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Journal of the Royal Institute of International Affairs, Vol. 8, No. 6. (Nov., 1929), pp. 583-604.

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THE WORK OF THE GREEK REFUGEE SETTLEMENT COMMISSION

Address given on June 18th, 1929

By SIR JOHN HOPE SIMPSON, C.I.E.

Vice-President of the Commission

SIR JOHN STAVRIDIS in the Chair.

THE settlement of the refugees from Turkey, Russia and Bulgaria who have arrived in Greece, partly in consequence of the Smyrna disaster in September 1922, partly in consequence of the provisions of the Treaty of Neuilly in 1919 and the Treaty of Lausanne in 1923, has been, from the political, social and economic points of view, one of the most important operations conducted under the auspices of the League of Nations. The subject is one of such magnitude that it is impossible to deal with it adequately within the limits of this paper. It can be studied in detail in the quarterly reports issued by the Commission itself, of which up to date there have been twenty-two and, in addition, in a popular publication entitled *Greek Refugee Settlement*, which was issued by the League in 1926.

It is not my purpose to-night to criticise either the Greek venture in Asia Minor, which finally terminated with the appalling disaster at Smyrna, or the political equity of the conditions of the two Treaties which combined to result in the transfer of populations from other countries to Greece. The fact is that, during the Great War and in the two years 1922 and 1923, there was an influx of at least $1\frac{1}{4}$ millions of new inhabitants into a Greece whose total population at that time was not more than 4,320,000—*i.e.* an increase of 28·9 per cent.

It is a matter of extraordinary difficulty to ascertain the number of these refugees. The first estimate, made in 1924, was slightly in excess of 1,100,000. The census of 1928 indicates 1,220,000. The estimate made by the Commission, based on the best available material, is in excess of 1,300,000, of whom 200,000 were in a position to support themselves. Of the remainder, about 650,000 were agricultural and 450,000 urban refugees.

Even before the Smyrna disaster of 1922, a considerable number of refugees had escaped from Turkey during and after

the Great War and were being cared for, in part by the Greek Government, in part by charitable organisations, whose admirable work has not received sufficient general recognition. The bulk of the burden was borne by the American Red Cross, the " Save the Children " Fund, the American Women's Hospitals, the Near East Relief, the " All British Appeal," and the British Red Cross, but the response to the need was practically world-wide. For instance, the Polish, Norwegian, Belgian and French Governments all assisted in various ways, either with gifts of cash or material : the Society of Friends was also active.

It is estimated that in September 1922 after the fall of Smyrna over half a million people escaped by sea and arrived in the various ports of Greece and the islands. These refugees arrived in tens and hundreds of thousands, without food, without clothes, in a state of indescribable filth, covered with vermin, and naturally bringing with them epidemic diseases of which the worst was typhus fever. The charitable effort made by the organisations already mentioned, by the Greek Government and the municipalities, and by private persons in Greece, was immense.

I personally know of one family which housed and fed thirty-seven refugees for a period of three months ; I know of another family in Athens which provided accommodation in their drawing-room for seventeen refugees, who remained there a month. I also know two ladies of modest means who gave hospitality to five widows and their children and only got rid of the last of them last year, six years after the disaster.

On behalf of the League of Nations, Dr. Nansen, as the League of Nations' High Commissioner for Refugees, took the matter in hand, and Colonel Procter, High Commissioner for Greece, with Colonel Treloar, spent a long period organising relief, and settling agricultural refugees on the land in Western Thrace with remarkable success. In June 1923, in an exhaustive report to the League, Colonel Procter gave a vivid description of the magnitude and seriousness of the problem. Meanwhile, in the month of February 1923, the representative of the Greek Government, M. Polítis, applied to the Council of the League of Nations for assistance. He made a request for a loan of £10,000,000 sterling, under the auspices of the League, and said that the Greek Government would accept a double control—first, that of the International Financial Commission for the service of the loan, and secondly, that of an expert committee which would contain, among others, one or more Commissioners of the League and have as its special duty the task of controlling the expenditure of the money sub-

scribed. A fortnight later the Greek Government amplified the second proposal of M. Polítis, and asked for the creation of a special institution which would be entrusted with the employment of the yield of the loan and the settlement of the refugees. This institution would be administered by a Commission which would include, in addition to delegates of the Greek Government, delegates of the guaranteeing Powers, if any, or of the Banks of Issue, and also any delegates appointed by the League of Nations. At that time M. Michalocopoulos, one of the delegates of the Greek Government, suggested that £6,000,000 sterling would be required for the settlement of the agricultural refugees, whose number he estimated at 150,000 families, and that a further area of land could be obtained by the drainage of the Aliakmon, Struma and Vardar valleys. This, he said, would provide 300,000 hectares of land at a cost of about three and a half million pounds sterling. As a result of these negotiations and of inquiries conducted by representatives of the League, a Protocol was signed at Geneva in September 1923, providing for the creation of a Refugee Settlement Commission to consist of one American member, representing the charitable organisations (who should be Chairman), and one other foreign member, both nominated by the League, and two Greek members, nominated by the Greek Government but appointed by the League. To this Commission was to be entrusted the expenditure of a Refugee Loan which was to be raised, and to it also the Government bound itself to transfer 500,000 hectares of land for the purposes of settlement of the refugees. The control of the League was assured by a provision which secured to the Chairman of the Commission a second vote in case of equality of votes on any resolution before the Council of the Commission.

