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THE URBAN SETTLEMENT OF REFUGEES, 1923–1930:
AN ASSESSMENT OF THE OBJECTIVES AND POLICIES OF
THE REFUGEE SETTLEMENT COMMISSION (RSC)

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ABSTRACT: This article examines the housing policy pursued by the Refugee Settlement Commission (RSC) for urban refugees in the framework of the implementation of the rehabilitation project, which was financed by foreign loans that were secured in 1924 and 1928 with the mediation of the League of Nations. By analysing data from the reports of the commission and the minutes of its board of directors, we attempt to shed light on the internal logic underlying its planning and the way in which its efforts determined – in conjunction with other factors – the housing conditions of the refugees in urban areas, especially in the numerous settlements that were built around Athens and Piraeus.

One of the most urgent issues that the Greek government had to deal with after the end of the Greek-Turkish War and the signing of the Convention concerning the Compulsory Exchange of Populations in January 1923 was finding the necessary financial resources for the settlement of the refugees. The Greek state, economically and politically exhausted after a decade of war, a “national schism” and serious financial issues, faced an unprecedented humanitarian crisis which in the literature has been described as “the refugee shock”.¹ Over a period of just a few months, the Greek territory, with a population of around 5 million,²

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¹ Christos Hadziioissif, “Το προσφυγικό σοκ: Οι σταθερές και οι μεταβολές της ελληνικής οικονομίας,” in *Ιστορία της Ελλάδας του 20ου αιώνα*, vol. 2/1, *Ο Μεσοπόλεμος: 1922–1940*, ed. Christos Hadziioissif (Athens: Vivliorama, 2002).

² According to the 1920 census, 5,536,375 people lived in the territory of the Greek state. Ministry of National Economy, General Statistical Service of Greece, *Πληθυσμός του Βασιλείου της Ελλάδος κατά την απογραφή της 19ης Δεκεμβρίου 1920* (Athens: Ethniko Typografeio, 1921).

received a massive influx of more than a million new inhabitants, the majority of whom were in a state of utter destitution.³

The asphyxiating living conditions of the refugees caused by their overcrowding in occupied public spaces and makeshift camps, the incomplete or non-existent infrastructure of urban centres, the issue of food supply and the tensions with the “native” landlords, who were anything but positive about requisition measures, forced the government, in a very short period of time, to seek new structural solutions.⁴

The transition, however, from the stage of charity and aid to that of rehabilitation and economic self-sufficiency of the refugees required long-term planning, institutional interventions and the coordinated mobilisation of human, material and technical resources, all of which were not readily at the disposal of the Greek state. The government resorted to foreign loans and the passive acceptance of the regulations laid down by the newly established League of Nations, an intergovernmental organisation set up immediately after the end of World War I in order to reorganise economies and societies, as well as to safeguard the legal order and the balances that had emerged after the Versailles settlement.⁵ In this context, the league developed the role of “mediator” between

³ It is estimated that from the beginning of September 1922 until the beginning of November of the same year, a total of 600,000 refugees from Asia Minor and 313,000 from Eastern Thrace, Pontus and other regions fled to Greece. This number does not include those who came and settled using their own means and expenses. Overall, according to most estimates, the number of refugees who fled to Greece after 1922 exceeded 1.2 million. For the origin and areas of residence of refugees in the first months, see League of Nations, Economic and Financial Committee, Memorandum on Greek Economy and Financial Position, 22 May 1923, League of Nations Archives (LNA), R396-10.

⁴ The requisition of public and private properties, as well as the compulsory cohabitation of natives and refugees, were among the first housing measures undertaken by the government. The requisition policy had been in progress since August 1922, and was enacted in November of the same year, with a provision for a four-month period. Initially, 8,000 properties and other premises that were considered spacious were requisitioned to house small groups of refugees and families. The measure of compulsory cohabitation, applied mostly in cities, quickly provoked resistance and increased distrust and hostility towards refugees. It was therefore gradually abandoned from 1923 onwards. Regarding the enactment of the measure, see Legislative decree, 11 November 1922, “Περί επιτάξεως ακινήτων δι’ εγκατάστασιν προσφύγων,” Εφημερίς της Κυβερνήσεως (ΦΕΚ), no. 237A, 17 November 1922. For an analysis of the measure and its implementation, see Vika Gizeli, *Κοινωνικοί μετασχηματισμοί και προέλευση της κοινωνικής κατοικίας στην Ελλάδα, 1920–1930* (Athens: Epikairotitia, 1984), 129–32.

⁵ For an overview of the operations and objectives of the League of Nations, see Susan Pedersen, “Back to the League of Nations,” *American Historical Review* 112, no. 4 (2007):

the nation-states that wished to borrow and the credit institutions, and at the same time made recommendations/interventions through experts it appointed in the field of fiscal policy, production, infrastructure and the banking sector of each national economy. During the interwar period, the league contributed to the conclusion of nine international loans to six countries.⁶ Two of these loans were concluded on behalf of Greece for the resettlement of refugees and the development of infrastructure and domestic production.⁷ The league's technical assistance in the conclusion of the loans was accompanied by the passive acceptance of strict conditions on the part of the Greek state and the compulsory adoption of measures to stabilise its currency and fiscal policy. That implied, first of all, a return to the gold standard and the establishment of a new independent note-issuing bank and, at the same time, budgetary reforms and the imposition of a ceiling on public spending.⁸ It was against this background that the Bank of Greece was created in 1928.

To ensure that the loan funds would not be spent by the government on other activities, such as the purchase of war material, the League of Nations set up the Refugee Settlement Commission (RSC), an autonomous organisation whose main commitment was the resettlement of refugees.⁹ The commission was directed by a four-member board consisting of two Greek and two foreign citizens. Two of

1091–117; Mark Mazower, *Σκοτεινή ήπειρος: Ο ευρωπαϊκός αιώνας*, trans. Kostas Kouremenos (Athens: Alexandria, 2001), 74–75, and Mazower, “Minorities and the League of Nations in Interwar Europe,” *Daedalus* 126, no. 2 (1997): 47–63.

⁶ Beyond Greece, the league provided technical assistance and negotiated foreign loans on behalf of Austria, Hungary, Bulgaria, Estonia and the Free City of Danzig. The total amount of the nine loans concluded for the above six countries was £81 million, or just under \$400 million. Of this sum, half was issued by the British credit system, a fifth by the US and the rest by various banks in Europe, namely Italy, Switzerland, Spain, Sweden, the Netherlands, Greece and others. For more information on the loans concluded through the mediation of the League of Nations, as well as the role that it assumed within the national economies, see Margaret G. Myers, “The League Loans,” *Political Science Quarterly* 60, no. 4 (1945): 492–526. For more recent studies, see Jamie Martin, *The Meddlers: Sovereignty, Empire, and the Birth of Global Economic Governance* (Cambridge: Harvard University Press, 2022).

⁷ On this dimension, see Martin, *Meddlers*.

