cabinet and Parliament accepted a committee recommendation that the federal government *officially recognize the experience of Jewish refugees who were displaced from states in the Middle East and North Africa after 1948."*

The Knesset of **Israel** adopted two Bills, in 2008 and again in 2010, confirming rights - including compensation - for Jews displaced from Arab countries and that their rights must be addressed in any Middle East peace negotiations.

Jewish Refugees and Palestinian Refugees

Emanating as a result of the 1948 conflict in the Middle East, Palestinians are considered as the world's longest-standing refugee population who continue to require significant international protection as well as material and financial assistance.

Their continuing needs, however, do not supersede the fact that, Palestinians were not the only Middle East refugees. During the twentieth century, two refugee populations emerged as a result of the conflict in the Middle East – Arabs as well as Jews.

59 From White House Transcript of Israeli television interview

There is no parallel history, geography, nor demography that could allow for any just comparison between the fate of Palestinian refugees and the plight of Jewish refugees from Arab countries. Moreover, there is a fundamental distinction in the way the two crises were dealt with:

The newly established state of Israel, under attack from six Arab armies, with scant and scarce resources, opened its doors to hundreds of thousands of Jewish refugees displaced from Arab countries, granted them citizenship, and tried, under very difficult circumstances, to absorb them into Israeli society.

- By contrast, the Arab world, with the sole exception of Jordan, turned their backs on displaced Palestinian Arabs, sequestering them in refugee camps to be used as a political weapon against the state of Israel for the last seventy-five plus years.

So, while there is no symmetry between these two narratives, there is one important factor that applies to both: namely, the moral imperative to ensure that all *bona fide* refugees receive equal treatment under international law.

It would constitute an injustice, were the international community to recognize rights for one victim population – Arab Palestinians - without recognizing equal rights for other victims of the same Middle East conflict – Jewish refugees from Arab countries.

The legitimate call to secure rights and redress for Jewish refugees from Arab countries is just as in any Middle East peace proposals, the rights and claims of Palestinian refugees will certainly be addressed. What is important is to ensure that the rights and claims of hundreds of thousands of Jews displaced from Arab countries are similarly recognized and addressed.

As Jews were forced to leave their homes, communities and countries of birth, they left behind assets now estimated at over $263 billion. But the true loss goes far beyond wealth. It was the erasure of a civilization, a rich tapestry of language, faith and identity that helped shape the very fabric of the region.

This publication is a sincere call to recognize the rights of Jewish refugees from Arab lands—on both moral and legal grounds—and to ensure their story is no longer forgotten. The Middle East conflict created two refugee populations —one Palestinian, one Jewish—and both deserve acknowledgment.

In an era of historic reconciliation, inspired by the spirit of the Abraham Accords, the time has come to face history with honesty and courage. Only through truth, justice, and mutual recognition can the peoples of the region move toward a future of dignity, healing, and lasting peace.

In the spirit of the Abraham Accords, at a time of historic breakthroughs in political and financial ties between Muslim countries and Israel/Jews, the time has come for nations to unite in promoting peace and reconciliation among all peoples in the Region.

Chapter 2

Scope and Methodology

The purpose of this project is to provide a detailed and comprehensive appraisal and valuation of property left behind by Jews displaced from Arab countries in the years following the founding of the State of Israel as well as post-Revolution Iran. The breadth and scale of the near-total displacement of Jews from eleven Muslim countries in the Middle East, North Africa, and the Gulf region ranks among the more significant cases of mass displacement in modern history. Moreover, this massive civilizational presence was uprooted over only the course of just more than half a century and transformed into an enormous flow of refugees headed to Israel, Europe, North and South America, Australia and other locations. This report seeks to document this historical injustice to produce a valuation of assets left behind by Jewish refugees in Arab countries and Iran.

2.1. Project Scope

The scope of this project encompasses the Jewish communities of the following ten Arab countries.

- Aden
- Algeria
- Egypt
- Iraq
- Lebanon
- Libya
- Morocco
- Syria
- Tunisia
- Yemen

Also included is Iran.

“This project will bring to light the best evidence available on the scope of lost Jewish individual and communal assets, apply an orderly methodology on the data collected, and arrive at an aggregate valuation of the assets that belonged to Jewish refugees and their communities.

The research, which was conducted over a period of over five years, was orchestrated by Sylvain Abitbol, Co-President of Justice for Jews from Arab Countries, working with economists. accountants, historians. academicians, Jewish community organizations and Mizrahi Jewish community leaders, utilizing testimonies submitted by Jews displaced from Arab countries.

This process included a thorough, comprehensive review of available documentation, the collection of testimonial data, an analysis of each Jewish community’s place within their respective country, and a consideration of previous valuation attempts where such attempts have been made. The final result will be an aggregate valuation of Jewish individual and community assets from Arab countries and Iran.

2.2. Technical Premises

For the purposes of this report's valuation exercise, the assumption was that all Jewish assets that belonged to Jews in most of the countries under consideration were lost over the course of each Jewish community's displacement, unless otherwise noted.

As this valuation report represents a comprehensive effort to collect information on all types of assets that belonged to Jews and Jewish communities in countries whose subsequent governments can be said to be generally hostile to this particular demographic group and the State of Israel, the amount and quality of information available for such an effort was limited.

2.3. Loss Types Under Review

This project considers losses suffered by Jews as individual members of Jewish households, as well as assets that belonged to each Jewish community, respectively. These losses include urban and rural land, urban and rural immoveable property, personal property and moveable assets, financial assets, employment losses, business losses, and communal losses.

Table 3 - Loss Categories and Types - Valuation Methodology

Loss Category	Loss Type
Individual	**Urban and Rural Land**
	Property – Immoveable assets: Urban and rural buildings, houses
	Property – moveable assets: Household and personal items, furniture etc.
	Financial assets: Bank accounts and other securities
Business	**Total assets:** Overall business value, including real estate, inventory, and commercial holdings
Communal	**Communally-owned assets:** All land and property communally owned by the Jewish community, including synagogues, cemeteries, mikvahs etc.

The report does not attempt to account for non-pecuniary damages, such a pain and suffering, nor personal injury or death. However, in rare cases some of the claim forms filed by displaced Jews and analyzed for the report did include monetary valuations for time spent incarcerated and other such losses associated with mistreatment and expulsion. In these instances, the valuations were included as part of individual losses calculated in the movable assets category.

2.4. Methodology: Principles and Rationale

The methodology implemented in this report consists of both preliminary research and a subsequent valuation. The research phase relies on general research and analysis approaches which have been further adjusted to fit the circumstances of each country under consideration, as well as the amount and quality of information available.

Furthermore, a significant aspect of the research and valuation methodology consists of information collected and analyzed from first-hand testimonials given by Jews displaced from all countries under consideration throughout the relevant time period. This aspect of the research and valuation methodology will also be described in greater detail below.

Research Methodology

The scope of this project requires an assessment of the present value of all individual and communal assets left behind by Jewish refugees from Arab countries and Iran. This task requires a particular methodology both for compiling all the relevant research materials available and for converting those materials into a professional, present-day valuation. Therefore, a research methodology was devised to collect all primary materials that are relevant and available to assessing the particular assets that belonged to Jews and their respective communities in the countries under consideration, as well as supplementary overarching country research, meant to fill the missing pieces in each country.

Considering that no full material accounting of all Jewish property was kept on record, a research methodology based solely on either one of the aforementioned approaches would be incomplete. There is neither a comprehensive, primary accounting of all Jewish property left behind by Jewish refugees from Arab countries and Iran, nor a reliable approach that is able to reflect the particular nuances of Jewish property-ownership in every country under consideration. In light of this complex scenario, it was decided the optimal research methodology would be to combine a number of approaches in order to paint the fullest picture of Jewish property left behind in each country.

Primary research included a preliminary audit of relevant archives and visits to those archives that were likely to contain relevant information. This research phase also included meetings with community leaders from all the relevant countries and

subject-matter experts in order to clarify any questions, to pursue further detail in regard to other primary documents uncovered, to ask for any primary materials these community leaders or experts might possess, and to ask for further guidance where necessary. Finally, use was made of a wide selection of secondary sources, including books, journal articles, reports, websites, heritage/cultural centers, etc. for any other relevant materials that helped produce as comprehensive and detailed an evidence-based assessment of Jewish property that belonged to Jews from the countries under consideration.

The next step of the research methodology seeks to supplement the assessment of Jewish property ownership, to the extent necessary, with a series of calculations any

other taking into consideration the size and relative position of the Jewish community in each country, as well as other factors as the situation demands. There are a number of reasons why the evidence-based picture emerging out of any country will be less than complete, including the fact that these events took place over 75 years ago, some of them in places where government administration was in flux and in places that are inaccessible today. Other rationales include differing colonial administrative practices, as explained below. From this research, reasonable conclusions are drawn from the available information.

Historical Note on Mandatory/Colonial Administrative Practices

This valuation report ultimately rests on the best information and evidence currently available based on multiple sources, including the primary administrative materials collected by the colonial/mandatory powers that directly or indirectly ruled many of the countries under consideration. As such, the administrative habits practiced by these powers (i.e. Great Britain, France, and Italy) ought to be considered for the purpose of illuminating any differences in administrative methods that may have had consequences for the amount and type of information and data available.

As far as the research phase of this project is concerned, the administrative habits exercised by Great Britain during its Mandate over Palestine from 1920 through 1948 ought to be juxtaposed with the administrative habits exercised by French authorities in its role as colonial/mandatory/protectorate authority in several of the countries under consideration (Italy ruled as a colonial administrator in Libya for a shorter amount of time that is relevant to this project). The British administrative record in Mandatory Palestine is interesting in particular, as these administrative habits produced the type of detailed information against which this valuation report must contend as an historical comparison. The historical record on this matter shows a starkly different approach to gathering and recording materials amongst the British and the French that are of major significance to this project.

The historical motives and interests that characterized the British presence in Palestine at the time were such that British authorities had reason to keep meticulous records of developments in Palestine. British authorities were well aware of their commitments to both Jewish and Arab nationalist aspirations in Mandatory Palestine and were sensitive to a future contest for land between Jews and Arabs in Palestine. This reality coincided with Britain's larger geo-political interests in maintaining a stable, long-term presence in part of Mandatory Palestine. The situation required a well-run administration capable of producing and maintaining detailed administrative records for the sake of controlling the eventual clash between Jewish and Arab communities, and for securing the long-term British presence in Palestine. This attitude was reflected in various British policies, including attempts at land reform, tax reform, registration of private and state land, aerial documentation of land throughout the territory etc. All of these efforts combined produced a detailed accounting of the kind of material that can serve as primary evidence for this sort of valuation project. And indeed, British land records, such as the '1945 Village Statistics' document, served as the basis for

various Palestinian valuation reports.

From further research, it is apparent that French administrative habits were different to those of the British, for various reasons. To begin with, French authorities had a different 'ideological' outlook to the British, and this difference animated their administrative habits. French authorities were more determined to disregard the sociological divisions present in the populations they ruled, in an attempt to have their vision of an egalitarian society benevolently ruled by Frenchmen reflected in their administrative records. To this end, French administrative records show less distinctions among the populations over which they ruled, a practice which, for example, makes distinguishing Jewish and Muslim land records, much more difficult.

More importantly, however, is the fact that the French had no overriding interest in maintaining detailed records of the Jewish communities that were part of the territories they controlled. Unlike the British, who were in part dedicated to promoting the collective interest of the Jewish community in Mandatory Palestine and of safeguarding the rights of Mandatory Palestine's Arab residents as well, a situation which forced British authorities to act as a neutral referee of sorts, French records were mainly concerned with recording narrower French interests, to cement their control of lands and economic interests in the territories they ruled. These differences between British and French interests and mindsets were reflected in their different administrative practices. These, in turn, produced different levels of detail and scope regarding the type of documentation necessary for a valuation project of this sort.

Testimonials by Jews Displaced from Arab Countries and Iran

In addition to research materials collected and reasonable assessments deduced, per the research methodology described above, information collected from first-hand

testimonials by Jews displaced from Arab countries and Iran was utilized and analyzed. Details of the testimonial collection campaign and analysis can be found in Section 2.6.

The Israeli Government, under the auspices of the registrar of foreign claims department in the Ministry of Finance, began collecting claims of property losses by Jews from Arab countries as early as 1949. By 1950, the registrar had collected claims totaling $54,032,576, as detailed below:

Table 4 - Value of Jewish Property Losses in Arab Countries (including debts owed by Palestinian refugees), Recorded by Israel Registrar of Foreign Claims, 1949-1950

Country	No. of Claimants	No. of Claims	Amount (currency)	Total Amount ($ -1950)
Libya	203	203	£Lib. 629,636,340 £Egypt 19,135 FF 1,248,620	1,065,927
Egypt	153	153	£Egypt 619,473 £Pal. 17,901 £UK 45,287 Rupees 74,357 $US 3,025 FF 107,500	1,977,856
Iraq	1,619	50	Iraqi dinars 709,955 £UK 3,525	1,997,184
Yemen	15	15	£Pal. 15,000 Riyals 167,024 Rupees 116,217	85,512
Syria	121	121	£Syr. 2,453,090 £Pal. 100,902 Gold pounds 4,608 Ottoman pounds 34	1,410,467
Lebanon	74	74	£Leb. 289,946 £Pal. 90,417 £Syr. 2,459 £UK 1,667 $US 253	390,981
Jordan	38	38	£Pal. 3,509,180 £Syr. 1,950	9,826,590
West Bank	1,414	1,284	£Pal. 3,094,294	36,664,023
Palestinian refugees*	111	111	£Pal. 219,015 £UK 998	616,036
Total	**3,748**	**2,049**	**-**	**54,032,576**

* Debts owed to Jews by Palestinian refugees

Source: ISA (130) 1848/hts/9, "Overall Summary of the Work of the Foreign Claims Registration Office as of December 31, 1950."

Subsequently, efforts to document property losses suffered by Jews displaced from Arab countries resumed in the aftermath of new waves of mass displacement. Notably, an effort to document property losses suffered by Egyptian Jews was initiated by the Organization of Victims of anti-Jewish Persecution in Egypt (Association des ex-Victimes des Persécutions Anti-Juives en Egypte) in the wake of the expulsion of Egyptian Jews after the Suez Crisis in 1956. Similarly, following a renewed wave of mass displacement of Jews from Arab countries after the 1967 war, the Israeli Government signed Government Decision number 34 on September 28, 1969, directing the renewed efforts by the Department for the Rights of Jews from Arab Countries, under the auspices of the Head of Legal Assistance at the Ministry of Justice, to register the claims of lost property by Jews displaced from Arab countries (this particular effort concentrated on Jewish property losses in four Arab countries: Iraq, Syria, Egypt, and Yemen).

This responsibility was renewed and expanded both in March 2002, in Government Decision number 1544 relating to the "Registration of claims of Jews from Arab Countries" (expanding the registration efforts to include all Jews displaced from all relevant Arab countries and Iran), as well as on December 28, 2003 in Government Decision 1250 pertaining to the "Rights of Jews from Arab Lands". Following this renewed emphasis on the matter, testimonial forms were made available for Jews displaced from Arab countries and Iran to document their stories and register any lost property. Later on, in 2009, the responsibility for these efforts was transferred from the Ministry of Justice to the Ministry of Senior Citizens, which was subsequently renamed the Ministry for Social Equality.[60]

Methodological Principles Guiding the Report Preparation

As mentioned above, this valuation report is based on information that is decades old. In addition, the historical circumstances are such that the existing evidence often provides only an incomplete assessment of the property that used to belong to Jews and the Jewish communities in the countries under consideration. That said, the methodological principles that guide the analysis are as follows:

1. **Transparency**: The facts, that the events in question took place so long ago, the difficulty with accessing potentially-useful sources of information, the lack of data and/or the existence of contradictory information in some cases – tend to lend themselves to the necessity to delineate what is known and what cannot be known; what sources were available and which were not, and for the report to be transparent in all of its limitations, assumptions and consequent calculations.
2. **Professionalism and practicality**: In undertaking the project, we were guided by high professional standards at every step, including the research and valuation efforts.
3. **Simplicity and consistency**: This project comprises eleven separate country reports. The sources of information, the cooperation of community leaders, the administrative legacies in each country – all of these presented a complex informational web that had to be standardized for the purposes of this project.
4. Throughout, we strove for consistency in style, structure, scope, and methodology.

60 Israeli Ministry of Justice website

5. **Multidisciplinary:** The particular circumstances of this project demand a multidisciplinary approach that combines historical research, knowledge of the Jewish community in several countries over a lengthy timespan, familiarity with political, social, and economic trends at the time, as well as professional financial valuation expertise and strategic consulting insights that contributed to the problem-solving and analysis aspects of this project. We were guided by the need to fuse these disciplines in a coherent and direct manner.
6. **Trustworthiness:** We have referenced and documented all relevant sources of information and can fully stand behind the assumptions, methodological judgments, and final products in this project.

2.5. Level of Evidence

As mentioned above, this project entails an inquiry into the value of assets owned by Jews and the Jewish communities in eleven different countries, over half a century ago. As such, a comprehensive and detailed accounting of all manner of assets is virtually impossible. The testimonials cannot purport to serve as a representative sample of Jews leaving all Arab countries; they do, nonetheless, provide informative and useful data in portraying an uprooted Jewish community and its lost wealth.

In addition to the testimonials, data was derived from a variety of sources including archives, books and interviews. Research was based on the best documentation available, and this evidence was supplemented with the most appropriate and reasonable analysis that could be made on the basis of the available evidence.