The first foreign members of the Refugee Settlement Commission were Mr. Morgenthau, former American Ambassador at Constantinople, and Mr. (afterwards Sir) John Campbell, a distinguished member of the Indian Civil Service.

The Commission met at Salonika on November 11th, 1923, and there inspected the organisation and the colonisation work of the Greek Government in the Province of Macedonia. Macedonia was indicated as that part of Greece in which the great majority of agricultural refugees could be settled, partly because it provided wide areas of uncultivated but cultivable land, partly because it contained large properties of Turkish inhabitants who were being removed from Greece to Turkey under the terms of the Convention for the exchange of populations.

In the following month the Greek Government promulgated a legislative decree assuring to the Commission the powers provided by the Protocol. The Commission was constituted as an autonomous organisation (*Office autonome*); its powers were exceedingly wide. The Greek Government empowered it to requisition any available land which was not under cultivation, and provided by law that not only land transferred to it by the Government but land so occupied by the Commission *proprio motu* should become the legal property of the Commission. The Government also placed at the Commission's disposal the whole of its own colonisation staff, including the Office of the Director-General of Macedonia (at the time M. Jean Karamanos, a man of quite remarkable ability, energy and force of character) and the fourteen colonisation bureaux subordinate thereto, together with the staff of agricultural superintendents, who numbered twenty-five per bureau. There was thus at once placed at the disposal of the Commission a colonisation staff of between four and five hundred officials, which was very rapidly extended, until within the course of a few months the Commission was employing 1800 officials for its work.

The work of the Commission may be roughly divided into two main categories: that of agricultural colonisation, and that of urban settlement. From the start the Commission considered the settlement of the agricultural population on the land as of primary importance, in order, first, that agricultural production might be increased as rapidly as possible so as to provide for the needs of the new population, and secondly, to avoid the congregation in the towns of large masses of population, in essence an agricultural, which would very rapidly become assimilated to the urban population, and would find it difficult subsequently to leave the towns for the country. As a result of this policy, when, in 1924, the loan was issued and £10,000,000 was available for the work of the Commission, of this sum nine million were allotted to agricultural settlement and only one million to urban settlement.

I propose to deal with the two branches of the work separately, and will commence with the agricultural settlement, of which I myself have been in charge for the last three years.

The factors of the problem were, on the one hand, an area of land, and on the other hand, a group of refugees: the land in many cases virgin soil, unbroken by the plough; the refugees without housing accommodation, without agricultural implements, without cattle, without seed, and without the wherewithal to main-

tain life until they could reap their first harvest. It must also be remembered that there has never been a cadastral survey of Greece, and that consequently the Commission was working without maps.

Where the incoming refugees replaced the outgoing Turks, the problem was comparatively simple; it consisted in distributing the emptied Turkish houses to refugee families and dividing roughly, but with such accuracy as was possible in the case of unmapped and unmeasured land, a cultivable area to each family, which it should regard as its lot and of which ultimately it might hope to become the proprietor. Advances were then made for maintenance of man and beast until harvest, seed was advanced in kind, as also were agricultural implements, carts and farm animals. With the money available it was impossible to give to every family all that was required for satisfactory settlement. In fact, only one plough animal was given to each family, one plough was shared by two and one cart by four families, and it is only now, with the money available from the second Refugee Loan, that an attempt is being made to supply deficiencies by granting a second plough animal and a plough to each family, and a cart for each two families.

Where the settlement was made on virgin soil the matter was more difficult. These areas were roughly divided into villages, according to the size of the group to be settled. The refugees were housed provisionally in tents or in wooden barracks. A site was chosen and the construction of houses commenced at once. At the same time, by the agency of motor ploughs provided by the Government from German reparations in kind, the land was broken up, and divided among the refugees on the spot as equitably as was possible in the absence of a cadastral survey. Animals, agricultural implements, seed, fodder for maintenance of the animals and sustenance for the refugees were provided, and the community was set to work.

The refugees responded very vigorously and showed great energy and determination in the work which they did. The result can best be realised by a comparison of the areas under cultivation in Macedonia and in Thrace in the year 1923-24, when the refugees were first in process of establishment, and in the year 1927-28, for which figures are now available. In the former year the total area cultivated by the refugees in Macedonia and Thrace was 137,179 hectares, say, 343,000 acres; in the latter year, it was 281,135 hectares, say, 702,900 acres; in other words, the cultivation in Macedonia and Thrace by the refugees has more

than doubled between the first year of systematic settlement and the last year for which figures are available. The same feature is noticeable in the statistics of the production of cereals in Greece. For these we have not figures for the refugees alone, but we have figures, which are comparatively accurate, for the whole of Greece. Excluding the crop of maize, for which figures are lacking for 1927 and 1928, the remaining corn crops produced, in 1923, 462,000 tons; in 1928 they produced 880,000 tons. Meanwhile the imports of wheat have decreased steadily; in the year 1924 they amounted to 407,000 tons, in 1925 to 364,000 and in 1926 to 313,000 tons. This decrease of 23 per cent. indicates that within those three years the production of agricultural refugees not only sufficed to feed the whole refugee population, but also to feed a portion of the indigenous population as well.