⁸ Andreas Kakridis, “Nobody’s Child: The Bank of Greece in the Interwar Years” (Bank of Greece Working Paper, 290, July 2021), see also, in this volume, Hakkon A. Ikonomidou, “The Geneva Intervention and the Man in the Middle: Thanassis Aghnides, Greece and League of Nations Economic Assistance.”

⁹ Lina Venturas, “Multi-actor Synergies, Sovereignty, and Refugee Resettlement in Interwar Greece,” *Journal of Modern Greek Studies* 40, no. 2 (2022): 299–317; Martin, *Meddlers*, 140.

the members were appointed by the government in consultation with the League of Nations, while the other two were appointed directly by the league. One was mandatorily from a US humanitarian organisation and assumed the office of chairman, with a deciding vote.¹⁰ Although the board of the commission was required to submit reports at regular – determined – intervals to the council of the League of Nations, it was not organisationally subordinate to the high commissioner and was completely independent of the Greek executive.¹¹ The commission's services were divided into three central departments – the directorates of finance, agricultural refugee settlement and urban refugee settlement.¹² The financial department was staffed by employees and accountants from the National Bank of Greece, which had placed its credit department at the commission's disposal. The service responsible for agricultural settlement was staffed by persons appointed partly by the commission and partly by the state, and in particular by the services of the Agriculture Ministry, which was placed at the service of the RSC by a legislative decree in December 1923. Finally, the urban service was staffed mainly by employees of the RSC, assisted by a small number of employees of the Welfare Ministry, which had already undertaken the construction of temporary dwellings for the housing of refugees throughout the country.

In addition to the management of the loan funds, the government was obliged by the Geneva Protocol (29 September 1923) to grant to the RSC at least 500,000 hectares of arable land, which came from public lands, expropriations and requisitions under the agricultural law, exchangeable and other types of property (communal, monastic, former Bulgarian-owned properties, etc.). By the end of 1927, the government had granted the RSC 820,000 hectares of land, 85 percent of which was in Macedonia.¹³ The land granted to the RSC served as a mortgage for the creditors, while all its revenues were to be pledged as security.¹⁴ Debt servicing of the loan was assigned to the International Financial

¹⁰ The first commission members were Henry Morgenthau, as chairman, and Sir John Campbell, as vice chairman, Stefanos Deltas and Pericles Argyropoulos. At the end of Morgenthau's term of office, the chairmanship of the RSC was taken over by the Americans Charles P. Howland (1925–1926) and Charles B. Eddy (1926–1930).

¹¹ Venturas, "Multi-actor Synergies," 299–317.

¹² League of Nations, *Greek Refugee Settlement* (Geneva: League of Nations, 1926), 8–11.

¹³ Elsa Kontogiorgi, "Αγροτικές προσφυγικές εγκαταστάσεις στη Μακεδονία: 1923–1930," *Bulletin of the Centre for Asia Minor Studies* 9 (1992): 47–59. For a more complete study of rural resettlement, see Kontogiorgi, *Population Exchange in Greek Macedonia: The Rural Settlement of Refugees 1922–1930* (New York: Oxford University Press, 2006).

¹⁴ League of Nations, *The Settlement of Greek Refugees: Scheme for an International Loan. Protocol Arranged by the League of Nations and Signed at Geneva on 29 September 1923 with*

Commission (IFC), which would see to the collection of the guaranteed proceeds in accordance with the standards of arrangements in place for previous loans.¹⁵

The use of the loan funds by the RSC reflected the prevailing perception of Greece's position in the international labour division as that of an agricultural economy. Some 86 percent of the funds were allocated for the settlement of refugees in the countryside, mainly in Macedonia and Western Thrace. This decision can be explained in several ways: the availability of large areas of abandoned farmland – mainly in Macedonia – facilitated the commission's work and served the idea of transforming the refugees into productive, self-sustaining farmers, capable of living without the help of the state and repaying the credits they received for their rehabilitation. At the same time, it provided a solution for the urgent issue of food security: in the space of a few months, over one million predominantly destitute refugees arrived in Greece. As a result, there was a rapid increase in the number of consumers, which required a corresponding increase in the production of food and other goods. Simultaneously, it was expected that the increase in the production of certain exportable products would contribute to fiscal stability by reducing the passivity of the balance of payments.

But the project of rural settlement versus urban settlement was also encouraged for another reason. It was a common thought and objective of the Greeks and the foreign leaders of the League of Nations to change the structure of the populations of the sparsely populated areas in northern Greece, where minority populations still lived.¹⁶ In other words, the objective of the large-scale settlement was to change the ethnic composition of the region, and to convert the Greek element into a majority.¹⁷ The consolidation of the sovereignty of the Greek state on the northern borders was a necessary matter for the officials of the League of Nations, as it was linked to the prevention of actions that would question the territorial status of the region.¹⁸

This policy, as well as the separation of refugees into urban and agricultural populations, was carried out in a normative way that did not take into account

the Relevant Documents and Public Statements, including the Statutes of the Refugee Settlement Commission, Geneva, 30 October 1924, LNA, C.524.M.187.1924.II.

¹⁵ The involvement of the IFC in the finances of the Greek state began in 1898 and was linked to the steady servicing of the Greek debt, which had been suspended in 1893, and the repayment of war compensation to Turkey after the end of the Greek-Turkish War in 1897. The IFC exercised direct supervision over a part of public revenue, channelling it into interest and debt amortisation. See also Kakridis, *Nobody's Child*.

¹⁶ Venturas, "Multi-actor Synergies," 10, and Martin, *Meddlers*, 138.

¹⁷ Antonis Liakos, *Ο ελληνικός 20ος αιώνας* (Athens: Polis, 2019), 127.

¹⁸ Venturas, "Multi-actor Synergies."

the previous social structures of the populations that arrived in Greece, nor their previous occupational background.¹⁹ These structures, as studies have shown, did not cease to play an active role in the lives of the populations in the first period after their forced relocation.²⁰ The RSC also misjudged the attraction of urban centres for refugees who received no assistance either in terms of housing or employment. By focusing on rural settlement and population decentralisation in order to prevent “abnormal and dangerous” situations, the RSC underestimated for most of its operation the dynamics developed by refugees who were constantly moving between cities and rural settlements. Thus in 1927, when the resources at its disposal were almost depleted, it was established that more than half of the total refugee population – about 615,000 – had remained in urban centres. The vast majority of this group had not received any assistance from the state or the RSC. This population lived in miserable conditions, either in makeshift shacks, huts and hovels, or crowded into warehouses, barracks and other abandoned places.²¹

The time frame for the disbursement and use of the funds of the two loans can be divided into three periods. Each of these periods constitutes a separate section of the text in which we attempt to examine the planning of the RSC within the respective circumstances and the possibilities offered by the resources available at any given time. Thus, we consider it possible to interpret the resettlement as a dynamic process. The first phase concerns the initial period of its activities and extends chronologically from its establishment (13 October 1923) to the disbursement of the loan of 1924, the funds of which were made available to the RSC at the beginning of 1925. During this period the RSC operated on the basis of advances from the Bank of England, National Bank of Greece and Greek state. In total, during this period the RSC managed around £3.5 million, which was allocated in parts to its operational and initial

¹⁹ According to a 1926 report sent by RSC President Charles P. Howland to the League Council, the urban professions outnumbered the agricultural professions. However, no ratio is given. According to the same report, the refugee population arriving from the cities and towns of Turkey can be divided into four categories: a) merchants, shipbuilders, bankers, engineers and all those engaged in the liberal professions; b) clerks and shopkeepers; 3) craftsmen and skilled workers; 4) waiters, gardeners, shopkeepers, shop assistants, drivers, boatmen and unskilled workers. League of Nations, *Greek Refugee Settlement*, 16.