Archives in numerous countries were visited and research was conducted seeking relevant files and data:

Israel: Israel State Archives (ISA), Central Zionist Archives (CZA), Israeli Ministry of Justice archives, Israeli Ministry of Social Equality archives, Yad Ben Zvi Institute, Joint Distribution Committee (JDC), Museum of the Jewish People at Beit Hatfutsot,World Jewish Congress, Israel Archives
Canada: Library and Archives Canada, Ottawa
France: Alliance Israelite Universelle, Paris, Archives Nationale – France, Paris Branch, Pierrefitte Branch, Centre des Archives diplomatiques de la Courneuve
Switzerland: National Archives, Bern, United Nations High Commissioner for Refugees, Geneva
UK: London Metropolitan Archives, National Archives of the U.K.
USA: American Jewish Committee, New York, Joint Distribution Committee (JDC) – New York, National Archives & Records, College Park, Maryland, World Jewish Archives, New York

In addition, Jewish community leaders and academic experts from numerous countries were consulted.

2.6. Methodology for the gathering, processing, and analysis of testimonials

In order to organize and standardize the information derived from over 12,000 testimonials processed, a number of procedures were followed.

The testimonial methodology entailed filling out the following information: relevant country, year of displacement, family size, city of origin, year in which the testimonial was given, information relating to lost assets and their value (organized according to asset category: real estate, land, moveable assets, and business losses) and any other relevant information gleaned from narrative accounts written in individual testimonials.

An array of factors influenced the precision of these types of testimonials, and a measure of bias is usually an inseparable aspect of such methodologies. These factors include the following:

1. In many cases, 50 years or more had passed between the events and sums in questions and the recording of testimony/lost property.
2. A lack of representation of the impact of inflationary effects and other macro - economic conditions that might have influenced the real value of property under consideration
3. The age of respondents at the time the testimony was collected (many were children at the time of displacement and only documented their testimony at a much older age).
4. A lack of proper supervision during the documentation of testimony – in some cases, dependents filled out the forms for the relevant respondents.

The following details the testimonial methodology for use in the project, starting with the gathering of testimonials through to their analysis and the adjusted calculation of their values by class group.

The testimonial claims forms for this project were received from three sources:

- Scanned copies of testimonials collected by the Israeli government and various NGOs.
- Handwritten testimonials from the Israeli Ministry of Social Equality's "*And you said to your son*" project.
- Handwritten testimonials from the Israeli Ministry of Justice and Israel State Archives.

The process of analyzing the testimonials comprised three stages:

- Reception and cataloguing of testimonials.
- Manual entry of all testimonials deemed relevant, i.e. containing financial information, into a country-specific Excel spreadsheet for the purpose of data calculation.
- Testimonials underwent full processing, from reception to final analysis as laid out below.

Standard Testimonial Methodology

1. The testimonial documents came in different versions and included close to 10 different form types.
2. All versions of the testimonials were useful for the purposes of this project, with two exceptions:
    a. Some claimants were not instructed to detail their assets in a number of the categories crucial to this project, resulting in a failure to report full holdings.
    b. Some claimants were asked to report the value of their assets in a convoluted manner, which made it impossible to extract reliable data.
3. The following chart indicates the testimonials processed and entered:

Country	Testimonials Processed from All Sources	Testimonials Entered for Calculation
Aden	2	0
Algeria	57	22
Egypt	5,563	676
Iran	223	92
Iraq	5,503	1903
Lebanon	96	0
Libya	233	129
Morocco	328	112
Syria	229	102
Yemen	85	20
Tunisia	175	76
TOTALS	12,494	3,132

Stage 1 - Reception and Cataloguing of Testimonials

All testimonials were classified as “Processed” or “Unprocessed” and catalogued into the categories detailed below.

Processed

All processed testimonials were classified and filed as follows:

Entered: Testimonials which were entered into the spreadsheet for the relevant country. These testimonials were analyzed in order to calculate the average holdings of each class group.

Not Entered: Testimonials which were not entered into the spreadsheet for the relevant country for the following reasons:

a. Testimonials included information on movable assets alone
b. Duplicate versions of testimonial forms already processed
c. Testimonials included communal property alone and as a result, were irrelevant to the calculation of individual holdings but were used elsewhere to calculate communal losses
d. Testimonials that were not relevant to this project were categorized as “NR”. Testimonials were entered into this category if they met one or more of the following criteria:
    - The form was empty or illegible
    - The form did not include information regarding assets in the Movables, Business or Real Estate categories
    - There was no currency type was listed (for example: “Home worth 1,500”)
    - The information contained in the form did not include monetary values (e.g., “We were quite wealthy”)
    - The phrasing of the form itself did not allow for the extraction of reliable data (e.g., “Were it in Israel today, what would be the value in shekels of the property left behind?”

Stage 2 – Entering Testimonial Data

Testimonials were entered into a country-specific Excel spreadsheet created in tandem with the structure of the testimonial forms and the needs of the project, according to the following parameters:

a. Personal Information
a. Real Estate
b. Business
c. Movables
d. Rural Lan

Claimants were instructed to list the value of their assets in the year in which the assets were abandoned. Therefore, as a rule, values were entered into the spreadsheet according to the currency used in the testimonial and the value of that currency in the year in which the claimant left their country of origin.

Exceptional to this are any testimonials for which the analyst was able to conclude that the values were not listed in regard to the year in which the claimant left their country of origin. This was the case in the following circumstances:

a. The form itself instructed claimants to report values for a particular year, regardless of when they left their country of origin (for example: one version of the forms instructed all claimants to list the value of their assets as of 1949).

b. The claimant listed values in a currency which was not in circulation at the time in which they left their country of origin (for example: a testimonial which reports values in NIS or EUR, despite the fact that the claimant left their country of origin in 1952).

c. The claimant explicitly wrote that the values were reported in regard to a different year.

d. In the analyst's judgement, it is not reasonable for the values listed to reflect the year in which the claimant was displaced.

e. Any other circumstance in which the analyst concluded that a year other than the year of displacement should be used.

Stage 3 – Analysis of Testimonial Data

To effectively and efficiently analyze the testimonial data, the following procedures were followed:

Historical exchange rates for the testimonial currencies were identified in the following sources:

a. IMF Tables: "Exchange Rates Selected Indicators." IMF data. Accessed August 28, 2024. https://data.imf.org/regular.aspx?key=61545850

b. IFS – IMF 1950: International Financial Statistics: International Financial Statistics, December 1950. Washington, D.C: International Monetary Fund, 1950, p. 34 & 54

c. Pacific Exchange Rates: Antweiler, Werner. "Foreign Currency Units per 1 U.S Dollar, 1948-2015." PACIFIC Exchange Rate Service, 2016. https://web.archive.org/web/20150512095429/http:/fx.sauder.ubc.ca/etc/USDpages.pdf.

It should be noted that the world exchange rate mechanism from 1944 until 1973 was operated under the auspices of the Bretton Wood agreement. Under this agreement, exchange rates were determined by pegging the countries rates to the gold standard and movements between major currencies were comparatively rare. Changes had to be formally implemented only after an application to the IMF/World bank. There were no constant hourly or daily changes as there are today – indeed rates could remain unchanged for years on end.

Because different testimonials were submitted at different times, individuals left their country of origin at different times, and values were listed using different currencies, a "base year" was identified and defined as the year in which the testimonial loss values are stated. A "valuation start year" was also identified, based on the circumstances governing each country. In each asset category, the relevant valuation start year is used as a benchmark. Testimonial data for each country was then converted to the valuation start year in two steps.

a. Base year values for each loss category in the testimonial files were converted from the testimonial currency to USD in the base year using the exchange rate data (for example, real estate in Syria with a base year value of 20,000 SL in 1953 was converted to a value of 9,132 USD in 1953).

b. The base year value in USD was then converted to the country's "valuation start year" in USD using the Federal Reserve Bank of Minneapolis Inflation Calculator (Inflation Calculator | Federal Reserve Bank of Minneapolis (minneapolisfed.org)) (for example, real estate in Syria with a converted value of 9,132 USD in 1953 was converted to a value of 7,617 USD in 1947, as this was the base year for valuation for Syria).

It should be noted that testimonials given in NIS were not used due to the assumed difficulty in recalling and converting values in these cases which would call into question their reliability.

Relevant population data and socioeconomic breakdowns of classes for each country were determined through primary and secondary research materials. Testimonial data was then divided into social classes based on the percent of population per socioeconomic breakdown, using the available data from relevant research materials. Social classes were consolidated into three groups:

d. Wealthy and Upper Middle
e. Middle
f. Lower Middle and Poor

The summary of each country-specific testimonial data yielded a series of values per socioeconomic class. The median of the data in each social class was then calculated and multiplied by the number of households per class to determine the total asset value per class.

Due to the small number of testimonials in several of the categories, the following adjustments were made:

a. The median calculation for each group includes the highest value of the class immediately below. For example: the range for the wealthy and upper middle class begins at the highest value of the middle class and extends to the highest value in the wealthy and upper-middle class group, thus creating a continuous range for calculations

b. In cases where there were less than 10 testimonials in total in a given loss category, the median of all of the data in the category was used rather than dividing the data into the three classes above. The median was multiplied by the total number of households to arrive at a total loss value for the category.

2.7. Methodology for present day valuation

The above steps are meant to document Jewish refugees' losses, which include the assets' market value at the relevant benchmark year (or a substitute value based on the best evidence available), plus interest. The final figures should reflect the actualized, present-day valuation of all assets under consideration, reflected in 2024 US dollars (USDs).

Due to the high number of countries under consideration, a preference emerged for a single standard with which to measure all principal amounts. In addition, the fact that the testimonial data had been converted into USDs for base year values and valuation start year values supports the decision to rely on a rate of interest measured in USDs. The choices available are therefore between relying on either nominal or real inflation rates, the US consumer price index inflation rate, or some other relatively risk-free rate, in order to actualize the valuation principles in the most substantive and appropriate manner possible. Judgement was that the latter inflation rates are too reliant on particular economic trends in the United States and are not the best determinants of an interest rate that fully actualizes the value of the assets under consideration. And while there is no internationally recognized, absolutely risk- free rate, it was decided to use the 10-year US Treasury Yield Rate.

Furthermore, it was resolved that a compound interest formula is the most appropriate formula for calculating actualized value plus interest, instead of simple interest, in order to show the present market value of the assets under consideration in addition to compounded interest rates on those assets. $FV = PV\ (1+i/n)^{nt}$. This formula takes into account both inflationary and interest on value effects and thus reflects the most substantial actualized value of the original assets. The compound interest formula was applied on a yearly compounding basis, ending on December 31, 2024.

2.8. Methodology for the remaining 7 country reports

Four reports have been published under this project scope, finding $**166,239,520,930** of lost assets across Egypt, Syria, Iran and Iraq. This project also encompasses seven additional countries:

- Aden
- Algeria
- Lebanon
- Libya
- Morocco
- Tunisia
- Yemen

However, the documentation available for review of these seven countries was not on par with the data collected for the first four. Despite a thorough review of historical sources, discussions with subject-matter experts, and community leaders, as described above, the collection of available testimonial data was insufficient to be relied upon to conclude on the financial value of the Jews' lost assets. Therefore, to estimate financial losses, an updated valuation methodology was used. We note that the resulting conclusions are provided for illustrative purposes only and should not be considered as exact figures.

Due to the lack of reliable testimonial and historical data for the seven remaining reports, it was determined that the analysis for Egypt, Syria, and Iraq would be used for illustrative purposes. Iran was left out of this analysis due to its valuation start year being significantly different than the other three countries (1979). Iran also had very different circumstances in comparison to the other countries reviewed at the time. It was reasoned that the Jewish population's circumstances across the ten countries were similar in many ways, and therefore the lost assets found, at 1948 values, in the first three countries was used to determine the value of lost property per person, as shown in the table below.

Table 5 - Range of Lost Assets for Egypt, Iraq, & Syria ($, 1948)

Range of Lost Assets for Egypt, Iraq, & Syria ($, 1948)			
	Egypt	**Iraq**	**Syria**[61]
Total Value ($, 1948)	1,147,100,811	656,611,052	215,562,196
Population[62]	75,000	135,000	30,000
($) Value per person	15,295	4,864	7,185

This determined the range of lost assets across Arab countries: Jews lost an estimated **$4,864** to **$15,295** per person. This range was then applied to the population of each remaining country and a mid-point was calculated, per the table below.

61 Syria's valuation start year is 1947, therefore it was decided to convert Syria's total assets as of 1947 to 1948 values to properly calculate a range across the three countries (Egypt, Iraq, and Syria). The reported total assets for Syria as of 1947 ($ 200,167,458) were converted to the 1948 USD value ($ 215,562,196) using the Federal Reserve Bank of Minneapolis' Inflation Calculator (https://www.minneapolisfed.org/about-us/monetary-policy/inflation-calculator).

62 All population figures are based on Roumani population chart, for the year 1948.

Table 6 - Range of Lost Assets for Remaining Seven Countries ($, 1948)

Range of Lost Assets for Seven Countries ($, 1948)							
	Aden	Algeria	Lebanon[63]	Libya	Tunisia	Yemen	Morocco[64]
Jewish Population	8,000	140,000	6,000	38,000	105,000	55,000	265,000
Estimated - Low Range	38,910,285	680,929,980	29,182,713	184,823,852	510,697,485	267,508,206	30,467,470
Estimated - High Range	122,357,420	2,141,254,847	91,768,065	581,197,744	1,605,941,135	841,207,261	336,863,513
Estimated - Mid Point	**80,633,852**	**1,411,092,414**	**60,475,389**	**383,010,798**	**1,058,319,310**	**554,357,734**	**183,665,491**

We note that though this methodology is intended for informative and illustrative purposes only, it is still lacking in that it is based on values found in other countries and is not adjusted to reflect the exact situation of each jurisdiction. Similar to other attempts to value lost assets following wars and other tragedies,[65] this project was predicated on the availability of contemporaneous evidence, historical sources, and testimonial data. The inability to rely on the latter opens the door for inaccuracy, overstatement, and falls below the standard set for this project. Additionally, this method does not consider country-specific considerations such as GDP, the Jews' socio-economic status and their relative wealth as compared to non-Jews, and their ability to take their assets with them when leaving the countries. It also does not reflect macro-economic conditions that might have impacted the value of the property in question.

In the absence of the "best evidence" to reach accurate and verifiable country-specific values, other valuation exercises have applied various levels of discount factors to manage the risk of overstatement created by the methodologies' shortcomings. For example, the United Nations Compensation Commission (UNCC) notes:

> *"For instance, in the case of estimated cost of repair work not yet completed, in the absence of documents such as a quotation or description of damage, a 50 per cent discount factor was applied to the amount claimed. On the other hand, when claimants filed optional documents that had not been required upfront but which could serve to substantiate the claim, this would result in an add back to the adjusted value. The total of all deductions and add backs would result in an assessment score expressed as a percentage and applied to the adjusted value. The assessment score could not be higher than 100 per cent or lower than 0 per cent."*[66]

To accommodate the issues listed above, it was determined that a discount factor

63 All population figures are based on Roumani population chart, for the year 1948. However, we note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967.

64 As Morocco had no state-directed confiscation of Jewish-owned assets, and many Jews were able to divest themselves of their assets and/or bring them out of the country, it was deemed inappropriate to try and project wholesale losses of assets. Therefore, a range based on communal assets of the first three reports was used for Morocco instead.

65 As outlined in IOM's "Property Restitution and Compensation: Practices and Experiences of Claims Programmes" (2008) publication.

66 2008. "Property Restitution and Compensation: Practices and Experiences of Claims Programmes." International Organization for Migration.

should be applied to the range of values for each of the seven countries. A discount factor of 50% was determined based on precedent discounts and the following:

- To migrate for the risk of overstatement if any evidence fell sort of standards
- To migrate risks due to limited testimonial data
- To account for some countries, such as Morocco, where the Jewish population was able to divest their assets and/or bring them out of the country, limiting total property losses
- To account for other countries, such as Yemen, where the population was mostly rural and poor, and there was a lack of public synagogues
- To account for other countries, such as Lebanon, where some of the Jewish population was able to leave and liquidate their assets in a relatively orderly fashion prior to the outbreak of the civil war in 1975
- To account for other countries, such as Algeria, where some of the Jewish population received compensation from the French government

The discount factor of 50% was applied across the range of values for each of the seven countries, as shown in the table below. This led to a mid-point of **$1,865,777,494** across all seven countries.

Table 7 - Range of Lost Assets for Remaining Seven Countries after discount ($, 1948)

	Aden	Algeria	Lebanon	Libya	Tunisia	Yemen	Morocco[67]
Discount	50%	50%	50%	50%	50%	50%	50%
Estimated – Mid-Point (with Discount)	40,316,926	705,546,207	30,237,695	191,505,399	529,159,655	277,178,867	91,832,746

Finally, using the previously discussed present valuation methodology, each of the seven countries estimated mid-point with discount were brought forward to a present-day value as of December 31, 2024. This led to a total present value of **$96,556,730,734** across all seven countries. See the tables below:

67 It is noted that Morocco's range is based on communal assets only, as many Moroccan Jews were able to divest themselves of their assets and/or bring them out of the country, therefore communal assets were most likely the largest loss category.