It is, of course, desirable that the refugee population should produce cereal crops in large quantities. The balance of trade runs strongly against Greece, and it is to the national advantage that imports of cereals should be restricted in so far as possible. Owing, however, to the scarcity of cultivable land in Greece, the average holding of a refugee family is only 3.5 hectares, less than nine acres; and it became clear at a very early stage of the settlement work that nine acres of cereal cultivation is insufficient to provide a family with a reasonable standard of life. The Commission has therefore made every effort, not only to increase the production of cereal crops by the provision of improved seed and improved methods of cultivation, but also to induce the agricultural refugees to grow crops of greater market value than cereals, and especially such crops as are commonly exported. This led to the formation of a branch of the Agricultural Colonisation Service, which was not contemplated at the time when the Commission was first constituted. We have founded in various parts of Macedonia and Thrace, and in certain villages in old Greece, agricultural farms, nurseries, and stations for the improvement of cattle, horses, pigs and sheep, where work of the greatest importance has now been carried out for the last three or four years. We have also a couple of hundred model plots scattered up and down the country, in which agricultural experiments are possible at a minimum of cost. A model plot consists of the ordinary lot of a refugee family. No compensation is paid to the refugee concerned, but the seed and the manure are provided by the Commission, whose representative instructs the cultivator in the method of cultivating and decides the crops to be grown. The refugee provides the labour and takes the crop. The intelligence

of these people is remarkable, and a successful experiment in a model plot in a village is at once copied by the cultivators of the vicinity, who display an appetite for improvement which is lacking in many other agricultural communities in Europe. One of the successes of this system has been the introduction of a type of wheat from Australia known as "Canberra," which not only gives a yield far in excess of the domestic wheat of Greece, but also comes to maturity three weeks earlier than the native wheat. This ensures the crop against the hot wind named "livas," which commences to blow in May, and sometimes destroys the native wheat crop by drying it up before the grain is fully formed. The discovery of the appropriateness of this wheat for Macedonia has led to wheat cultivation in the Chalcidique, in which large tract no wheat could formerly be grown owing to the prevalence of hot winds in May.

In addition, the Agricultural Development Department is pushing the cultivation of the grape-vine and has provided large numbers of vines of American stock, which are immune from phylloxera, and also vines of the table-grape variety, the production of which will in time capture the Central European market, if anticipation is fulfilled. From one nursery, that attached to the model farm at Florina in Western Macedonia, 500,000 immune stocks were sold last year. In addition that nursery sold 40,000 apple trees and 150,000 mulberries.

Another valuable crop is tobacco. In 1923 there were planted 11,300 hectares of this crop in Macedonia and Thrace. In 1928 the area was 36,200 hectares, an increase of over 200 per cent. The importance of the crop is twofold. It gives a very large money return on a small area, and the tobacco being almost entirely exported, helps to rectify the adverse balance of trade. The value of the tobacco exported from Greece increased from £6,800,000 in 1924 to £10,800,000 in 1927.

Further experiments are continually being made at our model farms. Last year in Western Macedonia we planted soya bean of twelve different kinds in the hope of introducing this valuable crop among the refugees. Of the twelve kinds, eleven failed. One succeeded, and experiments with this type continue, in the hope that it may ultimately prove suitable for general cultivation in Macedonia.

In addition to the experimental side of the work of the Agricultural Development Department and of its provision of new and improved seed, it carries on systematic propaganda to induce the refugees to replace by fodder crops the natural pastures which

have been ploughed up for purposes of settlement. The area under vetches and under lucerne (alfalfa) is increasing with rapidity.

One of the serious problems of agricultural colonisation lay in the difficulty of obtaining an adequate water supply, both of potable water and of water for irrigation. The Commission undertook a hydrographic survey of the whole of Macedonia and Thrace, the results of which have been published by M. Maravelakis, Director of its Hydraulic Department, in book form (unfortunately as yet only available in Greek). This Department has sunk hundreds of wells, both artesian and of the ordinary percolation type, with remarkable success. For instance, the Chalcidique suffered from the absence of adequate water supply. There are many marshes but springs are uncommon. The Hydraulic Department made an experimental boring in order to ascertain whether an artesian stratum existed in the Chalcidique, and at a depth of 149 metres (about 485 feet) struck an artesian supply which has resulted in a flowing well, of itself sufficient to irrigate twenty acres of land. It is expected that this experiment and this discovery will revolutionise agricultural life in that portion of Macedonia. A small experiment was made at Nea Kios in the Argos plain, and an abundant artesian supply has been discovered. A number of artesian wells are now being sunk in that village, and it is hoped that the whole cultivable area of some 1650 acres will be irrigated from them.

The importance of water for irrigation is enormous, as, with irrigation available and consequent intensive cultivation, it is possible for a family on a holding of three or four acres to produce and sell sufficient to maintain a good standard of life. In the village of Nea Kios, to which reference has been made, the average holding is about three acres, and now that an adequate water supply for irrigation purposes is available, some 500 families will be able to exist in that one village; without this supply the land would not have sufficed for more than 160 families.

I cite these instances to show how wide the work of agricultural colonisation actually is; not only has the Commission built 2000 villages, or additional quarters in existing villages, and provided the equipment necessary for agricultural work for about 150,000 families of refugees with nearly 600,000 members, but it has found it necessary itself to undertake work of a kind ordinarily done by an Agricultural Department of the State, in order to ensure that these refugees will have at least the chance of comfortable and adequate existence.