²⁰ Christos Hadziiossif, *Συνασός: Ιστορία ενός τόπου χωρίς ιστορία* (Heraklion: Crete University Press, 2005).

²¹ As RSC Vice Chairman John Hope Simpson noted in 1929: “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.” Also see, Sir John Hope Simpson, “The Work of the Greek Refugee Settlement Commission,” *Journal of the Royal Institute of International Affairs* 8, no. 6 (1929): 583–604.

needs. This amount would be deducted from the loans that would subsequently be contracted.²² This was a transitional period when, due to the uncertainty surrounding the size and timing of the funds, it was unable to produce a comprehensive settlement plan.

With the disbursement of the £10 million loan in December 1924, after a long period of negotiations, the second phase of the refugee resettlement programme began, which lasted until 1927. During this period, a net amount of around £6.5 million was paid into its accounts. The release of the loan money allowed the commission to proceed with work that had been planned in its previous period of operation, to complete other pending work and to develop longer-term planning. In fact, the urban settlement project was implemented with greater momentum in this phase. Finally, the third phase covers the period from the issue of the tripartite loan in 1928, up to 1930, when the RSC ceased to operate and was dissolved.²³ A total of £3 million was allocated to the RSC to continue the work of resettling the refugees. This amount was not in line with the initial expectations of the commission, which estimated that the amount needed to continue its work should be close to £5 million.²⁴

Phase I: The Transition of the Urban Settlements from the Refugee Relief Fund to the Settlement Commission (November 1923–February 1925).

The first period of the RSC's activities can be characterised as a transitional period for the procedures of urban planning intervention in urban centres, since the transition was made from the "urgent" and temporary solutions provided by the state (see property requisitions) and other bodies such as the Refugee Relief Fund (RRF), to the implementation of a more specific settlement model. During this period the refugee settlements built by the fund around Athens and Piraeus were transferred to the RSC. It should be noted that the RSC did not know either the exact amount or the period of availability of the loan funds in its accounts and was therefore operating with caution. Thus, its activities in relation to the

²² The first advance of £1 million from the Bank of England was made available in November 1923.

²³ This loan was called a tripartite loan because there was a commitment to divide it into three equal parts, each of which would serve a single purpose. The threefold purpose of the loan was the following: (a) the continuation of the refugee resettlement project; (b) the coverage of past budget deficits; and (c) the creation of a cover for the establishment of a new issuing bank. Andreas Kakridis, *Nobody's Child*.

²⁴ RSC, *Tenth Quarterly Report*, Athens, 25 May 1926, LNA, C.308.M.117.1926.II, and RSC, *Fourteenth Quarterly Report*, Athens, 25 May 1927, LNA, C.281.M.104.1927.II.

urban settlement programme were geographically limited to the seven districts it took over from the fund.

The fund was established as an autonomous organisation by the government in November 1922 in order to administer the funds collected from fundraising and donations for the benefit of the refugees.²⁵ Its operation, however, was based mainly on the financial support of the state, and secondarily on donations.²⁶ The resources from public funds were granted in the form of loans, which were to be repaid from the revenue of the fund which came from additional taxes imposed by the state on various commodities, such as tobacco, and from the rent of the accommodation it provided to the refugees.²⁷ The work of the fund started at the boundaries of the urban zone of Athens and Piraeus, in Kaisariani, Nea Ionia, Vyronas and Kokkinia, and gradually expanded to three more areas, Elefsina, Edessa and Volos. Its activities were completed in the spring of 1925, when the RSC succeeded it as the main operator of the the urban settlement project.²⁸ Simultaneously with the activities of the fund, the state, through the Welfare Ministry, was implementing a programme for the construction of refugee houses, while it also supported the construction of model settlements such as that of Nea Smyrni through the provision of land and small bond loans to construction companies.²⁹

When the four settlements that had been built in the outskirts of Athens and Piraeus came into the ownership of the RSC in January 1924, the fund had completed the construction of 4,000 houses with 9,283 rooms, while 2,500 houses with 5,990 rooms were still under construction.³⁰ The RSC undertook the completion of the unfinished buildings on the basis of the agreements concluded by the RRF with private contractors, adopting the existing building system and

²⁵ Legislative decree, “Περί συστάσεως Ταμείου Περιθάλψεως Προσφύγων,” *ΦΕΚ*, no. 227A, 9 November 1922.

²⁶ Indicatively, by the spring of 1924, the fund had received 5 million drachmas in donations and 125 million drachmas from the public treasury in the form of a loan. For the continuation of its construction work, the president of the fund estimated that another 350 million drachmas would be spent. See the letter from the president of the fund to the prime minister and finance and welfare ministers, 4 April 1924, Athens, TA, IATE, A3-S1-Y2F19-52.

²⁷ Gizeli, *Κοινωνικοί μετασχηματισμοί*, 135.

²⁸ Decision no. 6301 “περί μεταβιβάσεως κυριότητας προσφυγικών συνοικισμών Παγρατίου, Ποδαράδων και Κοκκινιάς,” *ΦΕΚ*, no. 5B, 22 January 1924.

²⁹ In total, the RRF, together with the Welfare Ministry, built more than 22,000 houses in the three years they operated together. See Hadziiossif, “Το προσφυγικό σοκ,” 33–34.

³⁰ RSC, “Εκθέσεις επί πεπραγμένων της Επιτροπής Αποκαταστάσεως Προσφύγων, κατά το πρώτον τρίμηνον,” 8 February 1924, TA, IATE, A3-S1-Y2-F18-T7.

the supply of materials by the same contractors.³¹ It also assumed responsibility for the expansion of the residential boundaries of the settlements and their overall redevelopment (infrastructure, public spaces, etc.), as the fund's action up to that point had been exclusively related to the construction of houses and not to infrastructure works, such as water supply, drainage, lighting or road construction.³²

According to the president of the fund and entrepreneur-industrialist Charilaos Epaminondas, the start of its construction activity coincided with the state's desire to evacuate certain public spaces hosting refugees, while the selection of locations was based on their proximity to the cities and the possibility of water supply.³³ This explanation, however, rather idealises the refugee placement options. The new settlements were poorly served by the capital's networks, if at all.³⁴ As the commission's reports show, for their water supply the inhabitants relied mainly on groundwater extraction, and there was not always an electricity network.³⁵ Particularly the issue of water supply to urban areas remained a matter of concern for the state and the RSC throughout the examined period.³⁶ The survey was done hastily and superficially, causing problems and irregularities when it came to connecting the refugee settlements with the cities of Athens and Piraeus.³⁷ The "provisional" settlement of destitute refugees by the fund and the state outside the planning zone was evidently done following a search for free space near urban centres. The existence of factories in which they could be absorbed as cheap labour (see Kokkinia,

³¹ Venizelos Archives at the Benaki Museum, Έκθεση σχετικά με τη στέγαση των αστών προσφύγων, [1930], file 133, doc. 4. <https://venizelosarchives.gr/show/27692>.