Table 8 – Range of lost assets & estimated present values for remaining Seven Countries ($, 1948)

	Estimated Mid-Point with 50% Discount ($, 1948)	Estimated Present Value ($, 2024)[68]
Aden	40,316,926	2,102,856,725
Algeria	705,546,207	36,799,992,688
Lebanon[69]	30,237,695	818,350,236
Libya	191,505,399	9,988,569,444
Morocco[70]	91,832,746	4,789,827,140
Tunisia	529,159,655	27,599,994,516
Yemen	277,178,867	14,457,139,985
Total of Remaining Country Reports	**1,865,777,495**	**96,556,730,734**

Range of Lost Assets for Seven Countries ($, 1948)							
	Aden	Algeria	Lebanon[71]	Libya	Tunisia	Yemen	Morocco[72]
Population	8,000	140,000	6,000	38,000	105,000	55,000	265,000
Estimated – Low Range	38,910,285	680,929,980	29,182,713	184,823,852	510,697,485	267,508,206	30,467,470
Estimated – High Range	122,357,420	2,141,254,847	91,768,065	581,197,744	1,605,941,135	841,207,261	336,863,513
Estimated - Mid-Point	**80,633,852**	**1,411,092,414**	**60,475,389**	**383,010,798**	**1,058,319,310**	**554,357,734**	**183,665,491**
Discount	50%	50%	50%	50%	50%	50%	50%
Estimated – Mid-Point (with Discount)	**40,316,926**	**705,546,207**	**30,237,695**	**191,505,399**	**529,159,655**	**277,178,867**	**91,832,746**
Estimated Present Value ($, 2024)[73]	**2,102,856,725**	**36,799,992,688**	**818,350,236**	**9,988,569,444**	**27,599,994,516**	**14,457,139,985**	**4,789,827,140**

68 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through December 31, 2024 based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates

69 All population figures are based on Roumani population chart, for the year 1948. However, we note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967. We also note that the estimated present value is based on the start year of 1967 for Lebanon, while all other countries are based on 1948

70 It is noted that Morocco's range is based on communal assets only, as many Moroccan Jews were able to divest themselves of their assets and/or bring them out of the country, therefore communal assets were most likely the largest loss category.

71 We note Lebanon's population is based on estimates for 1958, as the base year valuation date for the country is 1967, and 1958 is the last population estimate available through Roumani that predates 1967. We also note that the estimated present value is based on the start year of 1967 for Lebanon, while all other countries are based on 1948.

72 As Morocco had no state-directed confiscation of Jewish-owned assets, and many Jews were able to divest themselves of their assets and/or bring them out of the country, it was deemed inappropriate to try and project wholesale losses of assets. Therefore, a range based on communal assets of the first four reports was used for Morocco instead.

73 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through December 31, 2024 based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates.

Additional historical context was provided across all loss types under review for each of the seven countries, however additional valuation details were not provided in these sections.

Grand Summary Chart

Lost Assets Across All Countries ($)		
Country	**Base Year Value ($, 1948)[1]**	**Estimated Present Value ($, 2024)**
Egypt	1,147,100,811	59,816,315,234
Iran[2]	5,879,126,747	61,491,251,179
Iraq	656,611,052	34,239,408,861
Syria[3]	200,167,458	10,692,545,656
Subtotal of Comprehensive Reports	**7,883,006,068**	**166,239,520,930**
Aden	40,316,926	2,102,856,725
Algeria	705,546,207	36,799,992,688
Lebanon[4]	30,237,695	818,350,236
Libya	191,505,399	9,988,569,444
Morocco	91,832,746	4,789,827,140
Tunisia	529,159,655	27,599,994,516
Yemen	277,178,867	14,457,139,985
Subtotal of Remaining Country Reports	**1,865,777,495**	**96,556,730,734**
GRAND TOTAL	**9,748,783,563**	**262,796,251,664**

[1] All country base years are for 1948, except for Iran (1979), Syria (1947), and Lebanon (1967). Note for the remaining seven countries (Aden Algeria, Lebanon, Libya, Morocco, Tunisia, and Yemen) the value is based on an estimated mid-point with discount, based on updated methodology discussed in detail within chapter 2.
[2] Note Iran's Base Year is 1979.
[3] Note Syria's Base Year is 1947.
[4] Note Lebanon's Base Year is 1967.

Chapter 3

Morocco Historical Section

Section 1 – Historical Background

Origins of the community

Tradition holds that Jewish communities arrived in Morocco in several waves, beginning as early as the First Temple period (10th to 6th century BC). Further migrations followed the destruction of both the First and Second Temples (586 BC and 70 A.D., respectively), as well as the movements of Hannibal's armies, the Romans, and later the Vandals[74].

Archaeological evidence supports an early Jewish presence in the region. For instance, the grave of a Hellenistic Jew from the 1st century AD was found near modern-day Rabat. In ancient Tangier, the capital of Roman Mauritania (1st to 8th centuries AD) opposite Gibraltar, Jews lived during the Roman era. Additionally, some North African indigenous tribes (called Berbers) converted to Judaism, alongside others who adopted Christianity or Islam[75].

Under Christian Byzantine rule (6th to 8th centuries AD), many Jews sought refuge in southern and eastern Morocco, where they managed to maintain their identity. In the Roman city of Volubilis, approximately 30 kilometers west of present-day Meknes, an inscription on an ancient tombstone was discovered, reading: "Matrona, daughter of Rabbi Yehuda Noach." [76]

A bronze menorah with seven branches was also unearthed there, providing evidence of a Jewish settlement that persisted from the Roman period into the early Arab era, likely inhabited by Berber tribes who had embraced Judaism. Further evidence of early Jewish communities among the Berbers has been found in the southern Anti-Atlas Mountains range, where ancient tombstones predating the destruction of the Second Temple were discovered[77].

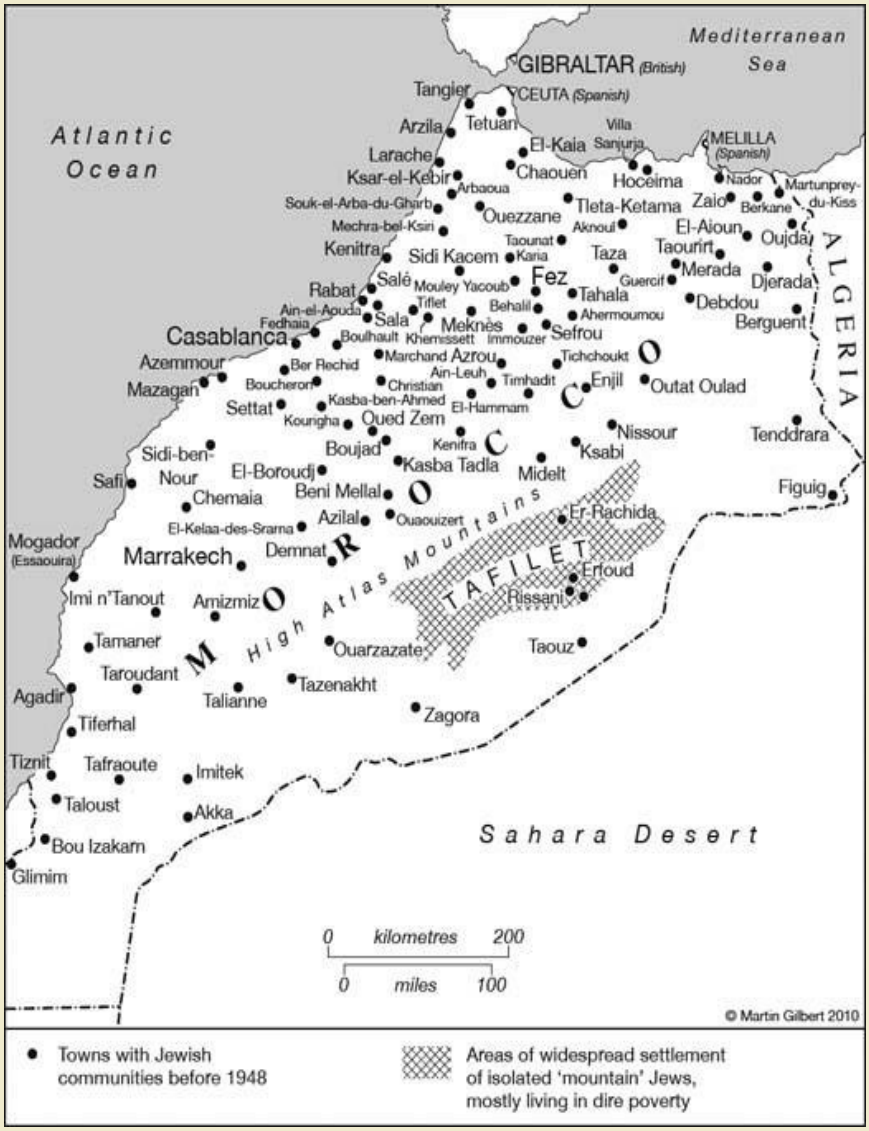
74 Bashan, Eliezer. *The Jews of Morocco, their past and culture* (Hakibutz Hameuchad, 2000), pp. 15-16. [Hebrew]; See also Hirschberg, H. Z. *A history of the Jews in North Africa, Volume I: From Antiquity to the sixteenth century* (Brill, 1974), pp. 21-86; Chouraqui, André N. *Between east and west: A history of the Jews of North Africa* (Varda Books, 2001), pp. 3-29.

75 Bashan, 2000, pp. 15-16.

76 Bashan, 2000, pp. 15-16.

77 Bashan, 2000, pp. 15-16.

Map 2 – Former Jewish communities in Morocco



Source: Gilbert, p. 364

Arab conquest

The Arab expansion reached the Atlantic Ocean by 680, culminating in the conquest of Tangier by 709. In the 8th to 10th centuries, the Idrisid dynasty established its rule over Morocco, promoting Islam and transforming Fez into a major religious hub, often called the "Mecca of Morocco." Following the city's foundation, Jewish families from Andalusia, along with Muslim migrants, settled in Fez. Over time, Jews from the Zanata tribe, who had adopted Judaism, also migrated there. However, under the reign of Idris I (788-791), who is considered to be the founding father of Morocco, those who refused to convert to Islam were forced to flee southward[78].

Fez soon attracted Jewish migrants from other regions, including Kairouan, Egypt, and beyond, becoming the most significant Jewish community in Morocco. From this

78 Bashan, 2000, pp. 17-18; See also Gottreich, Emily. *Jewish Morocco: A history from pre-Islamic to postcolonial times* (I. B. Tauris, 2020), pp. 19-50.

center, Jewish teachings and Torah scholarship spread across the country. By the 9th century, Fez had developed into a renowned center of Jewish learning, excelling in studies of the Bible, Hebrew language, liturgical poetry (*piyyut*), and the Oral Torah[79].

Between the 10th and 13th centuries, Moroccan Jews, particularly those in Fez, maintained close spiritual and economic ties with Jewish communities in Spain, the Mediterranean basin, and Persia. These interactions, documented in sources like the Cairo Genizah, highlight the region's interconnectedness. Morocco's distance from the central Islamic Caliphate in Syria and Iraq meant that it was governed by independent Muslim dynasties, allowing for unique local dynamics to shape its communities[80].

Destruction under the Almohads

The Jews of Morocco faced severe hardship during the reign of the Almohads[81] from 1146 to 1269. This movement was founded by a Berber religious leader, whose followers regarded him as the *Mahdi*,[82] a divinely guided leader destined to restore Islam to its true path and establish God's kingdom on earth. The Almohads founded the city of Rabat, and under the rule of the founder's successors, their empire expanded from the depths of the High Atlas Mountains in central Morocco to encompass most of North Africa and parts of Spain by the late 12th century[83].

The Almohads sought to bring all those under their control into the fold of Islam. Their messianic zeal left no room for deviations from their strict religious doctrine, leading to the persecution of religious minorities, particularly Jews and Christians. The Almohads' intolerance eradicated Christianity in Morocco, and the Jews were given a grim choice: convert to Islam, face expulsion, or be put to death[84].

Jewish communities suffered widespread destruction during this period. One of the most distinguished Jewish biblical commentators and philosophers of the Middle Ages, Rabbi Abraham Ibn Ezra (1089-1164), who himself fled from Almohad persecution, chronicled the devastation of Jewish communities in Ceuta, Fez, Meknes and Sousse, in one of his laments. Arab sources also confirm the destruction of these communities[85].

In 1147, the Almohads destroyed the Jewish community of Marrakesh. By 1150, they had seized Meknes, forcing its Jewish residents to convert to Islam. Synagogues were burned, holy books destroyed, and the practice of Jewish religious commandments (*mitzvot*) was forbidden. Some Jews outwardly converted to Islam to preserve their lives and property, secretly maintaining their Jewish faith[86].

Many Jewish Andalusian intellectuals, including Maimonides, initially fled Almohad persecution in Spain and sought refuge in Morocco. However, as conditions in Fez

79 Bashan, 2000, pp. 17-18.

80 Bashan, 2000, pp. 17-18.

81 Shatzmiller, Maya. al-Muwaḥḥidūn. In Peri J. Bearman (ed.), *Encyclopaedia of Islam New Edition Online (EI-2 English)*, (Brill, 2012) https://doi-org.bengurionu.idm.oclc.org/10.1163/1573-3912_islam_COM_0824.

82 Madelung, Wilfred. al-Mahdī. In Peri J. Bearman (ed.), *Encyclopaedia of Islam New Edition Online (EI-2 English)*, (Brill, 2012) https://doi-org.bengurionu.idm.oclc.org/10.1163/1573-3912_islam_COM_0618.

83 Bashan, 2000, pp. 19-20.

84 Bashan, 2000, pp. 19-20; See also Hirschberg, 1974, pp. 117-127.

85 Bashan, 2000, pp. 19-20.

86 Bashan, 2000, pp. 19-20.

deteriorated, where they had temporarily settled, Maimonides and his family were forced to flee once again, eventually finding safety in Egypt in 1166[87].

The 15th century: The creation of the *mellah* and the arrival of Iberian Jews

The precarious position of Moroccan Jews became evident in 1438 when they were forcibly relocated to a special quarter in Fez near the government administrative center. This quarter, called the *mellaḥ*, became the model for Jewish ghettos throughout Morocco. The move followed anti-Jewish riots fueled by a baseless rumor that Jews had poured wine into the lamp reservoirs of a mosque. Such claims reflected the deeply ingrained stereotypes of Jews in Moroccan society, perpetuated by popular prejudices that cast Jews as violators of social norms[88].

While the establishment of the Fez *mellaḥ* was officially intended to protect Jews, it was perceived by the Jewish community as a tragedy. Jewish sources describe it as "a sudden and bitter exile," highlighting the isolation and marginalization it imposed. In later centuries, *mellaḥs* were explicitly designed to segregate and ostracize Jews rather than safeguard them. A popular legend associating the term *mellaḥ* with a place where Jews salted the heads of executed criminals for public display further cemented its association with stigma and exclusion[89].

In May 1465, the Jewish residents of the Fez *mellah* were nearly annihilated. The immediate trigger was the appointment of a Jew, Aaron Batash, as vizier—a decision that outraged the populace, as the promotion of a *dhimmi* to such a prominent position was seen as intolerable. Batash's downfall led to widespread devastation for the Jewish community, demonstrating the fragile status of Jews in medieval Morocco[90].

A new era began in Morocco with the arrival of Spanish Jewish deportees in 1492 and Portuguese exiles after 1497. Of the approximately 200,000 Jews expelled from Spain, about a third found refuge in Morocco. The deportees settled in coastal cities along the Mediterranean Sea and the Atlantic Ocean, including Tangier, Tétouan, and Rabat, as well as in inland cities like Fez and Meknes. A smaller number reached Marrakesh and southern regions[91].

Economic interests played a significant role in the Moroccan ruler's decision to accept the Jewish exiles. Many of the deportees were skilled artisans and merchants who contributed to the country's economy. Some of them formed close ties with the ruler, serving in his court, and paid him in silver and gold for provisions, such as mules, to help transport their belongings[92].

87 Bashan, 2000, pp. 19-20.

88 Stillman, Norman A. *The Jews of Arab lands – A history and source book* (The Jewish Publication Society of America, 1979), pp. 79-81.

89 Stillman, 1979, pp. 79-81.

90 Stillman, 1979, pp. 79-81.

91 Bashan, 2000, pp. 23-25.

92 Bashan, 2000, pp. 23-25.

The 19th century and European influence

Throughout the 19th century, significant internal migration reshaped the demographic and social landscape of Moroccan Jewry. Despite representing only 3 percent of Morocco's total population, Jews constituted 25 to 40 percent of the population in urban centers like Tangier, Mogador, and Casablanca[93].

By the late 19th century, approximately 60 percent of Moroccan Jews lived in these cities, drawn by economic opportunities, while 80 percent of the Muslim population remained in rural areas. The densely populated *mellah* were plagued by poor sanitation, and the economic allure of the cities seldom translated into substantial improvement for the impoverished Jewish internal migrants[94].

In some of these urban centers, Jews played vital roles as intermediaries, connecting European consulates and trade companies with Moroccan authorities, at a time when Europe's influence and interests in the region increased dramatically. Among these Jews, the "king's merchants" (*Tajar al-Sultan*) occupied a prestigious position. Families like the Korkus, Elmaleh, and Afriat in Mogador enjoyed exemptions from certain taxes and lived outside the *mellah*, often fostering close relationships with the Muslim bourgeoisie[95].

European powers also provided patronage to some Jews, granting them foreign protection that exempted them from the degrading Moroccan laws, including the head tax. This privilege, however, was limited to a wealthy minority and provoked resentment among both Moroccan officials and the general population. It also led to tensions and violent incidents in places such as Damanat in 1884, Casablanca and Oujda in 1907, and Fez in 1912 (see below), as France consolidated its hold over Morocco[96].

European interest in Moroccan Jewry intensified after incidents which mirrored the infamous blood libel accusations. In 1863, four Jews were arrested for the alleged murder of a Spanish consular official, with two executed. The prominent British Jewish leader, Sir Moses Montefiore, traveled to Morocco to advocate for Jewish rights, resulting in a royal decree from Sultan Muhammad IV. However, such decrees were largely disregarded, and tensions persisted[97].