It has also been compelled to undertake public works of other kinds. As is well known, in large areas in Macedonia and in Thrace, malarial fever is universal. The Commission has erected and equipped fifty-nine hospitals and dispensaries, and maintains for each of them at least one medical man and one dispenser. Thanks largely to the American Red Cross, the supply of quinine has been more than ample, and statistics indicate that the regular prophylactic work done by the doctors and the dispensaries has resulted in a great improvement in the health of the refugee population. It is sincerely to be hoped that this work will not be allowed to cease on the liquidation of the Commission's activities, and indeed at the moment the Government is in negotiation with the Health Organisation of the League of Nations for the creation of a medical service in Greece which, it is believed, will employ the hospitals and the staff at present working with the Commission.

There is one more branch of the Colonisation Service to which brief reference should be made. In opening up a new, unsettled country it has been necessary to provide roads and bridges, and to a certain extent schools. These have been constructed by our Engineering Service in the more inaccessible tracts. We have, for instance, supplied £150,000 for the construction of two main roads into the mountainous country south of the Bulgarian frontier, as we found that without this facility of communication it was impossible to induce the refugees to remain in the mountain villages.

There remains to be noted one large and important branch of the Colonisation Service. As has already been said, no cadastral survey of Greece exists. In order to determine the limits of the lots of the individual refugees, and indeed the limits of the properties of which the Refugee Settlement Commission is proprietor, it was essential that a survey should be made. The property in the possession of the Commission has been roughly estimated at two million acres. In many parts it is intermingled with property belonging to private individuals. As a result the area to be measured in order to determine the actual property of the Commission which has been distributed among the refugees will certainly not be less than three million acres, and indeed up to the present two and three-quarter million acres have been measured by the Commission's cadastral service. Actual measurement and mapping are a comparatively simple matter. The difficulty arises when the area which has been established by measurement as belonging to the Commission is to be distributed

among individual refugee agriculturists. In the simplest case, when a village which entirely belongs to the Commission is measured, it is divided into areas of similar quality by an expert agronome, and each of the refugees claims his share in each one of these zones. There are, of course, certain small areas which are supposed to be more fertile or more desirable than the rest; every refugee uses his utmost efforts to obtain a portion of this small coveted area. It is human nature to believe that in a distribution of this kind your neighbour is getting the better of you. Every refugee seems imbued with this belief, and it is a matter of very great difficulty so to distribute the land as to satisfy each one of the refugees settled thereon. When the village is in part owned by the Commission and in part by indigenous proprietors, the difficulties are often almost insurmountable, and there are considerable areas in which it is feared that it will be impossible to complete the cadastre and distribution before the Commission comes to its close.

There is an additional difficulty in determining the boundaries of the land. The Greek Government transferred to the Commission the properties of exchangeable Turks who left Greece in consequence of the Convention for the exchange of populations. Many of these Turks, anticipating that it would be difficult to obtain compensation from the Turkish Government for properties left in Greece, sold these properties to indigenous Greeks, often at a nominal price and always at a price very much below the true market value. These sales are not recognised by the Greek law, and much of the land transferred in this irregular manner has been requisitioned by the Commission for purposes of refugee settlement. In every case in which this is done, difficulty arises, and in many cases resort is had by the indigenous claimant concerned to the Courts in order to establish his right to the property. Under the normal Greek law, in the case of such claims, it is easy to prevent the Refugee Settlement Commission from establishing its proprietary right, and distributions of this class of land are frequently in suspense.

Further difficulties are found where monastic lands have been occupied. Under the Constitution, the lands of the monasteries on Mt. Athos are protected from expropriation; these monasteries own large areas of land, and the Government has come to an agreement with some of them under which their lands have been leased for the term of ten years, in order that refugees may be settled thereon. It is clear that it will be impossible to remove these refugees at the end of ten years or at the end of any other

period. At the same time there is no doubt as to the legal right of the monasteries concerned, which renders it impossible for the Government to hand over this land in accordance with the Protocol of Geneva, in full proprietary right, to the Commission. The survey of these lands has not yet been begun, but it will have to be carried out, whether proprietary right can ultimately be transferred or not, as it is essential that each refugee should know the boundaries of his holding.

The cost of measurement and distribution, including a copy of the map of his holding for each refugee, amounts to about three shillings an acre.

It is interesting to note that the survey and distribution among the Greek refugees is being carried out in large measure by Russian refugees. The Commission is fortunate in being able to command the services of a considerable number of Russian ex-officers who are expert surveyors, and whose work and devotion to work are beyond all praise. These surveyors are practically homeless people, and the whole of their interest lies in their work, and we find in practice that a survey party consisting of Russian surveyors works much more rapidly than the other survey parties employed by the Commission.

You will doubtless desire to have some idea as to the success of the agricultural settlement. The figures of production which I have already given, establish that at least a large proportion of the agricultural refugee population has been satisfactorily settled. One additional fact fortifies this opinion. A census of the animals owned by the refugees, which was taken last year, indicates that apart from the animals provided for them by the Commission or the Government, they are in possession of beasts small and large of an aggregate value of about £4,000,000 sterling.

The success of settlement operations varies from place to place in accordance partly with the class of land on which settlement is made, partly with the opportunities for income apart from agriculture, and very largely in accordance with the class of refugee settled.