³² Gizeli, *Κοινωνικοί μετασχηματισμοί*, 136, and Eleni Kyramargiou, *Δραπετσώνα 1922–1967: Ένας κόσμος στην άκρη του κόσμου* (Athens: National Hellenic Research Foundation, 2019), 89–90.

³³ The fund's work began in Pangrati, in an area of about 10 hectares, following the government's request and the Education Ministry's wish that the refugees evacuate some of the schools they were staying in. See translated excerpt from a speech by the RRF president, Epaminondas Charilaos, on the offer of the fund, in Henry Morgenthau, *Η αποστολή μου στην Αθήνα: Το έπος της εγκατάστασης*, trans. Sifis Kasesian (Athens: Trochalia, 1994), 122–33.

³⁴ Gizeli, *Κοινωνική μετασχηματισμοί*, 136.

³⁵ For the infrastructure and the difficulties faced by the refugees in the four refugee settlements regarding issues such as water supply, see League of Nations, *Greek Refugee Settlement*, 170–71.

³⁶ RSC, Minutes of meetings of the council of the RSC, LNA, C130/9/1.

³⁷ Regarding the Kokkinia case and the hasty survey of the area, see Renée Hirschon, *Κληρονόμοι της μικρασιατικής καταστροφής: Η κοινωνική ζωή των μικρασιατών προσφύγων στον Πειραιά* (Athens: National Bank of Greece Cultural Foundation, 2006), 113–14.

Elefsina, Volos) probably played an important role. Moreover, they could be more easily controlled by the authorities when they were centralised and isolated.³⁸

Most of the fund's buildings were made with cheap materials, mainly wood, galvanised iron and tar paper, while some were brick-built.³⁹ The first houses were built on small plots, just 20 to 25 square meters, and were low with one room.⁴⁰ The reference unit was the room, which, due to great demand and necessity, was one per family.⁴¹ The houses were provided to refugees for a small fee, in the form of rent and in some cases free of charge. The fund's activities were generally of a mid-term nature and covered both urgent (provision of tents) and long-term housing needs (repair of exchangeable houses, surveying and construction of shelters and houses). For the most part, however, the houses that were built were of low quality, while the settlements were not supported by technical and social infrastructure networks.

The project for the expansion and maintenance of the seven districts was entrusted to the competent Urban Settlement Department of the RSC, which was staffed administratively with employees from the Welfare Ministry and the technical department of the RRF.⁴² Miltiadis Negrepontis, a Venizelist former finance minister in the Provisional Government of National Defence, was appointed honorary director of the department and was entrusted with the preparation of a general plan for the development of refugee settlements into autonomous communities.⁴³ The execution of the project was entrusted to a young engineer, Konstantinos Sgoutas, a former member of the technical team

³⁸ Kostas Kostis, *Ο πλούτος της Ελλάδας: Η ελληνική οικονομία από τους Βαλκανικούς Πολέμους μέχρι σήμερα* (Athens: Patakis, 2018), 116.

³⁹ Kyramargiou, *Δραπετσώνα*, 89, and Morgenthau, *Η αποστολή μου*, 337. Morgenthau describes the first houses that were built as large wooden shacks, into which the refugees were squeezed like sardines.

⁴⁰ Hirschon, *Κληρονόμοι*, 114.

⁴¹ Kyramargiou, *Δραπετσώνα*, 89.

⁴² Legislative decree, "Περί λειτουργίας Επιτροπής Αποκατάστασεως Προσφύγων," *ΦΕΚ*, no. 371A, 19 December 1923, art. 2.

⁴³ The general plan was to develop each settlement into an autonomous community, governed by a municipal council based on the existing mayoral model in Greece. Regarding the assignment of the project and its aspects, see RSC, Minutes of Meetings of the Council of the RSC, no. 55, 4 March 1924, LNA, C130/9/1, 1. See also RSC, Minutes of Meetings of the Council of the RSC, no. 26, 30 January 1924, 1, annex to meeting no. 27, notes by Messrs Argyropoulos and Negrepontis, 1–4 and RSC, "Εκθεσις επί πεπραγμένων της Επιτροπής Αποκαταστάσεως Προσφύγων, κατά το πρώτον τρίμηνον," 28 February 1924, TA, IATE, A3-S1-Y2-F18-T7.

of the RRF, who became director of the technical department (1923–1928) of the RSC. With a small staff of 15 people, Sgoutas organised the project of expanding the settlements by dividing it into four areas: (a) architectural and structural design, (b) legal matters, (c) inspection and (d) accounting.⁴⁴

Of the £1 million allocated to the RSC at its inception, in November 1923, for the expansion of the urban districts, it was voted that only £215,000 should be made available, while the remainder of the amount was to be directed exclusively to rural settlement.⁴⁵ Of the above amount, £40,000 came from funds which the Greek state had allocated from its own resources. According to the RSC's first quarterly report, the budget was worked out in consultation with the government, which wanted the RSC to allocate a larger amount than originally planned for the expansion of the urban settlements entrusted to it. Sgoutas, who considered it necessary to further fund the programme in order to build 20,000 additional houses, was seemingly in agreement with the government. In order to overcome the initial concerns of the commission, the government therefore ceded the revenues from the Thrace tobacco tax.⁴⁶ It should be noted here that the government, in order to facilitate construction work, had already exempted refugee housing from all the obligations of planning and housing legislation. More specifically, for the fund's as well as for the RSC's constructions, the prohibitions on building outside the planning zone had been lifted. The commission was even exempted from the obligation to submit to the Athens planning office the architectural and construction plans of its projects, a procedure that normally applied to any private developer or other public construction body.⁴⁷

The minutes of the meetings of the commission's board show that the difference of opinion between the state and the commission did not only concern the allocation of resources, but also the overall planning of the

⁴⁴ Morgenthau, *Η αποστολή μου*, 335–37.

⁴⁵ RSC, “Εκθεσις επί πεπραγμένων της Επιτροπής Αποκαταστάσεως Προσφύγων, κατά το πρώτον τρίμηνον,” 28 February 1924, TA, IATE, A3-S1-Y2-F18-T7.

⁴⁶ *Ibid.*, and RSC, Minutes of Meetings of the Council of the RSC, Notes on the General Budget drawn up by Mr Argyropoulos. Annex to minutes of meeting, 19 December 1923, LNA, C130/9/1, 1–5.