Moroccan rulers continued to enforce strict *dhimmi* status for Jews, as outlined by the Pact of Umar. Jews faced legal restrictions, economic limitations, and social discrimination. In 1836, for example, the Jewish community in Fez petitioned the Sultan for permission to build a bathhouse, since they were forbidden from using Muslim facilities. The Sultan denied the request, arguing that a bathhouse was a luxury that should not be afforded to Jews, as their religion did not require ritual bathing[98].

In the late 19th century, new restrictions emerged, including bans on public visibility during Muslim holidays and prohibitions on leaving Morocco without the Sultan's

93 Abitbol, Michel. Morocco and the Jews of Morocco. In Haim Saadoun (ed.), *Morocco* (Ben-Zvi Institute, 2003), pp. 12-15. [Hebrew]

94 Abitbol, 2003, pp. 12-15.

95 Abitbol, 2003, pp. 12-15.

96 Abitbol, 2003, pp. 12-15.

97 Abitbol, 2003, pp. 12-15.

98 Bashan, Eliezer. The Jews in the pre-colonial period. In Haim Saadoun (ed.), *Morocco* (Ben-Zvi Institute, 2003), pp. 23-25. [Hebrew]

permission. Legal discrimination further marginalized Jews, as their testimonies were inadmissible against Muslims, and their signatures on documents were invalidated[99].

Violence against Jews was widespread, with perpetrators rarely punished. Between 1864 and 1880, an estimated 307 to 343 Jews were murdered, often with impunity. Incidents like the expulsion of hundreds of Jews from villages in the Draa region in 1891 highlighted their vulnerability. Reports of violence, forced conversions, and systemic oppression reached Europe, prompting figures like Shmuel Montagu to intervene, though with limited success[100].

Prejudice permeated daily interactions, with Jews enduring insults and abuse from Muslim children and adults alike. Muslim children could spit at, kick, pull the beard of, or throw stones at a Jew, even one who was elderly or respected, without fear of reprisal. Jewish victims rarely dared to defend themselves, as any attempt to retaliate against a Muslim could lead to collective retribution against the Jewish community[101].

Under *Sharia* law, the killing of a *dhimmi* did not carry the death penalty. Muslims who killed Jews were often spared even the obligation of paying a fine. If the victim had foreign protection, however, diplomatic pressure could lead to a demand for harsher punishment. Foreign-protected Jews were among the few who felt able to respond physically to Muslim aggression without fear of retaliation[102].

Among Muslims, the term "Jew" was one of the most offensive insults, often equated with the derogatory nickname "dog," which was also applied to Christians. Jews, like women, were perceived as weak, impure, humiliated, and fearful figures. Common proverbs reflected these biases, asserting that a Jew could pollute the sea, that Jews were inherently cursed and untrustworthy, and that if a Jew entered a house, angels would abandon it for forty days[103].

99 Bashan, 2003, pp. 23-25.
100 Bashan, 2003, pp. 23-25.
101 Bashan, 2003, pp. 25-27.
102 Bashan, 2003, pp. 25-27.
103 Bashan, 2003, pp. 25-27.

Figure 1 - The execution of Sol Hatchuel (1834)

A detail from *Execution of a Jewess in Tangiers* (Alfred Dehodencq, c1861)

The execution of Sol Ḥatchuel (1817-1834), a young Jewish girl from Tangier, who refused to convert to Islam, left a lasting mark on Moroccan Jewish communities. Sol, known as Solika, lived in a shared Jewish-Muslim neighborhood. European accounts suggest she frequently sought refuge with a Muslim neighbor to escape her strict mother's discipline. On one occasion, this neighbor falsely claimed Sol wished to convert to Islam and reported her to the local governor. Despite Sol's denial, witnesses alleged her conversion, and she was accused of apostasy, a capital offense if she refused to confirm her conversion[104].

Imprisoned and later taken to the sultan's palace in Fez, Sol was given luxurious gifts and pressured by the royal household, including converted Jewish women, to accept Islam. Despite these efforts, she remained resolute. Her execution was carried out publicly before a large crowd of Jews and Muslims. Her grave in Fez became a pilgrimage site associated with blessings and healing[105].

104 Vance, Sharon. Hatchuel, Sol (Lalla Solika). In *Encyclopedia of Jews in the Islamic World Online* (Brill, 2010) https://doi-org.bengurionu.idm.oclc.org/10.1163/1878-9781_ejiw_SIM_0009430; See also Azagury, Yaelle. Sol Hachuel in the collective memory and folktales of Moroccan Jews. In Emily Benichou Gottreich and Daniel J. Schroeter (eds.), *Jewish culture and society in North Africa* (Indiana University Press, 2011), pp. 191-200.

105 Vance, 2010.

Generally speaking, during the late Middle Ages and into the early modern period, the laws governing Jews in Morocco were some of the most rigorously enforced in the Arab world. In practice, these discriminatory measures were often far harsher than those described in theoretical legal texts. In Morocco's major cities and religiously conservative centers, the Quranic mandate to humble the *dhimmi* was interpreted with exceptional strictness[106].

However, despite this hostility, there were also instances of good neighborly relations between Jews and Muslims in Morocco. Economic interactions often reflected both cooperation and conflict, while the shared veneration of saints fostered intercultural bonds. During events like Mimouna, Muslims often visited Jewish homes, bringing gifts, while on Purim, Jews distributed alms to poor Muslims. Cultural exchange was also evident in arts, customs, and beliefs. Some Jews sought the aid of Muslim saints during hardships, while Muslims turned to Jewish saints for miracles, rain in drought years, and protection from epidemics[107].

The 1912 riots in Fez (*tritl*)

The Fez anti-Jewish riots, known to Jews as the *tritl*, broke out on April 17, 1912, in response to the establishment of the French protectorate in Morocco. It soon turned into an anti-Jewish pogrom. The violence began with a mutiny by Moroccan troops, who were joined by local civilians. After the initial anti-French attack, the mutineers and insurgents shifted their focus to the *mellah*, attacking it from rooftops. Suspecting Jewish collaboration with the insurgents, French forces shelled the *mellah*, inflicting widespread destruction and heavy casualties[108].

The following day, the violence escalated further. Muslims from nearby neighborhoods and rural tribesmen looted the *mellah*. The largely unarmed Jews struggled to defend themselves. Amid the chaos, thousands of Jews sought refuge at the nearby royal palace, including its private zoo. Initially, 2,000 Jews found shelter there, but within two days, nearly all 10,000 residents of the *mellah* had fled there. The British consul eventually provided food to the starving refugees[109].

106 Stillman, 1979, p. 83.

107 Bashan, 2003, p. 28.

108 Kenbib, Mohammed. Fez Riots (1912). In *Encyclopedia of Jews in the Islamic World Online*, (Brill, 2010). https://doi-org.bengurionu.idm.oclc.org/10.1163/1878-9781_ejiw_SIM_0007730

109 Kenbib, 2010.

Figure 2 - Postcard showing the aftermath of the 1912 pogrom in Fez

Source: Julius, p. 124

Sixty Jews perished in the pogrom; hundreds were crippled and injured and the *mellah* was saved from total destruction only by the arrival of a French military contingent. Amram Elmaleh, headmaster of the Alliance school in Fez, testified that "We Jews have been the innocent scapegoat for the anti-French movement that broke out in Fez… how cruelly true it is that whenever popular anger explodes in Morocco, vengeance is wreaked on the Mellahs until hatred has been satiated."[110]

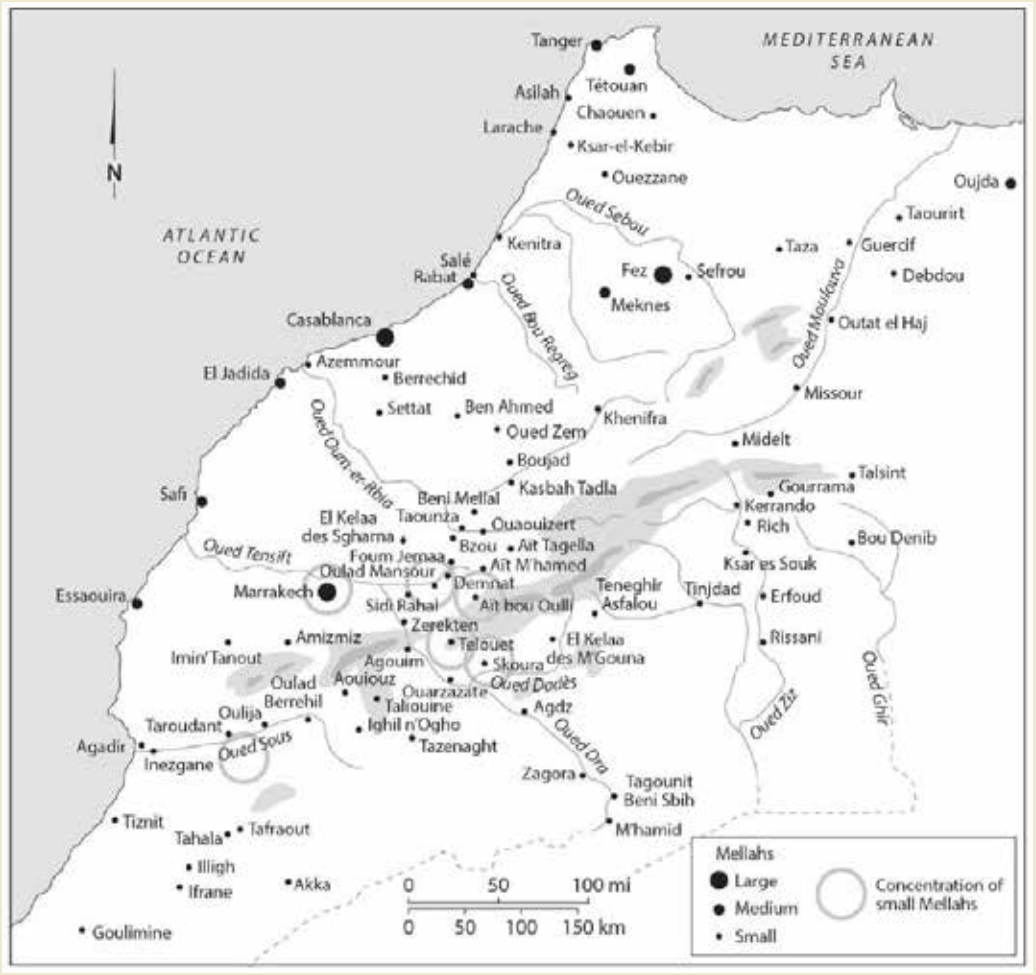
French colonial rule (1912-1939)

The colonial era brought social and political tensions that further strained the relationships between Jews and Muslims in Morocco. Jews viewed French rule and culture as a means to escape discrimination and oppression under Muslim rule. Unlike their view of the French protectorate as an opportunity, many Muslims perceived the French takeover as a national tragedy[111].

110 Fenton, Paul B., and Littman, David G. *Exile in the Maghreb: Jews under Islam. Sources and documents, 997-1912* (Fairleigh Dickinson University Press, 2016), p. 37.

111 Abitbol, 2003, p. 18.

Map 3 - Main mellahs during the colonial period



Source: Boum and Stein, (epub) Ch. 5

This difference in perspective fueled suspicions, with Muslims interpreting Jewish adaptation to French rule as a preference for Christian over Muslim governance. Jews found themselves caught between a rock and a hard place: their attempts to escape Muslim discrimination and align themselves with French culture and government led to their being identified as traitors and collaborators with the French occupier[112].

During the French rule in Morocco, most of the Jews were subjects of the Sultan. Jews were expected to express gratitude to the French regime while accepting their subordinate status as subjects of the Sultan. French citizenship was granted to only a small number of Jews who had assimilated into French culture and maintained economic ties with France. In 1943, of Morocco's 194,554 Jews, just 12,000 held French citizenship – less than 7 percent[113].

Some discriminatory practices were abolished under the French, but not all. In the 1920s, Jews in Fez were still barred from living and owning property outside the *mellah*, could not open shops in Muslim neighborhoods, and were denied equal treatment before Muslim courts. Jews were also excluded from key administrative and political roles and were not admitted into the Sultan's administration or the French Commissioner's offices. From the establishment of the Moroccan Legislative Assembly in 1919 until

112 Abitbol, 2003, p. 18.

113 Bashan, 2000, pp. 278-279.

1947, no Jewish representatives were included in this institution[114].

By the 1930s, growing ferment among Muslim circles in Morocco gave rise to the early stages of a Muslim nationalist movement, infused with Islamic symbols and thus excluding Jewish participation. During this period, the Communist Party and a few Masonic lodges became the only political organizations where Jews and Muslims could still come together[115].

In this period, relations between Jews and Muslims in Morocco's larger cities deteriorated further. External factors largely contributed to this decline: the Jewish-Arab conflict in Palestine, the influence of Italian and German fascist propaganda on the Muslim population, the effects of the global economic crisis, and the activities of French far-right organizations, which openly expressed antisemitic views[116].

A key turning point in Jewish-Muslim relations in Morocco came with the Islamic Congress held in Jerusalem in 1931, which sparked a series of incidents in cities like Casablanca, Tangier, Rabat, and El-Ksar. The Muslim press promoted an agenda calling for broader Arab resistance in the Maghreb, intertwining anti-Zionist and anti-Jewish rhetoric. Moroccan nationalist figures accused France of privileging the Jewish population, citing increased Jewish educational opportunities and freedoms granted to Zionist organizations as serious violations of the traditional *dhimmi* status[117].

Meanwhile, Nazi propaganda sought to deepen divisions, especially after General Franco's rise in Spain. It spread rumors that French authorities were harboring hundreds of German Jewish refugees in Morocco and Morocco, further fueling animosity among parts of the Muslim population, where underlying resentments toward Jews already existed due to traditional grievances[118].

114 Bashan, 2000, pp. 278-279.

115 Abitbol, 2003, p. 18.

116 Abitbol, 2003, p. 18.

117 Abitbol, 2003, p. 18.

118 Abitbol, 2003, p. 18.

World War II

World War II marked a decisive turning point in the history of Moroccan Jews. Following France's surrender to Germany in June 1940, the Vichy government, which collaborated with the Nazis, implemented anti-Jewish policies across its territories, including Morocco, albeit with some modifications[119].

By December 1940, approximately 300 Jews were dismissed from government positions. In August 1941, additional restrictions were imposed on Jewish subjects of the Sultan: they were prohibited from living outside the *mellah*, barred from engaging in certain professions—particularly in real estate and moneylending—and their participation in liberal professions was severely limited[120].

A *numerus clausus* was introduced in French educational institutions, capping the number of Jewish students allowed to enroll. Jews were also required to register for a census, widely understood to be a precursor to the confiscation of their property. Meanwhile, European Jewish refugees who had fled to Morocco for safety were confined to special camps, with many forced into labor[121].

As the Sultan of Morocco, Muhammad V had limited power under the French protectorate, where authority was largely in the hands of the French High Commissioner. Though he signed the anti-Jewish decrees, Muhammad V reportedly expressed personal sympathy for the Jewish community on several occasions. In 1942, he reassured a group of Jewish leaders that he would not allow harm to come to them, affirming that he regarded them as equal to other Moroccan citizens. Following the Allied invasion of North Africa in November 1942, the Sultan publicly reiterated his support for Moroccan Jews[122].

The treatment of Jews in Morocco by the king during World War II is often cited as a key reason for the deep respect Moroccan Jews held for the royal family. The king was perceived as a protector of the Jewish community. Additionally, the war in Europe, with its horrific events, and the Vichy government's treatment of Jews led to a profound disillusionment among Moroccan Jews regarding the possibility of adopting a French identity. During the war, France's reputation was severely tarnished, and the admiration Moroccan Jews had previously felt for the nation—once seen as the cradle of Enlightenment and the first in Europe to grant Jews civil rights—was severely damaged.

The hostility of the French Protectorate authorities and military command in Morocco remained unchanged even after the American landing on November 8, 1942. Moroccan Jews, who viewed the arrival of American troops as a guarantee of safety and the end of the oppressive Vichy regime, openly rejoiced. However, this optimism provoked accusations that Jews were enemies of both Muslims and the French, conspiring to gain control of the country with American support[123].

French officials continued to uphold Vichy policies, intensifying tensions for the

119 Abitbol, 2003, pp. 18-19.

120 Tsur, Yaron. The Jews in the Colonial period. In Haim Saadoun (ed.), *Morocco* (Ben-Zvi Institute, 2003), p. 53. [Hebrew]

121 Tsur, 2003, p. 53.

122 Abitbol, 2003, pp. 18-19.

123 Hirschberg, H. Z. *A history of the Jews in North Africa, Volume II: From the Ottoman conquests to the present time* (Brill, 1981), pp. 325-326.

Jewish community. This fraught climate led to numerous oppressive and violent acts against Jews, exacerbating their distress despite the Allied presence. Recorded incidents included attacks in Casablanca's *mellah*, anti-Jewish riots in Rabat and Salé, discriminatory actions in Meknes and Fez, and harassment in Beni Mellal. Synagogues and holy sites were destroyed, Torah scrolls desecrated, and other familiar signs of upheaval accompanying shifts in power were widespread[124].

The conflict in Palestine and the 1948 Oujda pogrom

The UN resolution on the partition of Palestine in November 1947 heightened tensions in Morocco. The Moroccan National Movement, aligned with the Arab League's stance, sided with the Arabs of Palestine, while most Moroccan Jews sympathized with the Jewish side of the conflict. While Muslim volunteerism in Morocco to support the Arab cause in Palestine was limited, there were initiatives such as fundraising efforts, public demonstrations, and heightened advocacy in the Arab press, which extensively covered events in Palestine[125].