As to the first, the richness of the plains of Drama and Seres in Eastern Macedonia has resulted in immediate prosperity for the refugees settled there, and the sudden acquisition of wealth has resulted in sundry unfortunate and objectionable features in the social life of these areas. The consumption of *ouzo* (the popular spirit of the country) is far greater than is desirable from any point of view. In a number of the most prosperous villages, gambling is rapidly becoming a common vice. On the other hand,

the standard of life is high, the people are comfortable, the birth-rate has increased largely and the future seems assured if steps can be taken to restrain the undesirable features which I have mentioned.

In Crete, also, progress has been marked, and a recent inspection revealed one feature of national importance among the refugee population: they are commencing to wear the Cretan costume, a picturesque but expensive luxury, and this fact indicates, first, that they are sufficiently well off to be able to afford to wear these garments, and secondly, that they are losing the feeling that they are refugees and beginning to feel that they are as truly Greeks as are any of the indigenous population.

Of the second category are those settlements which lie either in close proximity to the larger towns or on the sea-shore within reach of them. There is a large number of settlements in the neighbourhood of the larger towns, where the refugees make a steady and important income from visitors. In one settlement within reach of Athens, which is by way of being an agricultural settlement, the refugees evacuate their houses in the summer-time and live under canvas, letting their houses to visitors at the rate of 1000 *dr.* per month per room. As the ordinary house consists of two rooms, the income for the summer months from this source gives between £30 and £40 sterling, a considerable addition to the ordinary agricultural income of the refugee.

The third condition is certainly the most important. There are classes of refugees who are bound to succeed because of their skill and energy in agricultural work, and in success they will only find their deserts. The large majority of the agricultural refugees are of this type, notable among them being the people from Pontos and from the shores of Asia Minor. As an instance of their ability to produce large amounts from small areas, I would cite a case which came to my notice at a recent inspection. In the village of Kiato in the Peloponnesus there were a number of refugees who had settled themselves in such quarters as they were able to obtain on rent, and who supported themselves partly by working for the indigenous cultivators, partly by hiring land from the natives and cultivating it themselves. In the particular case to which I refer, two refugees combined to hire five *stremmas* of land from a native cultivator. Five *stremmas* is one and a quarter acres. In this plot they planted two *stremmas* with melons, which unfortunately they were unable to sell as, owing to the epidemic of dengue fever, and the common belief that melons were an unhealthy food at the time, they were altogether unable

to market this produce. There remained three *stremmas* (three-quarters of an acre) on which they cultivated market garden crops. The share of the produce obtained by one of the two amounted to 55,000 *dr.* (= £147) for nine months' work. This man subsequently transferred himself to Nea Kios, the village to which I have already twice referred, where he has obtained twelve *stremmas* (three acres) of market garden ground. I saw him when he had been in Nea Kios for three weeks, and found that he had already commenced methodically to drain his land, and had planted a small nursery under glass in the garden of his house, where seedlings of pepper, artichokes, tomatoes and onions were already visible. I cite this case as being typical of the people who come from the coast of Asia Minor opposite Mytilene.

Generally I think it may be said, with perfect moderation, that in one-third of the villages the refugees are already thoroughly established and comfortably off, and that of the remaining two-thirds, in more than one half the refugees are so well settled that, if nothing more were done for them, they would be able to support themselves satisfactorily. There remain less than one-third of the villages in which, for various reasons—either owing to the inferiority of the soil or owing to misfortune or (and this is the most important condition) owing to the inferior quality of the refugees themselves—the settlement will require careful supervision for some further years.

Generally also it may be said, without any doubt, that the agricultural refugee population has already proved itself, and will continue to prove itself in constantly increasing measure, an added strength to the Greek State. The refugee cultivator on the average is a better cultivator than the native Greek. He is keenly on the look-out for any improvement which will increase the out-turn of his holding: he is indefatigable in work and he is extraordinarily economical in his expenditure. His ordinary nourishment consists of bread, made from a mixture of wheat and maize flour, cheese (the product of his sheep and goats) and olives. Meat he probably eats twice or three times a year on the occasion of the more important religious festivals. In appearance his clothes as a rule are very inferior, but the climate during the major portion of the year is kind and clothes are consequently not of so much importance as in northern countries.

A very marked feature of the life of an agricultural village is the intense desire for education. Directly a village is fairly settled, the inhabitants proceed to build a temporary wooden church, which will be replaced when they can afford it by a stone

edifice. But even before they are comfortably settled they commence to agitate for a school. Under the Protocol the Commission finds difficulty in providing funds for the construction of schools, but the demand has been so insistent and so intense that in every village the Commission has reserved a plot for the school, in many villages has provided an extra house which serves temporarily the purpose of a school, and in many villages has assisted the population either by making a grant in cash or by providing materials, with the help of which the people construct a school building for themselves. The desire for education among the children is so great as to be incredible, and is most astounding to an English observer. When one of the members of the Commission makes an inspection, in a village where no school has yet been provided, it is the invariable rule that he is waylaid by the children, demanding its provision; and where there is a school in existence, you will find that the children are in attendance long before the hour fixed for the commencement of instruction, and that they leave it with the greatest reluctance.

The second branch of the work, namely, that of urban settlement, is neither so interesting nor, in my opinion, so satisfactory as the agricultural settlement which I have attempted to describe.