⁴⁷ Gizeli, *Κοινωνικοί μετασχηματισμοί*, 128, 207–8, and Dimitris Balabanidis and Kyriakos Soubasis, “Η εγκατάσταση των ‘ανταλλάξιμων’ προσφύγων στην Ελλάδα του Μεσοπολέμου: Ανάμεσα σε κρατικές χωροθετικές πολιτικές και καθημερινές στρατηγικές αντίστασης και επιβίωσης,” in Efi Avdela, Raymondos Alvanos, Dimitris Kousouris and Menelaos Charalampidis, *Η Ελλάδα στο Μεσοπόλεμο: Μετασχηματισμοί και διακυβεύματα* (Athens: Alexandria, 2017), 35–61.

project. The vice-chairman of the commission, for example, John Campbell, seems to have been opposed to the continuation of building work in existing refugee settlements around the capital, arguing that new housing should be distributed nationwide in order to spread the refugees throughout the country.⁴⁸ Pericles Argyropoulos, a government appointee, agreed with this point of view. In the same line, Henry Morgenthau, chairman of the RSC, stressed the importance of establishing new industries and securing productive employment for the refugees before the settlements were built.⁴⁹ In their subsequent reports and publications, RSC board members appeared to be more reserved towards expanding the urban settlement programme. In fact, in a survey published by the League of Nations on the progress of refugee settlement in Greece in 1926, it was claimed that the settlement of refugees in urban centres was not included in the initial plans of the RSC, a view that is clearly contradicted in its first official reports to the council of the League of Nations.⁵⁰ On the contrary, the reports were full of optimism for the future of the project, without concealing the fact that its undertaking was the result of negotiations with the government. In general, as we shall see in more detail below, the commission seems to have wavered on the issue of urban settlement and, in particular, on the urban settlement expansion project, which it took over from the RRF, often leading to a marked discrepancy between its declared intentions in the quarterly reports and its work.⁵¹ In

⁴⁸ RSC, Minutes of Meetings of the Council of the RSC, Extracts from minutes of meetings. From the beginning to meeting no. 33, affecting the Urban Settlement Dept., 1–2, and minutes of 25 December 1923, 1–2, LNA, C130/9/1.

⁴⁹ RSC, Minutes of Meetings of the Council of the RSC, extracts from minutes of meetings. From the beginning to meeting no. 33, affecting the Urban Settlement Dept., LNA, C130/9/1, 1–2. See also Morgenthau, *Η αποστολή μου*, 185.

⁵⁰ “The settlement of urban refugees was not at the beginning included among the matters with which the Commission had to deal. The programme which it had outlined for itself included principally agricultural settlement, and was based upon the principles which had guided colonisation. After a time, an agreement with the Government transferred to the Commission the property contained in the four large quarters which the Fund had begun to build at Athens and the Piraeus, as well as quarters which had been begun in the same way at Eleusis, Volo and Edessa.” See League of Nations, *Greek Refugee Settlement*, 163. In the book about the work of settling refugees in Greece, Charles B. Eddy, RSC chairman from 1926–1930, states that the question of urban settlement, in an extended view, was outside the competence of the commission, which focused mainly on rural settlement. See Charles B. Eddy, *Greece and the Greek Refugees* (London: Allen & Unwin, 1931), 116–17.

⁵¹ Regarding the reservations raised from time to time by the RSC regarding urban planning, see Gizeli, *Κοινωνικοί μετασχηματισμοί*, 167–71.

fact, it is apparent that the RSC's decisions were not always in line with the positions of the government, and vice versa.

By the end of the year (1924), the expansion of the work in the urban settlements had absorbed only £334,000, while for the rural settlement project the expenditure exceeded £3 million (see table 1).⁵² Expenditure in the urban settlements mainly concerned the construction of new houses and, to a lesser extent, infrastructure works.⁵³ More specifically, in May 1924 the total number of rooms in the four settlements around Athens and Piraeus was 11,500, including the rooms built by the fund and those it had left under construction.⁵⁴ At the end of that summer, another 4,100 rooms were added, and contracts were signed for the construction of another 3,524 housing units with a time frame for delivery to the RSC in January 1925. In the other three settlements it took over (Elefsina, Volos, Edessa) a total of 1,854 rooms had been built, while contracts had been signed for the construction of another 472.⁵⁵

At the same time, the commission announced its intention, after the delivery of the above houses, to allocate the amount it was going to collect to the resettlement of urban refugees in smaller towns of Thrace and in houses abandoned by exchangeable Muslims.⁵⁶ A few months later, at the end of 1924, it announced that its aim was to extend the programme beyond Athens and Thessaloniki to smaller provincial cities and towns.⁵⁷ It was a decision that, as can be seen from the minutes of the board, had been a long time in the making.⁵⁸

⁵² RSC, *Eighth Quarterly Report*, Athens, 25 November 1925, LNA, C.730.M.276.1925.II, 1.

⁵³ The importance of the issue of infrastructure in cities in general and the difficulties faced by Athens and Piraeus in receiving a large number of refugees in a decent way due to the need to create infrastructure and networks of water supply, sewage, electricity and transport is stressed by Eddy, *Greece*, 115–30.

⁵⁴ RSC, *Second Quarterly Report*, Athens, 25 May 1924, LNA, C.274.M.87.1924.

⁵⁵ RSC, *Fourth Quarterly Report*, Athens, 25 November 1924, TA, IATE, A3-S1Y2F19T8.

⁵⁶ Specifically, the RSC intended to direct urban refugees to the following four cities: Komotini, Didymoteicho, Xanthi and Alexandroupoli. The planning involved the construction and reconstruction of a total of 3,900 houses. See RSC, *Third Quarterly Report*, Athens, 25 August 1924, LNA, C.458.M.167.1924.II.

⁵⁷ Ibid.

⁵⁸ RSC, Minutes of Meetings of the Council of the RSC, annex to meeting no. 27, Notes by Messrs Argyropoulos and Negrepontis, LNA, C130/9/1, 1.

Table 1. Aggregate expenditure (in pounds) of the RSC, 1924–1925

	1924	1925	Total
Rural settlement	3,077,548	2,900,493	5,978,041
Urban settlement	338,608	207,948	546,556
General office expenses	21,369	23,435	44,804
Cost of the first settlement	1,701	500	2,201
Total	3,439,226	3,132,376	6,571,602

Source: RSC, *Eighth Quarterly Report*, Athens, 25 November 1925, LNA, C.730.M.276.1925.II.