In this charged atmosphere, the Sultan issued a public statement shortly after the declaration of the establishment of the State of Israel. In the first part of the statement, the Sultan unequivocally endorsed the Arab League's position. However, in the second part, he urged his Muslim subjects not to conflate Morocco's Jewish community with Zionists in Palestine. He called on them to avoid incitement or harm against local Jews, emphasizing that the Jewish community in Morocco was distinct from those seeking to establish a Jewish state in Palestine[126].

The Sultan also reminded his Jewish subjects of their obligations as Moroccan citizens. He highlighted that they had long benefited from the kingdom's protection and were expected to refrain from any actions that could support "Zionist aggression" or express solidarity with it. Such actions, he warned, would violate both their Moroccan citizenship and the special rights granted to them[127].

The declaration sought on one hand to shield Moroccan Jews from violence and collective blame; on the other, it was a stern warning. Jews who identified with Zionism risked losing their protected status and rights. Thus, the Sultan's message combined protection with threat, underscoring the precarious position of Morocco's Jewish community during this period[128].

Two weeks after the Sultan's statement, on June 7, 1948, violent attacks erupted in the northeastern Moroccan towns of Oujda and Jerada. Oujda had become a key hub for Jews attempting to cross illegally into Morocco en route to Israel. Consequently, Moroccan nationalist groups, viewing these activities as a threat, mobilized local Muslim agitators to target Jews suspected of participating in or supporting the exit. Threats were made against the Jewish community, aiming to suppress pro-Zionist sentiment and disrupt aid to departers. Rumors of an impending pogrom circulated among the residents[129].

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124 Hirschberg, 1981, pp. 325-326.

125 Tsur, Yaron. *A torn community: The Jews of Morocco and nationalism, 1943-1954* (Am Oved, 2001), pp. 85-87. [Hebrew]

126 Tsur, 2001, pp. 85-87.

127 Tsur, 2001, pp. 85-87.

128 Tsur, 2001, pp. 85-87.

129 Tsur, 2001, pp. 87-91.

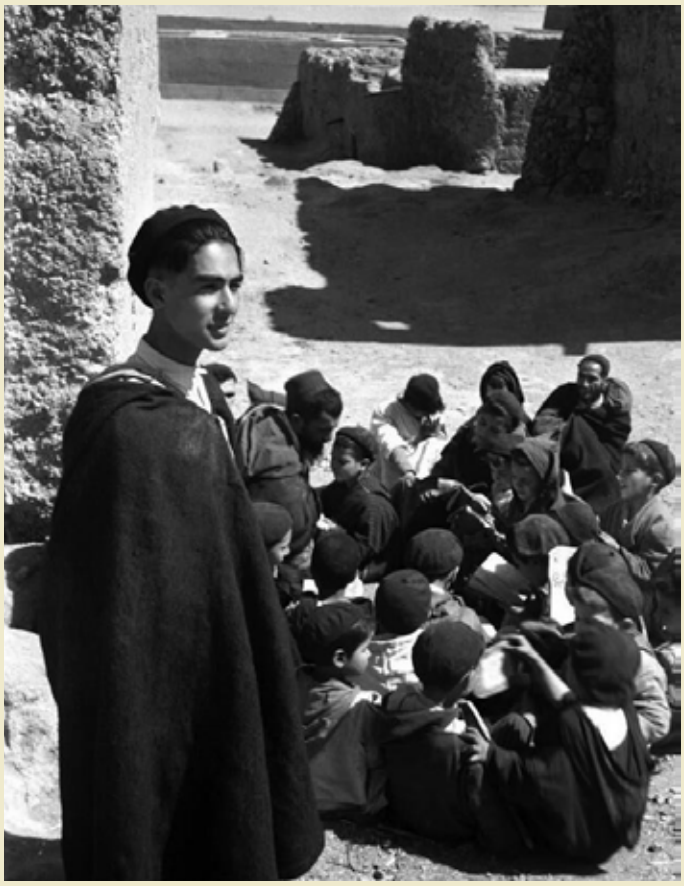
On the morning of June 7, two incidents ignited violence. In the first, a group of Muslims accused a Jewish man of carrying grenades, alleging he was on his way to Israel. In the second, a confrontation escalated into a stabbing, during which a Jew was accused of the act. The rumor quickly spread that “a Jew had killed a Muslim.” This provoked widespread attacks on Jewish homes, leaving five people dead and about 20 injured, four of them seriously. Property damage was extensive[130].

As the violence in Oujda unfolded, rioters redirected their focus to the small, vulnerable mining town of Jerada. By evening, they traveled by truck and taxi to Jerada, spreading false rumors that Jews in Oujda had attacked Muslims and that the Sultan had ordered retaliation. They rallied local miners and launched a brutal assault on the impoverished Jewish community. The massacre in Jerada claimed 37 lives and left 27 wounded, 15 of them seriously. Unlike Oujda, where property damage was significant, Jerada offered little to loot due to the community's poverty[131].

While the anti-Jewish violence following the American landing in Morocco in November 1942 (mentioned earlier) had been attributed to French antisemitic propaganda, in the aftermath of the 1948 attacks, the Jewish community attributed sole responsibility to local Muslims. These events intensified Jewish fears of further violence from their Muslim neighbors, deepening a sense of vulnerability and alienation[132].

130 Tsur, 2001, pp. 87-91.
131 Tsur, 2001, pp. 87-91.
132 Tsur, 2001, pp. 87-91.

Figure 3 - Berber Jews of southern Morocco



Source: Julius, p. 142

The exodus begins (1948-1953)

The violent attacks in Oujda intensified the urgency among Moroccan Jews to leave the country. Feelings of alienation and insecurity were particularly acute among the Jewish lower classes and those in isolated or vulnerable communities. For these populations, the attacks evoked the traditional anxieties of a *dhimmi* minority, adding the threat to physical safety to their existing pressures and strengthening their resolve to leave[133].

Between 1948 and 1949, approximately 20,000 Jews left Morocco. By the summer of 1951, an additional 12,000 had joined the exodus, bringing the total to around 30,000—approximately 12% of Morocco's Jewish population. The establishment of Israel in May 1948 fueled this exodus, as illegal routes through Morocco and onward to Marseille became increasingly active[134].

This initial wave of Jews leaving Morocco consisted largely of those willing to leave at any cost. These individuals, often from society's economic margins, faced severe hardships in Morocco and saw departure as their only hope for a better future. Wealthier families, hesitant to break the law, typically chose to wait for legal avenues, leaving the poorest and most desperate to undertake the perilous journey. Their reliance on

133 Tsur, 2001, pp. 253-260.

134 Tsur, 2001, pp. 253-260.

clandestine routes was driven by the French colonial authorities' refusal to grant exit permits to Jews seeking to leave. This restriction heightened both the risks involved and the determination of those desperate to depart[135].

Table 9 - Population of Jews in large urban communities in Morocco (1947 Census)

Urban Community	Jewish Population per Urban Community	Total Population per Urban Community	Jewish Share of Total Population per Urban Community
Casablanca	65,570	550,902	12%
Marrakesh	18,311	238,237	8%
Fez	14,140	200,946	7%
Meknes	13,670	159,811	9%
Rabat	12,350	161,416	8%
Sefrou	5,757	17,594	33%
Mogador	4,989	28,800	17%
Safi	4,399	50,845	9%
Mazgan	3,591	40,318	9%
Salé	3,150	57,188	6%
Oujda	3,045	88,658	3%
Ouzan	2,284	23,509	10%
Settat	1,708	27,064	6%
Port Lyautey	1,365	56,604	2%
Agadir	1,104	12,438	9%
Total	**155,433**	**1,714,330**	**9%**

Source: Tsur, p. 30

Towards Moroccan independence (1954-1956)

By the summer of 1954, Morocco faced a mounting political crisis characterized by escalating violence and growing demands for independence. This instability had devastating consequences for the Jewish community. On August 3, in the town of Sidi Kassem (formerly Petitjean), a mob of 1,000 rioters unleashed a horrific attack on local Jews, brutally assaulting, dismembering, and disemboweling their victims. The six individuals murdered were further desecrated, their bodies doused in gasoline and set on fire[136].

This incident marked a turning point, accelerating Jewish departure from Morocco. The violence continued into 1955, with Jewish schools looted and burned and homes

135 Tsur, 2001, pp. 253-260.

136 Weinstock, Nathan. *Such a long presence: How the Arab world lost its Jews* (Babel, 2014), pp. 142-143. [Hebrew]

targeted in attacks. In July 1955, Jewish girls in Casablanca were subjected to sexual violence, with veiled Muslim women participating in assaults by tearing the victims' clothes. These events left two Jews dead, many injured, and approximately 2,000 displaced, forcing them to seek shelter in local schools[137].

The unrest spread to other regions. On August 20, a Jewish school in Mazagan was attacked and burned, resulting in eight deaths and 40 injuries. The next day, all 1,500 Jewish residents of the area sought refuge in a municipal sports hall. In Wazan, nationalist demonstrations escalated into violence against Jews, injuring four. In other areas, Berber attackers killed three Jews and injured others. Jewish schools were destroyed in Port Lyautey, and riots broke out in Meknes and Safi, where homes and shops were looted or burned[138].

This pervasive atmosphere of terror drove an exodus of approximately 37,000 Jews between 1954 and 1955. Fearing the uncertain future of an independent Morocco, many Jews—particularly from the middle class—chose to leave, anticipating worsening conditions[139].

At the same time, some Moroccan nationalists sought to involve the Jewish community in the independence movement, emphasizing that Jews were integral to the nation. They appealed to Jewish organizations like the World Jewish Congress, recognizing the influence of Jewish communities on international public opinion, especially in the United States. These efforts aimed to project a vision of a unified Morocco where Jews could be equal citizens[140].

As in other North African countries such as Morocco and Tunisia, the Moroccan nationalist movement was shaped by two competing trends. The first advocated for an inclusive vision of citizenship, recognizing all residents, including Jews, as loyal citizens and integral members of the nation. The second trend emphasized Arab and Islamic identity as the core of Moroccan nationalism, effectively excluding Jews from this vision. Over time, the latter trend gained significant dominance, marginalizing Jewish communities and contributing to their eventual exodus from the country. This exclusion was further exacerbated by periodic outbreaks of violence against Jews.

The clandestine departure (1956-1961)

The years following Morocco's independence were a turning point for the country's Jewish community, marked by escalating uncertainty and eventual mass departure. Officially, Jewish exit to Israel was prohibited, reflecting Morocco's alignment with the unified Arab stance against Israel and fears that such migration would strengthen the Jewish state[141].

Moreover, the Jewish community's economic contributions were deemed essential, and their departure was viewed as a potential sign of governmental weakness, undermining the state's ability to ensure their safety and security. Despite these

137 Bashan, Eliezer. *The Jews of Morocco, their past and culture* (Hakibutz Hameuchad, 2000), p. 291. [Hebrew]

138 Bashan, 2000, p. 291.

139 Schroeter, Daniel, Yaron Tsur, and Mohammed Hatimi. Morocco. In *Encyclopedia of Jews in the Islamic World Online* (Brill, 2010), https://doi-org.bengurionu.idm.oclc.org/10.1163/1878-9781_ejiw_COM_0015720.

140 Schroeter et al., 2010.

141 Saadoun, Haim. Aliyah. In Haim Saadoun (ed.), *Morocco* (Ben-Zvi Institute, 2003), pp. 123-126. [Hebrew]

restrictions, approximately 20,000 Jews left Morocco for Israel during this period, often through clandestine sea routes[142].

Independence brought Morocco to a crossroads: should it maintain close ties with France and the democratic West or embrace Middle Eastern nations and pan-Arab policies? This critical decision carried profound consequences for the Jewish community. While some Jews, particularly the educated elite, sought to integrate into Moroccan society by adopting its language and culture—hoping to replicate the experiences of Jews in Western Europe—this vision proved unworkable in an Arab Muslim nation asserting its independence[143].

Figure 4 - Girls of the Jacques Bigard school, Marrakesh, 1950

Source: Julius, p. 69

The climate of uncertainty for Jews was compounded by the increasing Arabization of public life and the marginalization of Jewish communities. For many liberal and bourgeois Jews, who had embraced French cultural identity, Morocco's growing alignment with Arab nationalist ideologies created a sense of alienation. Though some efforts were made to include Jews in the fabric of the new nation, restrictive policies—such as limitations on freedom of movement and difficulties obtaining passports—deepened fears and reinforced the desire to leave[144].

Morocco's membership in the Arab League, the rise of Nasserism, and its political alignment with the Arab world fostered an environment increasingly hostile to Jewish life. Restrictions on Jewish mobility became a stark example of the community's struggles. Unlike Muslims, Jews often faced interrogations, delays, or outright denials when applying for passports. Families were sometimes divided, with some members

142 Saadoun, 2003, pp. 123-126.

143 Bin-Nun, Yigal. The eviction of the Jewish community in Morocco in the early 1960s. In Shmuel Trigano (ed.), *The end of Judaism in Muslim lands* (Carmel, 2018), pp. 183-184. [Hebrew]

144 Bin-Nun, 2018, pp. 183-184.

receiving passports while others were denied leverage to discourage their departure. Bribery became a common tactic for those desperate to leave[145].

A particularly decisive moment came on September 22, 1959, when Morocco hosted the Arab League's foreign ministers in Casablanca. The event featured anti-Israel rhetoric, calls for Arabization, and the establishment of the Arab Postal Union, which severed Morocco's postal, telegraph, and telephone connections with Israel. This act abruptly cut off 150,000 Moroccan Jews from 120,000 relatives in Israel, disrupting the exchange of approximately 30,000 letters monthly. In response, many Jews destroyed Israeli stamps and hid objects linked to Israel, fearing reprisals in the increasingly hostile atmosphere[146].

The new constitution defined Morocco as a Muslim state, granting Islam a privileged status and marginalizing non-Muslims. Public life and culture increasingly emphasized Islamic identity, making it clear that Jews would not be fully included in the new Moroccan nation[147].

Mass evacuation, 1961-1964

The year 1961 marked a turning point for Morocco's Jewish community, as a series of profound events reshaped its future. On January 3, Egyptian President Gamal Abdel Nasser arrived in Casablanca for the Casablanca Conference, a visit that triggered a wave of anti-Jewish harassment[148].

Nasser's presence in Casablanca fueled nationalist fervor among Moroccans, intensifying hostility toward the Jewish community. For many, Nasser's leadership in the Arab Israeli conflict symbolized pan-Arab unity and heightened opposition to Israel. Reports of arbitrary police harassment began even before his arrival. Jews were insulted in the streets, accused of wearing clothing resembling the Israeli flag, or reprimanded for allegedly disparaging Israel's adversaries. State propaganda, amplified by nationalist-controlled newspapers, stoked these tensions, with police openly praising Nasser and cursing Israeli leaders[149].

The harassment escalated during Nasser's visit. In the ten days leading up to the *Egoz* disaster, community leaders documented over 20 incidents involving the harassment of hundreds of Jews. While most incidents caused no physical harm, the psychological impact was severe. The most troubling case occurred on January 8 in Casablanca, where 25 students from the Neve Shalom yeshiva were arrested for allegedly staging a pro-Israel demonstration while watching Nasser's motorcade. When their director intervened, he was insulted, beaten, and detained by police[150].

The sinking of the *Egoz* days later was a devastating blow. The ship, carrying 44 Jewish passengers fleeing Morocco, sank off the northern coast, leaving no survivors. Half of the victims were children. This tragedy not only underscored the dangers of illegal evacuation from Morocco but also deepened the community's sense of vulnerability.

145 Bin-Nun, 2018, pp. 183-184.
146 Bin-Nun, 2018, pp. 183-184.
147 Bin-Nun, 2018, pp. 183-184.
148 Bin-Nun, 2018, pp. 190-193.
149 Bin-Nun, 2018, pp. 190-193.
150 Bin-Nun, 2018, pp. 190-193.

Many Jews who had previously placed their trust in Morocco's post-independence promises of inclusion began to question their future in the country[151].

Already in February 1961, shortly before his death, King Mohammed V reversed Morocco's ban on Jewish emigration. This policy shift ultimately allowed for the orderly evacuation of Jews who had long been an integral part of Morocco's social fabric but now saw little future in an increasingly Arabized and nationalist state[152].

Further destabilizing the community was the death of King Mohammed V in March 1961. A ruler who had sought to reassure Jews during uncertain times, his passing marked the end of an era. By August 1961, secret negotiations between Moroccan authorities and Israel concluded, paving the way for *Operation Yachin*, a large-scale and organized evacuation of Moroccan Jews to Israel[153].

Launched on November 21, 1961, *Operation Yachin* was a monumental effort to facilitate the departure of Jews from Morocco. Airports across the country were opened for the operation, which continued until 1964. In total, 97,005 Jews left Morocco via 646 organized flights and cruises, with Casablanca serving as the primary departure hub. The Moroccan government charged a fee of $100 per Jew, later increasing it to $200, raising between $20 million and $25 million. By the end of 1961, even those Jews who had resisted leaving the country began to leave Morocco, driven by fear and the promise of security elsewhere[154].

151 Bin-Nun, 2018, pp. 190-193; Stillman, Norman A. *The Jews of Arab lands in modern times* (The Jewish Publication Society, 1991), pp. 174-175.