It is indeed a misnomer to describe the housing of the refugee urban population as "settlement," for, as a rule, all that the Commission has been able to do has been to provide, within the limits of its financial capacity, a roof for those urban refugees who were unable to find or to provide accommodation for themselves. The work of providing accommodation for urban refugees was originally commenced by the Government, and notwithstanding the fact that the settlements so constructed before the institution of the Commission were handed over to us, the Government has continued its policy of building for urban refugees in the large towns—Athens, Piræus, Salonika and Cavalla. We have not definite statistics showing the number of houses constructed by the Government during the last two years, but up to the month of June 1927, they had constructed for about 25,000 families. In addition the Refugee Settlement Commission has constructed over 18,000, and by the autumn of next year will have provided a total of 26,600 habitations, at a total cost of £2½ million.

This will not settle the problem of urban housing. In 1927 the Commission made a census of urban refugees, which established that at that time some 35,000 families were housed in conditions in which no civilised families should be permitted to live. Their

demands will by no means be satisfied when the funds of the Commission are exhausted, and it will remain for the Government to carry on a systematic housing policy until its efforts, combined with those of the private builder, provide the accommodation necessary for the urban population.

In its policy of urban housing the Commission has encountered one serious problem. It is clear to anyone who considers the subject that the power of economic absorption of any town is definitely limited by the demand for industrial labour and its concomitant parasitic population. Were the Commission to build accommodation in any town in excess of its power of economic absorption, a permanent problem of unemployment would be created which might have serious social repercussions.

In the natural course of events the great mass of the urban refugees settle down where they first arrive, namely, in the large towns, notably in Athens, the Piræus, Volo, Salonika, Cavalla and in a minor degree in Drama, Seres, Dedeagatch and Patras. It has been the policy of the Commission to fortify the smaller towns in Greece and to build in these larger towns the minimum which public opinion would accept. With this object a careful survey was made of every one of the smaller towns in Greece, and the Commission has attempted to meet the demand for housing accommodation there wherever sites for building could be obtained, and has actually built, so far, in forty-seven of them. In this way it has succeeded in impeding the flow of population from the country to the large towns. It is difficult for us in this country to understand the nature of this problem of flux of population. As an example, I may cite an instance which came under our observation. We commenced the construction of an urban settlement in Volo and found that the mere fact of commencing building operations resulted in families living in Corfu and Patras (both of which are situated on the western coast of Greece, while Volo is on the eastern) leaving for Volo in the hope of obtaining accommodation in one of these new houses. The hope was, of course, vain, as the houses were earmarked for specific families in Volo who had made application for them.

This policy of fortifying the smaller towns has led to satisfactory results in some of the newly-settled agricultural regions. For instance, in Western Macedonia there is a railway station called Vertekop. Before the days of the Commission this was a railway station with perhaps a café, and two or three houses occupied by the station staff. There is now a flourishing little town of some 250 houses, practically all of which have been built

by or with the help of the Commission, and there is no doubt that Vertekop will become the market town for a prosperous agricultural area in its vicinity.

Similarly at Kilkis in the north of Macedonia, where the Commission has built 200 houses, there is now a thriving country town where, before the settlement, trade was stagnant. One further instance may be mentioned in Orestias, an entirely new town in the north-eastern corner of Thrace, close to the Turkish and Bulgarian borders. This town, with a population of 2000 inhabitants, is the creation of the Commission, and it is entirely supported by the exports and imports of the surrounding agricultural population. The cultivation of potatoes has spread very rapidly in that part, and last year 300 wagon-loads—say, 6000 tons—of potatoes were exported from Orestias alone.

There is another consideration in connection with this policy of house-building which must not be overlooked. As a result of building operations by the Government and by the Commission, speculative building has almost entirely ceased, and it is, of course, impossible to say how far ordinary economic pressure would result in the necessary supply of accommodation if the State and the Commission ceased to build houses. Personally I have no doubt that a large number of refugees in the towns, who are at present occupying quarters unfit for human habitation, do so in the belief that if they wait long enough they will be provided, either by the State or by the Commission, with a house at cost price (if they have to pay for it at all), and in any event at a price below its actual market value.

In the cities of Athens and Piræus the Commission has built four large refugee quarters consisting in all of 11,550 habitations. The houses are of various types, some two-roomed, allowing for the accommodation of one family only; others are double houses, others again have accommodation for four, eight and sixteen families. The streets are spacious and the houses well built, so that the settlements present every appearance of comfort and solidity. Under the contracts signed by the occupants, a rent is charged which would result in the habitation becoming the property of the occupant, on the hire purchase system, after fifteen years. In principle, this sounds an excellent arrangement. In actual fact, however, when the houses were completed, they were invaded by a number of families largely in excess of the accommodation, with the result that in certain of the settlements many habitations contain one family in each room, and most of them contain more than one family. In these circumstances it

is in practice extraordinarily difficult to collect anything from the families so situated.

A further difficulty in this matter of payment has arisen from organised resistance to making any payment at all. All sorts of excuses are advanced—poverty, the existence of claims against the Government, the inadequacy of the accommodation provided, allegations that the houses have not cost what is being charged for them, objections to any charge for works of public utility (roads, water, light)—in fact, any excuse of any kind which may afford an explanation of non-payment. We can, of course, have recourse to the Government to help us in collection, but the refugees are in a very strong position *vis-à-vis* the Government, as each family possesses a vote, and there is always an election in prospect. I would not suggest that the present Government allows itself to be influenced by considerations of this nature; nothing could have been more admirable than the speeches delivered by M. Venizélos himself during the last election campaign, in which he told the refugees in the plainest possible terms that he was not going to be influenced by any demagogic agitation by the refugees against payment of debts due from them, and that if they did not like this, his statement of policy, they were at liberty to abstain from voting for him, or to vote against him if they desired to do so. It required the greatest courage in a political leader at a time of election to make such a declaration; but we know that M. Venizélos is not lacking in that quality.