The houses built by the commission were sturdy and made of better materials compared to those built by the fund, and differed in their exterior appearance. During this period two types of houses were built, two-storey and one-storey. The construction materials used were local stone, concrete blocks and raw bricks.⁵⁹ They were covered with plaster and on the roof with locally produced roof tiles.⁶⁰ The commission's stated aim was to make the refugees/tenants into owners after the allocation of the houses, and therefore each house would correspond to a single family.⁶¹ Each family/owner was assigned two adjoining rooms, one intended as a bedroom and the other as a kitchen. The residence status, however, did not seem to have changed since the fund's period of operation. The room continued to be the unit of measurement per family even after the completion of the first houses by the RSC, and until February 1925 it provided free accommodation for confirmed needy families. For those families who had members with an income or who had some financial means, a system of rent payment was established, which was set at 8 percent of the annual construction value of the house.⁶² This system would make the tenant an owner in 15 years. Of the amount, 6 percent was intended for construction costs and 2 percent for maintenance costs related to the house itself and its connection with the infrastructure of the settlement it belonged to. At the

⁵⁹ Of the houses built by the RSC in 1924, 2,500 were made of stone, 750 of concrete blocks and the other 400 of bricks. RSC, Report on the third quarter June–September 1924, Athens, 25 August 1925, TA, IATE, A3-S1Y2F18T70, 2 and 9–11.

⁶⁰ Hirschon, *Κληρονόμοι*, 114. Details of the building stages are given by Morgenthau, *Η αποστολή μου*, 337–42.

⁶¹ RSC, “Εκθέσεις επί πεπραγμένων της Επιτροπής Αποκαταστάσεως Προσφύγων, κατά το πρώτον τρίμηνον,” 8 February 1924, TA, IATE, A3-S1-Y2-F18-T7.

⁶² RSC, *Second Quarterly Report*, Athens, 25 May 1924, LNA, C.274.M.87.1924, 3–4.

same time, the commission offered refugees the possibility to buy the houses within 12 years, by collecting 12 percent of their annual value in equal instalments.⁶³

Finally, any buildings intended for commercial use would be provided for rent after an auction. The price of the houses was determined on the basis of their construction value, which was not uniform but varied according to their size, the materials used and the cost of labour. The price, it is worth noting, did not include the value of the land, which would probably increase due to infrastructure projects and the establishment of industries and other shops. We know that the tenants paid a deposit in order to “book” a house. However, the system of distribution and the criteria on the basis of which the selection of potential buyers was made by the RSC remain unclear. From the minutes of the council, it is clear that the RSC disagreed with the practice followed by the government and considered that the responsibilities of the competent joint commission (three refugees and an employee of the Welfare Ministry) should be transferred to Negrepointis.⁶⁴ In a later report, however, it is stated that the system followed in the area of urban settlement was based on a serial number assigned to refugees, without any other kind of differentiation.⁶⁵

According to the original plan, the allocation of houses to prospective buyers/tenants and the attempt to provide one house per family would have been carried out as procedures in parallel with the evacuation of the requisitioned public spaces and in consultation with the Welfare and Education ministries, in order to immediately meet the needs of the homeless.⁶⁶ The distribution of the houses was nevertheless not carried out in a systematic way, nor in the expected time frame. The resources allocated by the commission for the expansion of the seven districts were ultimately not enough to complete the project, with the result that it was not completed within the agreed time frame. Furthermore, despite the proclamations, no initiative had been taken for the construction of the new settlements in Thrace.⁶⁷

⁶³ Ibid.

⁶⁴ RSC, Minutes of Meetings of the Council of the RSC, annex to meeting no. 27, notes by Messrs Argyropoulos and Negrepointis, LNA, C130/9/1, 2.

⁶⁵ “The system followed by the Commission with regard to urban settlement has up till now consisted in building houses and settling refugees in them immediately, without any other reason for preference than that of numerical order. This system has more than once led to disastrous results and will be discontinued. Henceforth the family chosen to occupy a house will always be designated in advance. The Commission will, above all, insist upon the farmers at present living in the towns returning to the land.” RSC, *Fourteenth Quarterly Report*, Athens, 25 May 1927, LNA, C.281.M.104.1927.II, 16.

⁶⁶ RSC, “Εκθεσις των κατά το τρίτον τρίμηνον πεπραγμένων της Επιτροπής Αποκαταστάσεως προσφύγων, Αθήνα, τη 25η Αυγούστου 1924,” ΤΑ, ΙΑΤΕ, Α3-Σ1Υ2Φ18Τ70, 2, 9–11.

⁶⁷ “The last quarter has been mainly a period of preliminary investigation in the question of urban colonisation. During these three months, no settlement of any importance has

In the winter of 1924–1925 the work seems to have been gradually halted, with the commission blaming the Department of Urban Settlement. As it implies in its report, the department did not contribute in any way to the expansion of the programme anywhere beyond the areas it had undertaken around Athens and Piraeus.⁶⁸

Meanwhile, the government was under intense pressure from the Athenian press to evacuate public places and schools that had been occupied by refugees. At the end of 1924, a few months before the completion of the first houses built by the commission in Nea Kokkinia in Piraeus, about 1,000 refugees were transferred from Faliro Public Baths to large hospital tents near the unfinished settlement. The refugees themselves did not want to move from a warm building with plenty of easily available water to Nea Kokkinia, an area they knew was deserted. As winter approached, the refugees living in the tents tried to find a solution that would ensure that the houses would be distributed in time, but there was no response. So one night, during a heavy storm, they invaded the houses and occupied them.⁶⁹ This incident seems to have particularly alarmed the commission's decision-makers, who announced the suspension of work in the area if the state did not intervene.

Col. Cunliffe-Owen reported that a number of the newly arrived refugees have occupied arbitrarily some of the houses under construction in Kokkinia, and invited the attention of the Council to the fact that such an action upsets the program for the regular and systematic housing of refugees. The matter was brought to the attention of the Government and the latter assured the Commission that the refugees now occupying the unfinished rooms in Kokkinia will be moved to Poros. The Treasurer suggests that the delivery of the houses under construction be effected by instalments at fixed dates so that the U.S.D. may be able to draw up a minute program for housing. The commission authorised Col. Cunliffe-Owen to regulate the evacuation of the houses in question after an understanding with the competent Ministry and the Police. The Council decided, in case these rooms are not vacated promptly, suspend for some time all construction work at Kokkinia.⁷⁰

been established, and the Urban Department has confined its attention to carrying out the programme which events forced the Commission to adopt at the very outset," RSC, *Fifth Quarterly Report*, Athens, 25 May 1925, LNA, C.112.M.53.1925.II, 8–9.

⁶⁸ Ibid.

⁶⁹ Regarding the Kokkinia incident, see Hirschon, *Κληρονόμοι*, 115. Regarding subsequent similar incidents, see below.