152 Bin-Nun, 2018, pp. 190-193.

153 Bin-Nun, 2018, pp. 190-193.

154 Bin-Nun, 2018, pp. 190-193.

Epilogue: After 1967

The Jewish exodus from Morocco continued throughout the 1960s and 1970s, accelerating in the wake of major geopolitical and domestic events. The Arab Israeli wars of 1967 and 1973, along with attempted coups against King Hassan II in 1971 and 1972, intensified fears among Moroccan Jews, prompting many to leave[155].

Unlike the earlier waves of departures, which primarily included poorer and rural populations, those departing after 1967 were often from the well-off and professional classes. Many chose to settle in Western countries such as France, Belgium, Spain, and Canada. By 1967, Morocco's Jewish population, once numbering nearly a quarter of a million after World War II—had dwindled to around 50,000. By the early 1970s, this number was halved again, leaving only about 25,000 Jews in the country as the community's steady decline continued[156].

After 1970, Moroccan Jewry steadily moved toward self-liquidation, with several communities delaying complete departure during the 1980s and 1990s. This delay was partly due to the significant communal property they owned, valued at millions of dollars. By 2000, approximately 6,000 Jews remained in Morocco, the majority residing in Casablanca.

Throughout its history, the Jewish community of Morocco played a vital role in the country's economic, cultural, and political life. Though they rarely held formal political power, many acted as advisors and envoys to the sultans, leveraging their linguistic and diplomatic skills. Prominent Jewish leaders, such as David Amar—business partner of King Hassan II, Robert Assaraf—a renowned intellectual and one of Morocco's wealthiest Jews, and Serge Berdugo—who served as Minister of Tourism in the 1990s, have played influential roles in local politics since the 1960s[157].

Jews contributed to the economic strength of Morocco, being central to trade with Europe, West Africa, and the Ottoman Empire. They were active as artisans, financiers, and tax collectors. Prominent merchant families, known as *Tujjār al-Sultān*, represented Morocco in international commerce. Culturally, Jews enriched Moroccan music – especially Andalusian, *chaabi*, and *malhun* – and served as court musicians and performers.

Morocco was different. It's treatment of the Jews was less harsh - one of the more benevolent Muslim countries towards its Jews. The constitution of 2011 recognizes Jewish heritage as part of Moroccan identity. Morocco's modern policies continue to promote coexistence and protect the remaining Jewish community and its heritage.

Notwithstanding their long and proud history, Moroccan Jewry's grandeur is no more.

There are currently some 2,100 Jews in Morocco[158].

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155 Stillman, 1991, pp. 174-175.

156 Stillman, 1991, pp. 174-175.

157 Laskier, Michael Menachem, and Bashan, Eliezer. Morocco. In Reeva Spector Simon, Michael Menachem Laskier, and Sara Reguer (eds.), *The Jews of the Middle East and North Africa in modern times* (Columbia University Press, 2002), pp. 502-503.

158 DellaPergola, Sergio. World Jewish population, 2020. In Arnold Dashefsky and Ira M. Sheskin (eds.), *The American Jewish yearbook, 2020* (Springer, 2020), pp. 273-370. https://www.jewishdatabank.org/content/upload/bjdb/2020_World_Jewish_Population_(AJYB_DellaPergola)_FinalDB.pdf.

Chapter 4

Morocco Economic Section

Section 1 – Methodological Benchmarks

Based on the information presented above regarding the makeup of the Jewish community in Libya in 1948, the following dates and figures will serve as a methodological benchmark for different points of analysis regarding the analysis of different categories of Jewish assets:

Valuation Start Year:

The year 1948 represents a reasonable benchmark regarding the beginning of the Jewish community's gradual departure from Morocco, as well as a reasonable date from which to assess property values, as it predates the downward price-spiral associated with larger waves of Jewish departure in the years following.

Size of the Jewish community:

For the purposes of this report, a total Jewish Moroccan population of 265,000[159] Jews, as supported by Roumani and reported by WOJAC, will be used to value Jewish property.

Distribution of Jewish population:

Based on the information presented below in detail, the Moroccan Jewish population was calculated to be 10% rural and a 90% urban.

The distinction between rural and urban communities allows one to draw a simple distinction between vastly different types of communities (in terms of geography, literacy rates and type of education and employment, average size and value of land and property etc.).

Urban areas are widely recognized as larger metropolitan centers and their immediate environs/hinterlands, while rural communities are characterized by their distance from urban centers, their relatively smaller numbers, and an agriculture-centric way of life

Jewish demographics:

As mentioned in detail below, the average size of a Jewish family being utilized for the relevant period covered, is 6.

159 Roumani, Maurice. *The Case 2; WOJAC's Voice* Vol.1, No.1. 1978.

Section 2 – Economic Indicators

The following section is meant to describe the types of activities and occupations that characterized Jewish economic life in Morocco in the time-period under consideration. The data and conclusions from this section will serve as a point of departure for further analyses regarding the Jewish community's economic strength in Morocco.

Jewish Participation in Morocco's Economy

Before the colonial era, Jews in Morocco were less integrated with the overall economy, and in some cases, were designated to work in specific economic sectors. Like in similar cases in Europe whereby Jews were relegated to working as usurers, this type of economic segregation could also have its economic benefits, even if most of the Jews remained poor overall:

> *The Jews' pariah status was not without some economic compensation. Excluded from many trades by the guilds, they were forced, or found their way, into a number of reprehensible (makrūh) occupations forbidden to Muslims. Thus, Jews had the virtual monopoly on jewelry smithing since in Mālikī eyes the fashioning of gold and silver objects for sale above the intrinsic value of the metal itself was akin to usury. Money lending was also a Jewish monopoly, but unlike the former, it was particularly despised. During the late nineteenth century Jewish moneylenders were the object of bitter Muslim resentment. As in medieval Europe, popular animus was frequently diffused against the entire group. Naturally, the great majority of Jews were too poor to engage in such lucrative activities.*[160]

Some Jewish families, mostly descendants of Sephardic *megorashim* with economic ties outside of Morocco, were nevertheless able to circumvent the burdens of their dhimmi status by working directly for the Sultan and/or exploiting their economic network:

> *There was always a tiny percentage of Jews who were able to avoid many of the burdens inherent in dhimmi- hood. They were mostly members of the mercantile elite in the coastal towns, although some lived in the capitals of the interior, such as Fez, Meknes, and Marrakesh. As with the megorashim from whom most of them were descended, they maintained close familial and business contacts abroad and had a patina of European culture. At the very least they spoke Spanish or French. Foreign trade and service to the local European consuls were the surest means by which they could obtain the much-desired status of protégés... Needless to say, the protégés and the foreign nationalized Jews comprised a very small minority—perhaps 1 percent of the total Jewish population at the end of the nineteenth century.*[161]

160 Bostom, (epub) Ch. 46

161 Bostom, (epub), Ch. 46

Indeed, Jews in Morocco had a long record of working in positions of prominence in trade and other commercial activities in the country, as well as in diplomatic positions in the service of the Sultan.[162]

> *In the nineteenth century, the dhimmi status of Morocco's Jews began to be more ambiguous. In the early 1800s, several major Jewish merchant families were designated as the tujjar al sultan, or royal business agents, in charge of makhzan Moroccan monopolies over key Moroccan agricultural and manufacturing sectors. At the same time, Jewish traders served as key intermediaries for European economic interests in Morocco, which grew steadily throughout the century.*[163]

Altogether, some Jews' access to the Sultan, in addition to their connections with European merchants and Muslim traders in the interior of the country and its Saharan hinterlands, resulted in some Jewish merchants gaining "extensive control over foreign trade."[164] Many Jews began receiving a French education at Alliance Israélite Universelle schools. In Casablanca, a "native Jewish elite was an engine of urban growth, investing its wealth in property, construction, and speculation in land, and transforming a "sleepy Arab town" into the likeness of a southern Mediterranean port city, with its red tiled roofs, winding streets, and garden suburbs."[165]

With regard to the range of occupations held by Jews in Morocco, different sources contribute a range of data to elucidate the Jews' part in the Moroccan economy. Despite the fact that agriculture was generally not a popular profession for Jews in this time period, some Jews in the "bled" worked as manual and agricultural laborers.[166] For the most part, however, "[e]xcept for manual laborers and blacksmiths, Atlas and other bled Jews were shopkeepers, wax and candle makers, goldsmiths, shoemakers and wine producers. They also manufactured weapons for the Muslims."[167]

Meanwhile, in 1939, "fully two-thirds of Morocco's Jewish working population earned their modest livelihoods as artisans and small shopkeepers. Concentrated mainly in Casablanca, Marrakesh, and Fez, they lived for the most part in their own quite shabby mellahs."[168]

The Vichy period reversed the economic progress experienced by the Jewish community from the beginning of the French Protectorate:

> *Even the small numbers of affluent and acculturated families among them were barred from European urban neighborhoods, from access to tightly rationed supplies or opportunities to secure new business licenses. The period of active Vichy harassment fortunately was brief, ending with the Allied invasion of North Africa in the autumn of 1942. Yet economic hardships continued until the end of the war, and even into the post-war. As late as 1950, the Joint was obliged to provide relief for tens of thousands of Moroccan Jews.*[169]

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162 Gilbert, pg. 242
163 Wyrtzen, pg. 182
164 Cohen, pg. 39
165 Miller, Pg. 83
166 Laskier (1983), pg. 26
167 Ibid., pgs. 266, 267
168 Sachar, (epub) Ch. 30
169 Ibid.

According to statistical information collected by French authorities for the 1947 census, (which did not count European Jews in French Morocco or Jews living in Spanish-controlled areas of Morocco), roughly 29% of the Jewish population was employed.[170] Trade represented the largest source of income for Jews. Some of the largest commercial firms in the country, which were overwhelmingly French, were owned by Jews.[171]

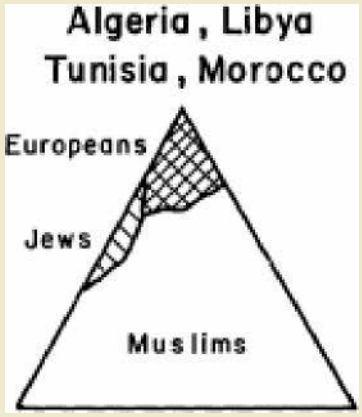
Table 10 - Survey of Economic Employment per Demographic Group in Morocco, (1947)[172]

Employment	Non-Moroccan Settlers	Moroccan Muslims	Moroccan Jews	Percentage of Jewish Employment
Agriculture	10,200	1,521,000	2,400	4.1%
Artisanship and Industry	39,000	275,000	22,000	37.7%
Trade	25,400	142,000	28,500	48.9%
Administration	36,400	45,000	2,300	3.9%
Household Services	3,100	124,000	3,100	5.3%
Total	**114,100**	**2,107,000**	**58,300**	**100%**

A few Moroccan Jews who entered the commercial and trading business in the nineteenth century received foreign citizenship and continued to do business in Morocco, but a portion of this activity was also run by Jews without a native connection to Morocco. A report on the issue mentioned that Jews with European citizenship controlled certain industries such as furniture-making and canned goods in the country and were the majority amongst the Jews in the free professions, which included doctors, pharmacists, dentists, lawyers, judges, architects, engineers, etc. Moroccan Jews who were considered native from a legal standpoint and did not have European citizenship, achieved their highest rank in the commercial hierarchy as large wholesalers. They owned large storage facilities and sold to smaller retailers and grocers, expanding their reach alongside the extension of more developed infrastructure into the interior of the country. In the city, Moroccan Jews were owners of retail shops and stands in the city's markets and the alleyways of the mellah. Such stand owners and grocers represented the largest type of employment in Jewish urban areas.[173]

170 Tsur, pg. 36
171 Ibid., pg. 38
172 Tsur, pg. 36
173 Tsur, pg. 38

Figure 5 - Depiction of Jewish economic placement relative to Europeans and Muslims in Libya, Tunisia, Morocco, and Morocco



Source: Issawi, pg. 9

The percentage rate of Jewish artisans was comparatively higher than that of the Muslim community, with 37% of employed Jews working as artisans.[174] The main artisanal pursuits by Jews included shoemaking, tailoring and blacksmithing. Jews also enjoyed a monopoly in certain sectors, such as copper work and traditional pots. A coppersmith might make 10-12 copper trays a day and earn 35 francs per tray. The monthly profits earned by such an artisan could range from 10,000 – 12,000 francs. In general, surveyors examining the economic makeup of the Jewish community in 1951 found that a well-off artisan could earn between 8,000 – 15,000 francs per month.[175] A shoemaker, on the other hand, who might make between 80-100 francs per pair of shoes, would earn between 400-600 francs per day.[176]

According to Chouraqui,

> *[m]ost of the Jewish artisans are jewelers, leather craftsmen, textile and fur workers and rope-makers. They, and many of the Jews included under commerce or industry, really constitute the Jewish proletariat of Morocco. Almost half of the Jews counted in these two latter categories are employees, and most of the self-employed Jews own little more than their skill and a small stock of goods. In public service the Jews fill only minor positions as office boys, copyists and clerks*.[177]

Overall, though they made up less than 3% of the total Moroccan population, Moroccan Jews "comprise[d] 17 per cent of the people in commerce, 7 per cent of those in industry, 8 per cent in the liberal professions and public service, and 5 per cent in domestic service."[178]

174 Tsur, pg. 40 – Tsur notes that this reflects a common theme in the pre-modern North African political economy on the urban and rural level, whereby local economies were distributed according to group and Jews were usually tasked with taking up artisanal professions.

175 Tsur, pg. 41

176 Ibid., pg. 42 – In Marrakesh, for example, surveyors found a high rate of Jewish women working as shoemakers who earned about 300 francs per day. They worked on sewing machines rented for 750 francs per week.

177 Chouraqui (1952), pg. 5

178 Chouraqui (1952), pg. 5

Jewish Socioeconomic Breakdown

By the mid-nineteenth century, the Moroccan Jewish community settled into the following socioeconomic structure:

1) Upper and middle classes, which included the mercantile elite, composed mostly of Spanish Jews who engaged in busy commercial enterprises in the coastal towns. They were mostly descendants of the megorashim from Spain, enjoyed either consular protection from one European power or another, or were the sultan's merchants.
2) Lower-middle classes, which included the grocers, peddlers, goldsmiths, tailors, shoemakers, fruit and vegetable merchants, and the various artisans. Many of the artisans acquired their profession on a hereditary basis.
3) Poor and unemployed classes, who lived off communal charity.[179]

The socioeconomic structure of Jewish community in the mid-nineteenth century described above more or less coheres with the socioeconomic structure described by the Jewish statistician Aronovichi in 1951 whereby he notes that the Jewish community was made up of a poor, middle and upper class.

A starker dichotomous portrayal of the socioeconomic structure of the Jewish community put Jews with French citizenship, who represented 10%-15% of the total Jewish community and who lived in the more modern European quarter, against the native Moroccan Jews, who tended to be poorer and to live in the Jewish mellah and its surroundings, and who represented about 85% of the total Jewish population.[180]

The overall picture of the socioeconomic structure of the Jewish community circa 1948 is relatively clear: an economic elite amounting to 15% Jewish households, composed of the very wealthy (those described above as working in the service of the Sultan, of large-scale trading through familial networks in Europe, and of having monopolized certain economic activities). A middle class (those with European citizenship and other 'aspiring Westerners' working in the liberal professions and owners of their own businesses, etc.). A lower-middle class composed of "grocers, peddlers, goldsmiths, tailors, shoemakers, fruit and vegetable merchants, and the various artisans" who made up a large percentage of the Jewish working population; and finally, the poor and unemployed, some of whom were irregularly employed and some who relied on charitable donations.

The descriptions of the socioeconomic structure and economic experience of Jews in Morocco presented above lack a more detailed accounting of the size of each socioeconomic class. Laskier mentions that the wealthy represented about 1% of the total Jewish community in the mid-nineteenth century; Tsur notes that the economic elite together comprised about 15% of the Jewish community; and Laskier adds that the rest of the socioeconomic structure fell into the lower-middle and poor classes. A more specific breakdown is not available.

179 Laskier (1983), pg. 21. Also, see Assaraf (pg. 250) for a 3-tiered socioeconomic breakdown: moneyed class (foothold in port cities, developed relations with European interests); middle class (independent artisans); and a large class of petit-bourgeois traders, salaried craftsmen etc.

180 Tsur, pg. 163

Section 3 – Land Distribution

This section will discuss changes in landownership incurred after French authorities started transferring land to French colonists during the French Protectorate. The new status of rural landownership in Morocco will then be discussed in terms of potential relevance for Jewish landownership in Morocco during the relevant time period.

Moroccan Land Tenure System

Though Morocco was not ruled by the Ottoman Empire, the land tenure system that prevailed in Morocco was indistinguishable from the system that existed in lands that were, nominally, under the control of the Ottoman Empire. Under this land tenure system, five categories of land registration were common in rural areas:[181]

- *Mulk,* or private (freehold) property, was land to which an individual held full rights of ownership and usufruct[182] as a result of succession, sale, donation, or development.
- *Waqf* was generally constituted from mulk as a permanent endowment to an Islamic religious foundation such as a mosque, a shrine, or one of the Holy Cities of Islam.
- *Miri* was land to which the state held domanial rights and also direct control of usufruct.
- *Matruka* was state land to which a village, tribe, or other unit claimed inalienable usufruct in collectivity.
- *Mawt*, or "dead" land, was either uncultivated or uncultivable and free of individual appropriation.