It was the duty of the Refugee Settlement Commission to "settle" the urban refugees as well as the agricultural, and this "settlement" would naturally include provision of some means of livelihood. In fact, the Commission was not a body appropriate to make this provision, but in certain directions it has done what it could. It has, for instance, provided on very advantageous terms sites for the erection of factories in the vicinity of the various settlements, and this arrangement has been valuable both to the refugees and to the industrialists who have taken advantage of it. In the vicinity of the urban settlements a large number of factories of various kinds have sprung up. Of these, the most numerous and the most important are the carpet factories. In this industry the refugees are expert and it has been introduced since their arrival. The industry is increasing very rapidly, and in the year 1927 the exports of Greek carpets to America were valued at over half a million pounds sterling.

The latest attempt to assist in the provision of means of livelihood for the urban refugees has been the provision of the

sum of £100,000 by the Commission to assist in the creation of an autonomous organisation for the assistance and control of the carpet industry. The law governing this organisation has just been presented to the Chamber, and it is hoped and expected that once the organisation is in being, its effect will be not only to stimulate the production of carpets in quantity but also to prevent the export of any except carpets of first-class quality. All the manufacturers of carpets, both Greek and foreign, who work in Greece have combined to form this organisation.

In addition, there are silk factories, cloth factories, factories for making clothing, factories for pottery, all of which have been inaugurated since the arrival of the refugees, and the Commission has constituted a fund for the encouragement of refugee arts and crafts, which has been used to stimulate the activity of some of these trades.

One further method employed by the Commission is to make advances to craftsmen for tools and plant, and there has been widespread resort on the part of the refugees to this method of assistance.

But notwithstanding all these attempts to assist refugees to obtain a livelihood in the towns, their future outlook depends on the general future of Greek commerce and industry. It is satisfactory to record, first, that in the large towns the arrival of the urban refugee population has not resulted in any permanent unemployment; such unemployment as has been experienced has been due to temporary conditions in individual trades. Secondly, that the influx of the urban refugees has not resulted, as might have been expected, in a fall in wages. It is true that the population of the larger towns does not bear what might be considered as a reasonable proportion to the agricultural population of the country. The total population of Greece is about six and a quarter millions: of this, Athens and the Piræus are responsible for 830,000; Salonika, for about 400,000; that is to say, that in these three towns are to be found one-fifth of the whole population of the country. On the face of it, this would seem to be a dangerous position, but it is not unique, for the Argentine Republic, with a population of roughly 7,100,000, has over a million inhabitants in its capital city, Buenos Aires; and even England groups one-fifth of its total population in the three areas of the County of London and the Municipalities of Liverpool and Manchester.

The work of the Refugee Settlement Commission is coming to a normal end with the expenditure of its funds, and the time will

soon come when we shall be in a position to review dispassionately the effect of the transfer of the Greeks from other countries to their national home, and the quality of the work effected by the Commission. As to the first question I have no doubts. In my opinion the Greeks who have arrived in Greece during the past seven years will prove to be a stable element of strength and of prosperity to their country in the future. I have tried to show in this paper that symptoms are already apparent which indicate that this result will follow. Economically, with the increased density of population, and with the completion of the important drainage schemes which are now in progress, and which should give perhaps a million acres of cultivable land of first quality to the country, the position of Greece cannot fail to be improved. Politically the position is even more stable. Before the transfer of populations consequent on the Treaties of Neuilly and Lausanne, the Greek population of Greece amounted to only 80 per cent. of the total, 20 per cent. being Turks, Bulgarians and people of other races. After the transfer, of the total population 93·75 per cent. are Greeks and only 6·25 per cent. persons of other nationalities. As a result, the frequent political difficulties which used to arise owing to the presence of considerable foreign elements in the population have disappeared.

Given a stable Government and the absence of militaristic adventure, Greece can ask her friends to look to the future with perfect confidence.

Abridged record of discussion following the above address.

LIEUT.-COLONEL F. CUNLIFFE-OWEN : As one of the early workers on the Refugee Settlement Commission I was interested to hear Sir John's account of its further work. When I went out there in the early days, at the request of Mr. Morgenthau, I found the refugees, more or less, on their "beam ends." It was my fate to go up into Macedonia and look after hordes of these people who were shot down there with perhaps no covering at all, or in tents and so on. It was one of the coldest winters in Macedonia; the Struma was frozen over. These poor people were on the uplands, and I was surprised at the way they met their difficulties. They fitted in as far as they could with what was done for them, and they set to and tried to help themselves, and came out of this difficult time with great credit. At the same time I also looked after tens of thousands of families in the Epirus, Achaia, Mitylene, Crete, and everywhere I found the same position. These people were wonderful workers and an extraordinary asset to Greece.