⁷⁰ RSC Minutes of Meetings of the Council of the RSC, Minutes of meetings no. 108, 14 November 1924, LNA, C130/9/1, 1. This event is commonly reproduced in the relevant Greek

Phase II. The Regional Perspective of Urban Settlement (1925–1927)

With the loan funds made available in the spring of 1925, the commission was able to develop a long-term plan. The net amount of the loan was £9,999,000, while £3,700,000 was deducted due to repayments to the Bank of England and the National Bank of Greece.⁷¹ The commission therefore had a sum of £6,274,543 at its disposal for the resettlement requirements and staff costs. Following contacts with the government, it was decided to allocate the sum of £1.5 million for the needs of the urban programme.⁷² The announced plan was developed along two axes: a) not to build new houses – except those pending from before – in the big urban centres (Athens, Piraeus, Thessaloniki, Patras), and b) to strengthen the settlement of urban refugees in the regions, in areas where farmers had settled. The aim was to synchronise the two settlement projects and discourage concentration in the big cities: “On the other hand, the commission will endeavour to coordinate the work of urban and agricultural colonization. According to a rule which experience has shown to be sound, the establishment of an agricultural population in a given district increases to a certain extent the capacity of absorption of towns in that district.”⁷³

The budget which was passed made provision for £300,000 for the completion of outstanding work on the settlements taken over from the fund in 1924, and £1.08 million for the construction of the new settlements in the regions, mainly in Thrace and Macedonia.⁷⁴ It is worth mentioning that the original aim of the government was for the commission to extend its activities to the large urban centres, even urging it to include other settlements such as Nea Smyrni in its planning. This time, however, the government’s position was not accepted by the RSC board.⁷⁵

literature without, however, answering the following questions: Were the refugees moved there because they would eventually live in the houses after their construction was completed? And if so, how would that happen? Had they already bought the houses? Was it just hope on behalf of the refugees that they would get the houses simply because they were moved to an adjacent area? After occupying them, did the refugees manage to keep the houses?

⁷¹ A sum of £2 million had to be paid back to the Bank of England and £1.7 million to the Bank of Greece. RSC, *Sixth Quarterly Report*, Athens, 25 May 1925, LNA, C.294.M.106.1925.II, 1.

⁷² Ibid., 2–3.

⁷³ Ibid., 9.

⁷⁴ Small cities and towns in Macedonia were presented as the most suitable locations for the settlement of urban refugees in the reports of the commission, League of Nations, *Greek Refugee Settlement*, 123–24.

⁷⁵ RSC Minutes of Meetings of the Council of the RSC, Minutes of meetings no. 107, 7 March 1925, LNA, C130/9/1, 1–2.

Table 2. Budget (in pounds) of the Urban Department settlement programme after the refugee loan of 1924

<i>District/city</i>	<i>No. of dwellings</i>	<i>Amount per house</i>	<i>Total amount per district</i>
Thrace	2,500	120	300,000
Lemnos	100	60	6,000
Volo	350	120	42,000
Skiathos & Aedipsos	250	60	15,000
Athens	250	120	30,000
Athens (Greek Red Cross)	250	120	30,000
Nevshehir [Neapoli, Thessaloniki]	250	120	10,000
Veria	200	120	24,000
Naoussa	100	120	12,000
Ekaterini	50	120	6,000
Edessa	200	120	24,000
Jannitsa	100	120	12,000
Kozani	100	120	12,000
Florina	100	120	12,000
Drama	850	120	102,000
Cavalla	900	120	108,000
Serrés	650	120	78,000
Pravi [Eleftheroupoli]	50	120	6,000
Total			787,000

Source: RSC, *Sixth Quarterly Report*, Athens, 25 May 1925, LNA, C.294.M.106.1925.II.

Notably, the sites chosen for the settlement of urban refugees were not of a purely urban character (see table 2). In reality, they were small towns that mainly served the economic activities of the wider agricultural economies, centres where the distribution of agricultural products took place. Thus, the new RSC project only had superficial characteristics of urban resettlement.⁷⁶ Moving refugees to smaller provincial towns would, according to the commission, help speed up their rehabilitation, while it would prevent the social dangers of their concentration in crowded urban centres:

A first result of the agreement is that the Commission will henceforth carry out no constructional work in Athens and Piraeus, where it has already installed over 100,000 immigrants. Although this district has shown a power of absorption to which we referred in our previous report, it is nevertheless desirable to prevent the too-rapid growth of the capital, which might become a source of social and economic danger to the country.⁷⁷

We do not know to what extent the commission's concern about social instability in urban centres was valid at the time, or whether it was used to reinforce its argument in favour of prioritising rural settlement. It is well known, for example, that given the circumstances, the government was more worried about the radicalism of the landless farmers and the possibility that they might merge with the industrial workers in the cities.⁷⁸ In any case, the desired goal at the time for the commission's decision-makers was undoubtedly the avoidance of the proletarianisation of the population and its transformation into economically self-sufficient agrarians. As far as this dimension is concerned, the following excerpt, found in a memo of 1926 to the council of the League of Nations, in which the two different living situations, urban and rural, are contrasted, is of particular interest.

The settlement of a farmer is a task which looks clear and simple, and which really is so, provided there is enough land. Even supposing that the available land does not possess all the qualities required for the cultivation to which it is intended to devote it, it may acquire them with time. That is a privilege enjoyed by nations whose social edifice is normally developed and based upon the firm support of a large rural population. But what about the townsman? How shall he replace that slow but sure work which the land does for him who looks after it provided it receives indispensable attention? Can he

⁷⁶ Gizeli, *Κοινωνικοί μετασχηματισμοί*, 167–69.

⁷⁷ RSC, *Fifth Quarterly Report*, Athens, 25 February 1925, LNA, C.112.M.53.1925.II, 8–9.

⁷⁸ As to the concerns of the government regarding this issue, see Kontogiorgi, “Αγροτικές προσφυγικές εγκαταστάσεις,” 57, and Venturas, “Multi-actor Synergies,” 307.

create his custom? Can he inspire confidence? And even if he is able to do this, who can guarantee that both custom and confidence will not disappear within a year or six months? It must be admitted that we here approach the most difficult aspect of the heavy task which the Greek nation so courageously took upon itself.⁷⁹

In Thrace, the commission proceeded directly to urban settlement following two systems: by assigning the works either to local contractors/builders, or directly to the refugees themselves, to whom the building materials and a sum to cover labour costs were provided. In the remaining districts, the system of assigning the work to contractors was followed, with a projected cost of no more than £100 per house. By mid-1927, when resources for the urban settlement sector had been exhausted, the commission had completed the construction of some 18,000 urban houses in 25 districts, housing over 20,000 families. The distribution of the houses, however, was not always done timely, nor did it meet the actual needs of each region. The long stay of thousands of refugees in temporary accommodation and public spaces around the capital's neighbourhoods led, as was to be expected, to mass occupations of the new buildings, including those that had not yet been handed over. One such incident is described in the seventh quarterly report in 1925:

The new dwellings were only finished on June 7th, and on the following days they were occupied (with the exception of those in Kokkinia) by crowds of refugees, who took possession of them by force. This "coup" was premeditated and had been planned by interested leaders, who had long been telling the refugees that the Commission was exploiting their misfortunes, that the quarters were their property and that in taking possession of them they were only regaining possession of a part of the property which the Greek Government was bound to hand over to them as compensation for the property which they had abandoned in their former homes. The Commission thereby dispossessed of its property in the City of Athens appealed to the Government, which promised to intervene, but M. Michalacopoulos resigned office on June 27th without having obtained justice for us. The Government of General Pangalos kept the promise given by his predecessor, and the new dwellings in Ionia and Byron have now been evacuated and given back to the Commission. The dwellings in Cesariani are still in unlawful possession, but we have reason to think that they will be restored to us before long.⁸⁰

The commission decided to suspend its construction work in the settlements until the government evacuated the buildings and returned them into its

⁷⁹ League of Nations, *Greek Refugee Settlement*, 175–76.