French Colonization of Rural Lands in Morocco

While Morocco's traditional land tenure system existed according to largely informal registration practices, the imposition of French civil procedures gradually introduced European administrative practices to the land tenure system in Morocco. For the French, the question of land was at first a military one, before civil considerations were taken into account: "At the outset of the French protectorate, the country's territorial organization was largely military, reflecting the strenuous efforts being made to "pacify" bellicose tribesmen. In 1913, however, an effort was made to create an embryonic civil administration in areas not under military employment..."[183] At the same time, French economic considerations also served as a primary organizing principle for approaching the question of land ownership in the country:

> *524 Europeans owned almost 100,000 hectares of fertile land, by 1935 the numbers were 2,070 and 569,000. By 1953 there were 4,270 private colonists owning 728,000 hectares, three-quarters in the Casablanca-Rabat region. Official colonization transferred land mainly to large companies; in 1923-32 some 200,000 hectares were sold, and by 1953 there were 1,600*

181 Balgley, pgs. 4, 5

182 Usufruct refers to an arrangement whereby the owner of a piece of land leases the use of the land (while enjoying a portion of the profits resulting from the use of the land) to a second party who enjoys an agreed-upon portion of profits and/or usage rights

183 Lewis, pg. 48

owners of 289,000 hectares, over half in the Casablanca-Rabat region. Thus 6,000 Europeans held 1 million hectares, and 800,000 to 900,000 Muslim families owned some 6.5 million.[184]

Another source similarly identifies a vast inequality in land ownership by the time of the Moroccan independence in 1956:

Roughly 1.3 million hectares in the modern agricultural sector, generally Morocco's best land, were concentrated in the hands of 5,900 Europeans and 1,700 Moroccans. On the other hand, approximately 6.5 million hectares in the traditional sector were shared by 1.4 million Moroccan families. The average modern holding was about 170 hectares. The average traditional holding was less than 5 hectares.[185]

Table 11 - European-Owned Rural Land in Morocco, (Dunams, 1956)[186]

Holding Size[187]	No. of Holdings	Total Area (millions)
0-100	1,800	0.11
100-500	1,500	0.51
500-3,000	1,700	3.52
3,000-5,000	500	2.02
Over 5,000	400	4.01
Total	**5,900**	**10.02**

Table 12 - Ownership of Rural Land in Morocco, (Millions of Dunams, 1956)[188]

Landownership Group	Agricultural Economy	No. of Landowners	Total Area
Europeans	Modern	5,900	10.2
Moroccans	Modern	1,700	2.8
Rural Moroccan Notables	Traditional	5,800	13.0
Small Rural Landowners	Traditional	1,150,000 ~	52.0
Total	-	**-**	**78.0**

184 Issawi, pgs. 141, 142 – In comparison, Swearingen suggests 1.4 million Muslim families shared these 6.5 million hectares

185 Swearingen, pgs. 143, 144

186 Swearingen, pg. 144

187 All figures in hectares are converted to dunams

188 Swearingen, pgs. 143, 144

Jews and Rural Land Distribution

Known instances of Jewish-owned lands in Morocco date back to the expansion of European control of key ports in Morocco, before the outright extension of the French and Spanish Protectorates over the entirety of the country. The development of the rights of Jews to own land in Morocco with the arrival of the French is detailed below:

> *Foreign control was extended before colonial rule along the coasts, and through the pressure of foreign powers and the system of consular protection, foreigners acquired the right to own land. Among the major beneficiaries were Jewish protégés of foreign powers, some of whom began to acquire considerable lands in the regions surrounding the ports, often through Muslims who mortgaged their land and then, after defaulting in the repayment of loans, gave up their titles to the lands. The expansion of commerce along the coast and the beginnings of commercialized agricultural production also affected land tenure in the interior of the country. Jews in the Sous region of southwestern Morocco, through their association with Jewish merchants in Essaouira, were able to acquire deeds to property from defaulted debtors, alarming the local Muslim authorities, who appeared to be largely unsuccessful in prohibiting the practice.*[189]
>
> *The transition to colonial rule brought some uneven changes in the relationship between Jews and the land in rural areas. While it might seem like the extension of French control and the elimination of legal restrictions would facilitate easier acquisition of rural land by Jews, this was often not the case. Local circumstances, some of which predated the French conquest, were often determining factors. Here we have seen a wide range of possibilities. In some areas, Jews were not allowed to own land, either the surrounding fields or the houses they lived in. In some cases, Jews owned the trees but not the land itself. Elsewhere Jews indeed owned land and were able to take possession of land when a debtor defaulted. However, in the small mellahs of the High Atlas, it was often only a few Jews who actually owned the land by title as individual holdings (mulk).*[190]
>
> *Another factor that may have worked to the disadvantage of Jewish landowners was the measures adopted by the colonial system to establish a more documented system of land tenure. In rural areas, many Jewish landholdings may have been acquired through oral agreements, rather than written title, which were passed down through generations. Furthermore, Muslim notaries would be reluctant to formalize land transfers to Jews. Alfred Goldenberg, one of the leading educators for the Alliance Israélite Universelle in Morocco after World War II, wrote about the mellah of Tissent in Ait Bou Oulli that "no Jew has land belonging to him because the notaries (ʿudul) do not want to register deeds that would make the Jews landowners.*[191]

189 Schroeter, pg. 148

190 Ibid., pg. 149

191 Ibid., pg. 150

The picture of landownership in Morocco in the mid-twentieth century suggests, as in other similar cases in French-controlled North Africa, a system geared toward the transfer of productive lands to European colonizers, the maintenance of traditional ownership of vast swaths of relatively unproductive agricultural lands by the native Muslim population, and a patchwork system of ownership for Jews. In Morocco, a group of well-connected Jews with European citizenship were able to acquire title to large tracts of land with the arrival and expansion of European powers in the country. Furthermore, while Jews were not a predominant factor in agricultural work, they were known to have worked as manual laborers, agricultural workers, and in some instances, to have owned rural lands beyond coastal cities.[192] Where the Jews were known to own agricultural land, it was often owned in usufruct, whereby Jewish owners would lease the land to Muslim laborers in exchange for a certain portion of production. In other cases, Jews might own livestock and hire Muslims to take care of the animals. In the high Atlas region, Jews would often own small plots of land and grow food on a subsistence level.[193] Thus, the structure of Jewish landownership described above was supplemented by more traditional accounts of limited ownership of smaller plots of agricultural land by Jews, either under terms of usufruct or for subsistence-level production.[194] Nevertheless, ownership of rural land was mostly in the hands of European colonialists and Muslim natives.[195]

Section 4 – Rural Assets

4.1 Objectives and Scope of Work

The anecdotal pattern that emerges from a variety of sources is of two groups of Jewish rural landowners: European Jews associated with the opening of the Moroccan economy to European trade who were able to buy and maintain large parcels of rural land during the era of the French Protectorate, and rural Jews living in the interior of the country who either rented traditional rural holdings to neighboring Muslim tenants and/or owned small holdings of their own for subsistence purposes. More specific numbers of Jewish rural landownership were not available. On this basis, the total number of Jews in both groups who might have owned rural land was summarized together with the total scope of such landholding.

Based on the information presented in the previous section, using data presented by Swearingen, 5,900 Europeans owned close to 10.2 million dunams of the best land in Morocco. Of these Europeans, 2,600 of the largest landowners owned more than 90% of the total land owned by Europeans, with an average holding of 3,530 dunams per landowner, while the remaining landowners held average holdings of approximately 309 dunams. In addition, 1,700 Moroccans owned approximately 2.8 million dunams belonging to the modern agricultural economy (as opposed to land belonging to the traditional agricultural economy), with an average holding of approximately 1,660 dunams. Next, another 5,800 Moroccan notables owned roughly 13 million dunams of rural land belonging to the traditional agricultural economy, leaving a range of 900,000

192 Laskier (1994), pg. 129 – "...in certain villages, albeit certainly not in all of them, Jews engaged in agricultural pursuits. The Muslims usually owned the land, with the Jews employed by them as laborers, enjoying the usufruct of the land produce."

193 Schroeter, pgs. 145-147

194 As of the time of this writing, we did not have access to materials that might challenge this conclusion.

195 Ibid., pg. 145

– 1,400,000 Moroccan families with ownership over average-sized holdings of roughly 40 dunams totaling 52 million dunams. Finally, approximately 500,000 rural Moroccan families were landless.

Section 5 – Urban Assets

5.1 Objectives and Scope of Work

This section will carry out a summary of urban land and urban property owned by Jews in Morocco.

5.2 Research Analytical Conclusions

There are few mentions of the Jewish economic presence in urban locales in Morocco. One reference, for example, mentions that in Casablanca, where Jews comprised a third of the population, Jewish shops and offices were located in the Western part of the city, and that many Jews – middle class, lower-middle class, and the poor – lived and worked in the mellah.[196] It was also noted that for the most part, poor Jewish families in the mellah lived together in one room.[197] Finally, it was reported that many real estate assets, worth millions of dollars, were also owned by the Jewish community.[198]

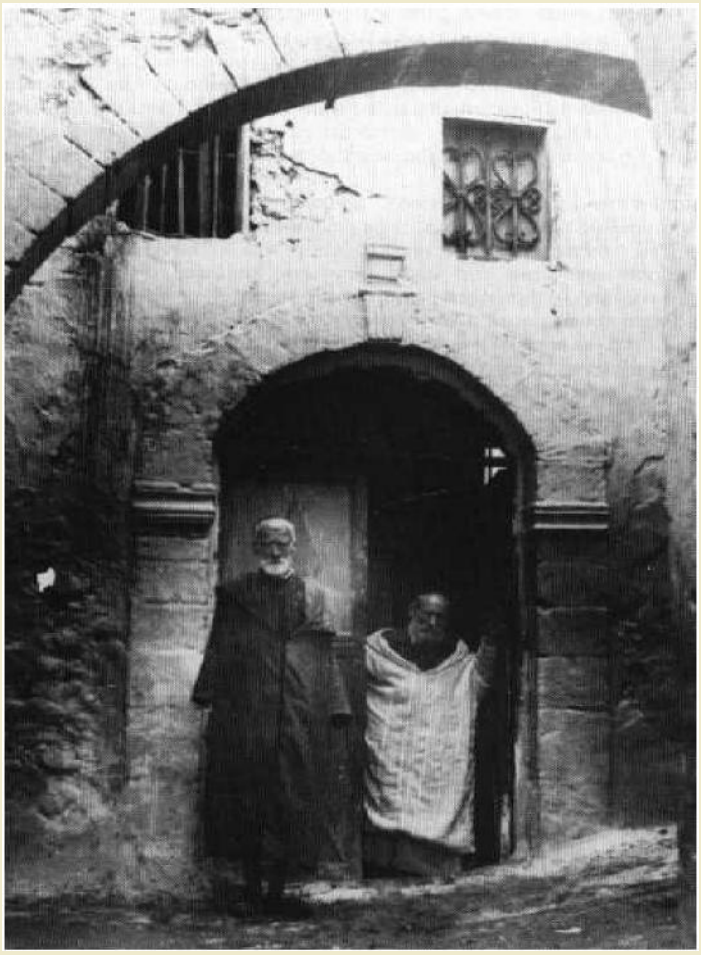
Nevertheless, as with rural land and property, to the extent that more detailed records showing the scope and value of urban assets owned by Jews in Morocco exists, there was, at this point, no access to them. Therefore, reliance was placed on data collected and analyzed from testimonials given by Jewish refugees from Morocco. Unfortunately, such data was insufficient to yield sound conclusions.

196 Tsur, pg. 171

197 Laskier, pgs. 227, 228

198 CZA, Z6\2521, Lack to Goldmann, (December 15, 1976)

Figure 6 - Two elderly Jews outside their home in the mellah of Safi, 1949



Source: Laskier, pg. 15

Section 6 – Loss of Employment

6.1 Objectives and Scope of Work

This section will carry out a summary of employment and labor for Jews in Morocco.

6.2 Research Analytical Conclusions

As described above, some information was discovered describing the income of Moroccan Jews working as artisans, day-laborers, and Rabbis. No information describing the income of the wealthiest socioeconomic class, nor of Jews classified as European Jews was discovered.

As discussed, about 37.7 % of employed Jews worked as artisans. An artisan would make between 8,000 – 15,000 francs a month, or between 96,000 – 180,000 francs a year. In addition, the average annual income of a laborer would have been between 20,000 – 30,000 francs in the late 1950s.[199] With regard to salaried public administrators, the best evidence available at this point concerns the salaries paid to communal Rabbis: "Remuneration of the Rabbinical judges is meager. In the lower courts the judges receive monthly salaries ranging from 23,000 francs (about $65) to 32,800 francs (about $93).[200]

199 Lewis, Pg. 57 – Though this income would most likely be stable for only 6 months out of the year

200 Chouraqui (1952), pgs. 26, 27

The figures above represent an incomplete picture of the scope and distribution of income based on different professions, so it was necessary to proceed on the basis of reasonable estimates from the information available to offer a plausible assessment of income per profession for the Jewish working population in Morocco in 1948. To begin with, as stated above, the annual income of a laborer refers to income earned in the late 1950s. The corresponding value in 1948 was roughly four times less due to the loss in value of the French franc. An average annual income of 6,250 francs in 1948 was thus settled on. Furthermore, this income level is applied to the 'Agriculture' and 'Household Services' employment categories in lieu of more precise information for these employment categories as reasonable stand-ins for the type of income represented by 'labor.'

Section 7 – Personal Property & Moveable Assets

7.1 Objectives and Scope of Work

This section will carry out a summary of personal property and moveable assets owned by Jews in Morocco. For the purposes of this report, personal property and moveable assets include cash, gold and silver, jewelry, private vehicles, commodity stocks, clothing, household goods and furniture.

7.2 Research Analytical Conclusions

Based on research up to this point, there exists limited information regarding the type, scope, and value of moveable assets owned by Jews in Morocco in 1948. Therefore, the main source of primary supporting evidence of the scope and value of personal property and moveable assets owned by Jews in Morocco comes from the aforementioned testimonials by Jewish refugees from Morocco stored in Israeli archives. Data derived from testimonials are used to calculate the average scope and value of personal property and moveable assets belonging to each socioeconomic class in Morocco. Lastly, it should be noted that the total scope of moveable assets is calculated based on the total number of urban households only on the assumption that families from rural areas left their homes with little to no moveable assets that can be counted as part of this valuation project.

Data subsequently found on the website melca.info (which is managed by Haim Melca) contains information about the city of Mogador. It comprises a Municipality of Mogador document, dated April 1942 which reports on a property census conducted for the city's Jews in November 1941, probably on behalf of the Vichy Authorities.

A total of 1,544 statements were received in which properties were listed.

The following is a summary of the assets that were declared in all the statements:

- Agricultural areas amounting to 521,750 francs
- Commercial spaces (probably shops and businesses) - 14,814,481 francs
- Industrial areas - 273,220 francs
- Apartment buildings (probably investment real estate) - 17,762,630 francs
- Residences - 4,895,300 francs
- Movable property (including cash and bank accounts) - 16,327,745 francs
- Empty spaces - 90,000 francs

It is not clear what happened to the aforementioned properties and if the Jews in Mogador managed to sell some or all of them subsequent to the allied invasion in 1943.

Section 8 – Business Losses

8.1 Objectives and Scope of Work

This section will carry out a summary of businesses owned by Jews in Morocco and business losses.

8.2 Research Analytical Conclusions

Based on research up to this point, there exists limited information regarding the type, scope, and value of business losses suffered by Jews in Morocco in 1948. Therefore, the main source of primary supporting evidence of the scope and value of business losses suffered by Jews in Morocco comes from testimonials by Jewish from Morocco – of which an insufficient amount was available to make any conclusions as to the value of such losses.

Section 9 – Communal Losses

9.1 Objectives and Scope of Work

In addition to private ownership by Jewish individuals throughout Morocco, the Jewish community owned communal assets that belonged to the Jewish community as a whole. This section will carry out a summary of communal assets owned by the Jewish communities in Morocco. Such assets include synagogues, cemetery land, and other communal assets such as mikvahs, schools, hospitals, community centers, Zionist and organizations.