I should like to mention the great help given by the Greek Govern-

ment out of its limited resources. It is extraordinary how they found the money, the material, and the people to help them. Not only that, but with the Greek refugees there came numbers of Armenian refugees, and the Greek Government made no distinction between Greeks and Armenians, but looked after the Armenians equally with their own refugees, setting them up in houses and providing them with material. The Greek Government helped the Commission very much. There was only one time I found some difficulty with the authorities, and that was in 1925 when they were interfering with our officials at Salonika—that was the Pangalos period. I remember it well because I was the only person in Athens at the time belonging to the Commission. General Pangalos was rather overbearing, but that passed away eventually, and he came to recognise that there were certain obligations under the Protocol, and the League of Nations could not be set aside. Apart from this, I always found that my work received every support from the Greek Government. The officials who worked with me were very hardworking indeed, and always to be relied upon.

The lecturer has alluded to the advantages which the refugees have given to Greece as a whole. I think we may consider that the Smyrna "disaster" has been a blessing in disguise to the Greek nation. Over a million people have been added to the population of the country, in itself a considerable asset. There is no longer a question of minorities or of all the old troubles on the frontier. I doubt whether in England sufficient notice has been taken of the other organisations working there. The "Save the Children" Fund has performed splendid work. It has done an extraordinary amount of work, and spent very little money on the upkeep of the organisation. The money has been spent on the people themselves, and the same is the case with the Refugee Settlement Commission. I think, with regard to the settlement of these people, that the remarkable point is that one-fifth of them were families without bread-winners, only women and children. The fact that they carried on is another tribute to the Greek race and the people from Asia Minor.

DR. MAXWELL GARNETT: You have called upon me to speak, sir, but I really know nothing about Greece at first hand. I should like to pay a tribute to Sir John Hope Simpson's extraordinarily interesting lecture, and to repeat an observation made in my hearing earlier to-day, that here we have an achievement the full implications of which we hardly yet realise. Here was Greece in terrible difficulties, and she went to the League of Nations, and the League helped to solve her problem for her. We saw the same thing with Austria, only in a different field, that of economics. The suggestion which I pass on to the Institute is that, if our own new Government should find itself unable to cope with our problem of unemployment—primarily an international problem—it also would do well to seek help from Geneva.

LIEUT.-COMMANDER E. S. WILLIAMS: It so happens that in October 1922—about ten days after the Smyrna catastrophe—I was put in charge of all the Near East propaganda for the “All British Appeal for relief of famine in Russia and distress in the Near East.” I could give some reminiscences of what happened at the origin of this Refugee Settlement. In that October hardly a man in this country knew anything about the situation in Greece. There were about a quarter of a million people on the northern Ægean sea-board, a quarter of a million at Salonika, a quarter of a million in the various islands, and a further quarter of a million scattered about the seaports and towns of northern and southern Greece. They had no clothes and no money, and apart from small help from charitable sources, they had no assistance. At that moment the “All-British Appeal” was dealing with a tremendous situation in Russia itself. There, people were dying by the hundred thousand, and although England provided the greatest amount of money of any European country in helping Russia, none the less this money did not prove enough to help Russia and help Greece as well. We had the terrible decision to make as to whether we should leave Russia and enter the charitable field in Greece or not. We decided to leave Russia, though we made up our minds that it meant the death in Russia of anything between a quarter and half a million people. There were very few people here in England who understood how terrible the situation was. People were down with malaria and other diseases at Salonika to the number of fifty thousand. The ordinary sanitary arrangements had absolutely broken down. It does seem to me that that particular catastrophe presents us with a very terrible lesson. In September 1923 very few persons had any conception of what the refugees had gone through since the previous September. The Americans came over and gave a lead. In 1922 we followed along with very little help from the Press. If any similar catastrophe occurred, would it not be a good thing to have some organisation which would at once provide the necessary arrangements?

BRIG.-GENERAL SIR OSBORNE MANCE: I had the pleasure of visiting Greece for about a month last November, and was fortunate enough to meet Sir John Hope Simpson, who very kindly showed me, in the neighbourhood of Athens, a great deal of what the Commission had been doing, and gave me advice which enabled me on my return journey to pass through several of the important settlements in Macedonia. Anybody who visited the country could not help being struck by the enormous development which must have taken place. In Macedonia, where, my friends of the War told me, there was one barren waste, one now passed through miles and miles of country where there was not a square yard uncultivated. You can never be out of sight of a large refugee village. Up in Macedonia especially one noticed the signs that Sir John instructed me to look out for, how small houses of two rooms first added an extra room, then a shed,

then a pigsty, then a poultry run, then a fence around the lot, and finally somebody more ambitious built on another storey. One could see how really prosperous some of the settlers had already become. The keenness of the Greeks was most striking. I went on two visits of inspection with Sir John. I may say that all the people looked on Sir John Hope Simpson as a sort of father and mother combined. Every man was most proud of his holding, and when it was suggested in one case that a holding might have to be given up in exchange for another, the cultivator dashed into the field, picked up a handful of artificial fertiliser, and said, "How can you turn me out now?" The remarkable thing was the way in which the Refugee Commission had carried out all this settlement work, including the provision of houses and animals and the seed and food for one year for well under £100 a family. That seems to be most remarkable, and deserves a book of explanation.

There is one question upon which Sir John just touched. What percentage of the refugee loans are likely to be recovered from the refugees themselves? With the present borrowing of the Greek Government it is very important that every penny they borrow should if possible be reproductive. These refugees are going to be a source of enormous economic strength to the country. This wonderful success, notwithstanding what anyone may say, is primarily due to British organisation, and I think we can all be very proud of the work done by Sir John Hope Simpson and his predecessor. Their great experience has been the main factor in the success of this refugee organisation.