9.2 Research Analytical Conclusions

There are several sources that shed light on the scope of different Jewish communal properties in Morocco. Most recently, the government of Morocco announced that it was investing in the restoration of Jewish quarters, synagogues, and 167 Jewish cemeteries throughout the country.[201]

Sites such as Diarna show abandoned Jewish properties such as schools, synagogues and cemeteries, sometimes listing additional information such as construction dates and property sizes in square meters. Likewise, the International Jewish Cemetery Project lists known Jewish cemeteries, including additional information and pictures where it is available. The Jewish cemetery of Mogador, for example, composed of a new and an old cemetery, is described as follows: "New cemetery is about 156 meters by 101 meters; and old cemetery is about 177 meters by 83 meters...The oldest known gravestone dates from 1776. A burial database is under construction. About 4,000 to 5,0000 gravestones are in cemetery, about 500 in the old cemetery and about 3,500 for the new cemetery."[202] The Jewish cemetery in Marrakesh is said to be 2,800 square meters.[203]

Other sources offer brief mentions of several communal properties along with snapshots of relevant information. A description of Jewish communal assets owned by Jewish communities reads as follows:

> *There are many items of property (real estate) which are owned by Jewish communities in Morocco, reputedly worth several million dollars. The most valuable items are located in Tangiers and Casablanca. In addition, Jewish communal property has been abandoned in small towns such as Sefrou, Cujda, and Beni Mellal, not to speak of many villages where the Jewish communities have virtually disappeared..."Em Habanim" religious school, which had 10 classrooms on each of four floors and covered an area of approximately 1,000 s.q.; the former OSE building; and a garderie (kindergarten). The Jewish community of Fez assessed the property to be worth some 5-600,000 dirhams, or approximately one third of the Fez community's total assets...Legally the position is that the proceeds of sale*

201 Julius, pg. 17

202 International Jewish Cemetery Project - https://www.iajgsjewishcemeteryproject.org/morocco/essaouira-aka-mogador.html

203 Ibid. - https://www.iajgsjewishcemeteryproject.org/morocco/marrakech.html

of any communal properties are blocked in a bank account of the particular community and can only be used for the purchase or rental of other property.[204]

Another reference concerns an ORT-AIU (ORT refers, in its English title, to the Organization for Rehabilitation through Training, while the AIU refers to Alliance Israelite Universelle educational facilities) technical school:

The first ORT-AIU school opened at the end of 1946 with a vocational centre for boys on Rue de Barsac in Casablanca; at about the same time a girls' vocational school was opened on Rue Malherbe, also in Casablanca; the boys' institution taught mechanics, cabinetmaking, and blacksmithing; the one for girls offered dressmaking courses. Several months later, a new centre was created some thirteen kilometers outside Casablanca, at Aïn Sebaa, where 40,000 square meters of land was put at ORT's disposal by a wealthy Jewish entrepreneur, Jules Senouf, then president of ORT Morocco. The few small existing buildings were able to house sections of fitting, woodworking, and 1ocksmithing... In addition to Aïn Sebaa, Senouf contributed another plot of land, 4,000 square meters, in the Val d'Anfa residential section of Casablanca, for the construction of a girls' school. Here, too, work started in 1949 and the school on Rue Malherbe was able to be transferred completely by the end of 1950.[205]

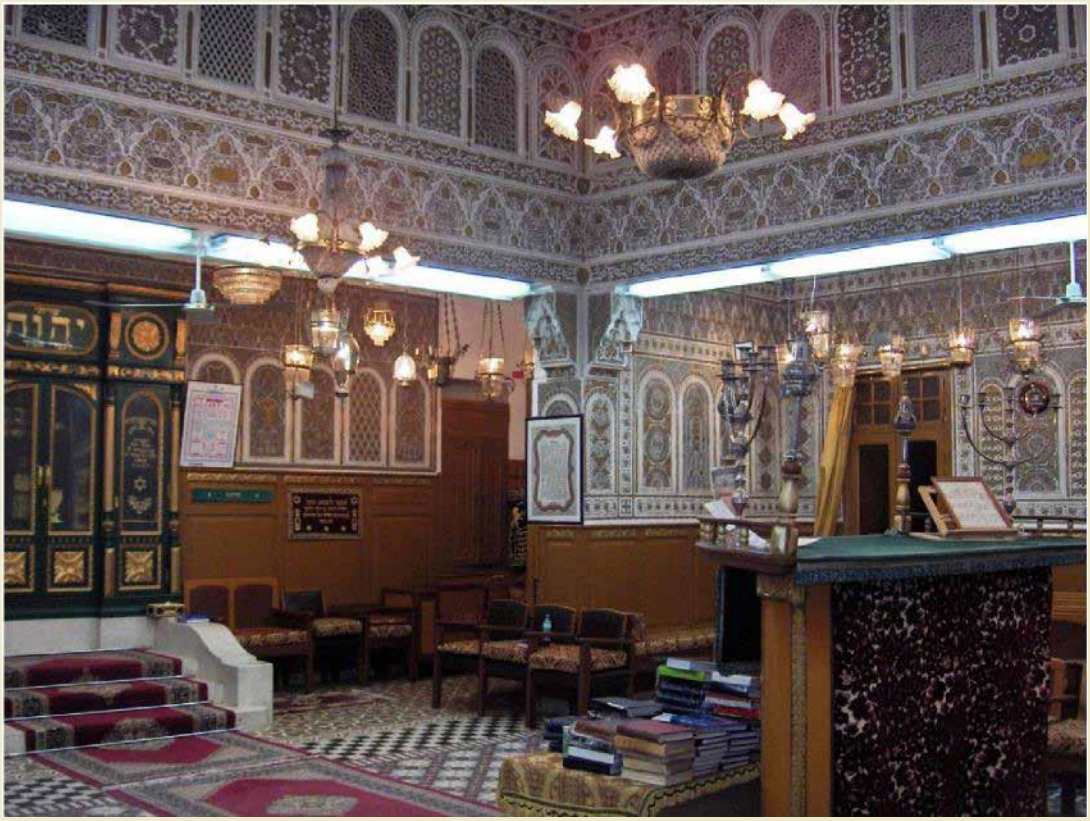
Figure 7 - The ORT-AIU Technical School of Ain Sebaa

Source: Laskier (1983), pg. 260

204 CZA, Z6\2521, Lack to Goldmann, (December 15, 1976)

205 Laskier (1983), pgs. 259, 260

Figure 8 - Ben Sadoun Synagogue, Fez 2005



Source: Photo taken by David Bensoussan

Figure 9 - Slat-el-kahal Synagogue, Mogador, ca 2012

Source:: http://juifdumaroc.over-blog.com/2014/02/la-synagogue-slat-lkahal-mogador.html

Figure 10 - Beth El Synagogue, Casablanca, 2012

Source: Photo taken by David Bensoussan

Figure 11 - Jewish Cemetery of Ben M'sik, Casablanca (year unknown)

Source: Council of Israelite Communities of Morocco

Figure 12 - The Jewish Cemetery in Fez

Source: International Jewish Cemetery Project. Photo by Dr. Daniel Aldo Teveles, February 2010

Figure 13 - Jewish Cemetery in Marrakesh

Source: International Jewish Cemetery Project. Photo by Dr. Daniel Aldo Teveles, February 2010

Figure 14 - New Jewish Cemetery in Meknes (year unknown)

Source: Council of Israelite Communities of Morocco

Figure 15 - Synagogue Lazama in the mellah of Marrakesh

Source: Ingrid Pullar of The New York Times

Figure 16 - The riad Lazama's courtyard in the mellah of Marrakesh

Source: Ingrid Pullar of The New York Times

Figure 17 - The Gate Outside a Jewish Cemetery in Rabat

Source: Driver, pg. 18

Figure 18 - Carving over the Entrance to a Jewish Cemetery in Sefrou

Source: Driver, pg. 77

Figure 19 - Jewish Cemetery of Sefrou

Source: Driver, pg. 81

Figure 20 - A Jewish Cemetery in Essaouira

Source: Driver, pg. 94

Figure 21 - Timzerit Jewish Cemetery

Source: Driver, pg. 99

Figure 22 - A "Restored" Jewish Grave in Marrakech

Source: Driver, pg. 174

Section 10 – Calculating Present Day Valuation

Over 75 years have passed since the baseline date for evaluating the property left behind by Jews in Morocco. As mentioned in our methodology in Chapter 2 of this report, we argue that a truly compensatory approach to valuating the aggregate assets left behind by Jews demands that this value be actualized to reflect present-day value. Thus, we rely on a compound interest formula which makes use of the principal amount, an interest rate based on ten-year averages of the ten-year yields on US treasury bonds, over a total compound period of 76 years, from January 1st, 1949, through December 31st, 2024:

$$FV = PV\ (1+i/n)nt$$

10.1 Benchmark Values

As mentioned above, 1948 represents a reasonable benchmark regarding the beginning of the Jewish community's gradual departure from Morocco. The present-day valuation will assume a valuation start year of 1948.

10.2 Application of Compound Interest Formula

The compound interest formula, FV = PV (1+i/n)nt was applied on the basis of a combined set of total values per asset category, all valued in 1967 USD, for a period of 57 years.

The formula is analyzed as follows:

FV = Future Value

PV = Present Value

i = Interest rate

n = Number of periods

t = Number of years in the period

The formula was applied using ten-year units with corresponding ten-year US treasury bond average yields. This methodology yielded the results as outlined in Section 12 below.

Section 11 – Summary of Findings

A thorough review of historical sources, discussions with subject-matter experts, community leaders, and available testimonial data was conducted.

Morocco had no state-directed confiscation of Jewish-owned assets. Reliable testimonial and historical data was not available for Morocco to make any conclusions as to the value of losses across all asset categories. Moreover, many Jews were able to divest themselves of their assets and/or bring them out of the country. Others retained their assets in Morocco, even though they may have left, and still do business today there. Therefore, no definitive total of lost assets will be presented for Morocco. The summary below was carried out for illustrative purposes.

It was determined that the analysis for Egypt, Syria, and Iraq would be used for such illustrative purposes. Lost assets found in the first three countries at 1948 values were used to determine the value of lost property per person. This yielded a range, with Iraq providing the lowest value of lost property per person among the three countries, and Egypt being the highest. The low and high values were then multiplied with the population of each remaining country, and a midpoint was calculated from this range. In the absence of "best evidence" to reach accurate and verifiable country-specific values a discount factor of 50% was determined based on precedent discounts and applied across the mid-point value for Morocco. As noted above, it was deemed inappropriate to try and project wholesale losses of Jewish assets in Morocco. Therefore, a range of lost communal assets in Morocco was arrived at, based on calculations from other Arab countries.

Table 13 – Range of Lost Assets for Morocco, ($)

Range of Lost Assets ($)	
Morocco	**1948**
Population	265,000
Estimated – Low Range	30,467,470
Estimated – High Range	336,863,513
Estimated - Mid Point	**183,665,491**
Discount	50%
Estimated – Mid Point (with Discount)	**91,832,746**

A compound interest formula which makes use of the principal amount and an average yearly rate based on the ten-year yields on US treasury bonds over a total compound period from January 1, 1949, through December 31, 2024, was applied to the mid-point value for each of the countries on a yearly compounding basis. As there is no internationally recognized, risk free rate, the 10-year US Treasury Yield rate was chosen, as it is an accepted benchmark for the time value of money over long horizons and aligns with established practices in historical asset valuation.

Table 14 – Periodic Compounding Table for Morocco, ($)[206]

Year	LT Govt Bond Yields: 10-Year for US (FRED) + 10-Year [Treasury [RLONG (Robert Shiller)	($) Balance	Year	LT Govt Bond Yields: 10-Year for US (FRED) + 10-Year [Treasury [RLONG (Robert Shiller)	($) Balance
1947			1986	7.68%	877,221,132
1948		**91,832,746**	1987	8.38%	950,768,814
1949	2.31%	93,954,082	1988	8.85%	1,034,872,239
1950	2.32%	96,133,817	1989	8.50%	1,122,819,131
1951	2.57%	98,604,456	1990	8.55%	1,218,820,167
1952	2.68%	101,247,055	1991	7.86%	1,314,599,118
1953	2.83%	104,112,347	1992	7.01%	1,406,752,517
1954	2.40%	106,612,779	1993	5.87%	1,489,375,781
1955	2.82%	109,615,705	1994	7.08%	1,594,823,586
1956	3.18%	113,104,225	1995	6.58%	1,699,762,978
1957	3.65%	117,229,702	1996	6.44%	1,809,199,385
1958	3.32%	121,116,843	1997	6.35%	1,924,128,776
1959	4.33%	126,365,240	1998	5.26%	2,025,418,121
1960	4.12%	131,567,275	1999	5.64%	2,139,584,189
1961	3.88%	136,675,375	2000	6.03%	2,268,583,286
1962	3.95%	142,068,357	2001	5.02%	2,382,409,453
1963	4.00%	147,754,643	2002	4.61%	2,492,258,382
1964	4.19%	153,940,638	2003	4.02%	2,592,322,556
1965	4.28%	160,533,145	2004	4.27%	2,703,122,742
1966	4.92%	168,436,727	2005	4.29%	2,819,086,708
1967	5.07%	176,982,084	2006	4.79%	2,954,167,946
1968	5.65%	186,974,197	2007	4.63%	3,090,921,304
1969	6.67%	199,446,935	2008	3.67%	3,204,255,085
1970	7.35%	214,102,960	2009	3.26%	3,308,606,992
1971	6.16%	227,289,918	2010	3.21%	3,414,951,135
1972	6.21%	241,404,622	2011	2.79%	3,510,085,982
1973	6.84%	257,922,733	2012	1.80%	3,573,355,282
1974	7.56%	277,415,244	2013	2.35%	3,657,358,909
1975	7.99%	299,573,787	2014	2.54%	3,750,286,304
1976	7.61%	322,376,345	2015	2.14%	3,830,386,169
1977	7.42%	346,293,983	2016	1.84%	3,900,929,114
1978	8.41%	375,417,307	2017	2.33%	3,991,820,762
1979	9.44%	410,866,086	2018	2.91%	4,107,982,746
1980	11.46%	457,951,340	2019	2.14%	4,196,064,743
1981	13.91%	521,656,187	2020	0.89%	4,233,584,555
1982	13.00%	589,480,186	2021	1.44%	4,294,654,013
1983	11.11%	654,941,961	2022	2.95%	4,421,417,884
1984	12.44%	736,405,825	2023	3.96%	4,596,395,496
1985	10.62%	814,636,670	2024	4.21%	**4,789,827,140**

206 Rates from 2024 to 1954 are from "Interest Rates: Long-Term Government Bond Yields: 10-Year." Federal Reserve Economic Data. 2024 rate represents average interest rate through September 30, 2024 based on available data. Retrieved from https://fred.stlouisfed.org/graph/?id=IRLTLT01USQ156N ; Rates from 1954 to 1948 are from "An Update of Data shown in Chapter 26 of Market Volatility." R. Shiller, Princeton 2015. Retrieved from http://www.econ.yale.edu/~shiller/data.htm. R. Shiller notes that pre-1953 rates are government bond yields from Sidney Homer A History of Interest Rates.

On the basis of the illustrated mid-point of lost assets for Morocco and the application of the aforementioned periodic compounding formula, the estimated value for all assets on December 31, 2024 USD equals **$4,789,827,140.**

Table 15 – Range of Lost Assets for Morocco with Present Value, ($)

($) Range of Lost Assets		
Morocco	**1948**	**Estimated Present Value ($, 2024)**
Population	265,000	
Estimated – Low Range	30,467,470	
Estimated – High Range	336,863,513	
Estimated – Mid-Point	**183,665,491**	
Discount	50%	
Estimated – Mid-Point (with Discount)	**91,832,746**	**4,789,827,140**

Appendix A: Period One: Ancient Israelite History[207]

The illustrious history of the Jewish people in the region is detailed in the Bible and in the Dead Sea Scrolls. These dates are derived from Biblical references.

YEARS – BCE	NOTES
2000-1750	Old Babylonian period
1813-1452	The life of Abraham; begins period of Jewish forefathers
1280- 1240	Exodus from Egypt, Entry into the Land of Israel
1200-1050/1000	Period of the Judges in Israel
1000-587	Monarchical period in Israel
900-612	Neo-Assyrian period
722/721	Northern Kingdom (Israel) destroyed by Assyrians; 10 tribes exiled
587/586	Southern Kingdom (Judah) and First Temple destroyed

207 Jewish Virtual Library, "Timeline for the History of Judaism: Ancient Israelites" accessed on Nov. 6, 2024 https://www.jewishvirtuallibrary.org/timeline-for-the-history-of-judaism

Appendix B: Period Two: From the destruction of the first Jewish temple to the rise of Islam 587 – BCE – 683 CE

In the years after the destruction of the Jewish Temple, the "Babylonian Exile" dispersed the Jews throughout the region. During this period, Mesopotamia became the preeminent center of Jewish life between the third and sixth centuries C.E. the Jewish communities in exile played a pivotal role in the development of Judaism. A prime example is the Babylonian Talmud, a foundational text of Rabbinic Judaism, composed between the 3rd and 5th centuries in present-day Iraq. This work, second only to the Hebrew Bible, serves as the primary source of Jewish law (halakha) and theology.

The Sages of Babylon also established the tradition of reading the Torah in an annual cycle, a departure from the triennial cycle practiced in ancient Israel.

Throughout the period of exile, there always remained a presence of Jews in the land of Israel.

PERIOD TWO: FIRST TEMPLE TO THE RISE OF ISLAM[208]	
YEARS – BCE	**NOTES**
541	First Jews return from Babylon to rebuild the city
538-333	Persian Period.
520-515	Jerusalem ("Second") Temple rebuilt.
333-63	Hellenistic (Greek) period.
63	Rome (Pompey) annexes the land of Israel.
YEARS – C.E.	**COMMON ERA**
70	Destruction of Jerusalem and the second Temple.
132-135	Bar Kokhba rebellion (Second Jewish Revolt
368/426	Jerusalem Talmud compiled. Babylonian Talmud compiled.
570	Birth of Prophet Muhammad

208 Jewish Virtual Library, "Timeline for the History of Judaism: Ancient Israelites" accessed on Nov. 6, 2024 https://www.jewishvirtuallibrary.org/timeline-for-the-history-of-judaism

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Archives and Institutions

AJCA	American Jewish Committee Archives
CZA	Central Zionist Archives
ISA	Israel State Archives
JIMENA	Jews Indigenous to the Middle East and North Africa

A Note on Archives in Morocco:

“After independence, records relevant to Moroccan citizens remained in the country, while those relevant to French citizens were transferred to France, where they are held by the Ministry of Foreign Affairs. Morocco’s archival structures are still under construction. The National Archives of Morocco (Archives du Maroc) in their present form were inaugurated in June 2013.

Within the country itself, the Museum of Moroccan Jewry (Musée du Judaïsme Marocain) in Casablanca is sure to contain material on the history of the Jews in Morocco, especially the private collection of Nelly Ben-Attar, the American Jewish Joint Distribution Committee’s representative in North Africa (1940-1947). The National Archives hold some copies of French sources, copied material from the United States Holocaust Memorial Museum, and a number of Jewish newspapers. Outside of Morocco, the Ben Zvi Institute (Yad Ben Zvi) holds a catalogue on Moroccan Jewish newspapers that can be found at the Institute itself or at the National Library Jerusalem.” – https://portal.ehri-project.eu/countries/ma

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