⁸⁰ RSC, *Seventh Quarterly Report*, Athens, 25 May 1925, LNA, C.470.M.176.1925.II, 4–5.

possession.⁸¹ The occupation of the houses, and the co-housing of families in the same house, essentially nullified the measure promoted by the RSC for the acquisition of the house by renting it. This fact may explain the RSC's decision to modify the system of acquiring houses, while also requiring the payment of rent by the families living in the same house.⁸² It was finally decided to strictly exclude 10 percent of refugees per settlement from the measure, namely those assessed as destitute.⁸³

The RSC's leaders linked this phenomenon to the political instability in Greece, the prolonged election period and the unwillingness of governments to "conform" refugees to its own rules on home ownership due to electoral strategies.⁸⁴ But, above all, they believed that the refugees were resisting the payment of rents as long as the state mechanism was delaying to compensate them for the property they had left in Turkey, thus considering it an inalienable right to stay without payment.⁸⁵ The following extract from the 12th quarterly report best encapsulates the commission's position on this issue.

This unwillingness of the refugees was not the only difficulty in the Commission's way, and we might mention many other serious obstacles:

1. The State undertook partially to compensate refugees for the property which they abandoned in Turkey. Wrongly, no doubt – but this is a psychological fact which must be taken into account – the refugees connected this compensation with the payment of their debts.
2. Political instability and long preparations for the election have made it difficult to follow any consistent policy for the collection of rents and quarterly payments. It is unnecessary to point out how much the Government could help in the settlement of all questions intimately or remotely connected with sales, leases and payments in the urban settlements. The right to acquire property by instalments has not yet been officially recognised, and this makes it impossible for us to draw up the majority of our preliminary agreements.⁸⁶

⁸¹ The same was done in the case of the occupation of the unfinished buildings in Kokkinia. See above.

⁸² RSC Minutes of Meetings of the council of the RSC, minutes of meetings, no. 225, 16 June 1926, LNA, C130/9/1, 1–2.

⁸³ Ibid.

⁸⁴ Hope Simpson, "Work of the Greek," 583–604.

⁸⁵ Regarding the factors that acted as an impediment in not paying the rent, see League of Nations, *Greek Refugee Settlement*, 171, and Eddy, *Greece*, 129.

⁸⁶ RSC, *Twelfth Quarterly Report*, Athens, 22 November 1926, LNA, C.641.M.249.1926. II, 3.

Although the committee's leaders claimed that they did not follow any specific socioeconomic criteria in the allocation of housing, they demanded that the refugees bear the burden of settlement themselves, knowing that they had not received any compensation from the state. In reality, therefore, they were inextricably targeting those who had some economic basis that would allow them to proceed with the purchase of the houses. In effect, therefore, the RSC demanded the intervention of the government to ensure that the ownership status of the houses it had built would not be affected.

Phase III. The Characteristics of Urban Settlement (1928–1930)

By the summer of 1926, more than 600,000 refugees had been settled, of whom the vast majority – 550,653 – had settled in the countryside as farmers.⁸⁷ The lopsided policy adopted by the commission in favour of rural settlement, however, did not deliver the expected results. Many of the refugees either remained in the places where they had arrived or moved from the countryside to urban centres in search of better opportunities.⁸⁸ The issue of the attraction of refugees to cities has been interpreted in various ways in the literature; job opportunities, the existence of local networks as well as the frustration of initial expectations generated by rural resettlement, contributed to the movement of thousands of refugees to urban centres. A quite enlightening case of refugees moving to the city of Volos is described by Sir John Hope Simpson, vice-president of the RSC:

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.⁸⁹

The census conducted by the commission in 1927 shows that 89,125 refugees resided in the refugee settlements of Athens and Piraeus, of whom 6,350 refugees had previously been registered as agricultural/farmers.

⁸⁷ Of a total of about 1.4 million refugees at present in Greece, the commission has more or less settled completely 622,865 persons, 550,635 in agricultural areas and 72,230 in urban contexts. About half the refugees, therefore, had not yet received any assistance from the commission. RSC, *Tenth Quarterly Report*, Athens, 25 May 1926, LNA, C.308.M.117.1926.II.

⁸⁸ As to the difficulties refugees had in adapting to the new life in the countryside, see League of Nations, *Greek Refugee Settlement*, 117–23.

⁸⁹ Hope Simpson, "The Work of the Greek," 583–604.

Table 3. Refugee population in Athens, Piraeus and suburbs, 1927

Towns	Families	Individuals	Urban families	Individuals	Agrarian families	Individuals
Athens	6,552	26,708	6,090	24,765	462	1,943
Piraeus	9,617	41,967	9,066	39,635	551	2,332
Suburbs	5,439	89,125	4,922	18,375	517	2,075
Total	21,608	89,125	20,078	82,775	1,530	6,350

Source: RSC, *Fifteenth Quarterly Report*, Athens, 25 August 1927, LNA, C.456.M.161.1927.II.

According to estimates of the period, the refugee population in the cities exceeded 615,000, with 60 percent concentrated in three cities – Athens, Piraeus and Thessaloniki.⁹⁰ Data from the same period, but with some deviations in numbers, specify the situation of urban refugees, dividing them into a) those who lived in refugee neighbourhoods and b) those who lived in private houses. There were 101,406 families, or 394,971 persons, in the first category, and 23,077 families, or 89,776, persons in the second. The RSC provided shelter to around 23,000 families across the country, but a large proportion of families were living in shared accommodation until new accommodation was found or because they had been evicted. According to compiled data quoted in a report by Alexandros Pallis in 1926: of the 16,586 houses built by the RSC in urban centres, 9,809 were occupied by one family, while the remaining 6,777 were occupied by two families, which means 1 house per 1.4 families. Over the years, albeit very slowly, this relationship changed to the benefit of the population. Thus in 1928, when a significant part of the buildings under construction of the previous period had been completed, this ratio was 1 house per 1.28 families: 17,952 houses accommodated 23,143 families.⁹¹ These estimates are derived from data from the whole country, and may obscure the true dimensions of the problem. For example, the data provided by the RSC for the four districts

⁹⁰ RSC, *Fourteenth Quarterly Report*, Athens, 25 May 1927, LNA, C.281.M.104.1927.II.

⁹¹ National Hellenic Research Foundation, A.A. Pallis Archive, folder 1, subfolder documents.

of Athens and Piraeus show that the problem of space availability was greater. As stated in mid-1926: “The Number of Houses in the four quarters of Athens–Piraeus is 9,317, occupied by 15,147 Greek and 813 Armenian families.”⁹²

A clearer picture of the housing conditions in the refugee settlements of Athens and Piraeus is given in Table 4. The categorisation of the families on the basis of their housing settlement reflects, even if only in broad terms, the differences in the conditions of settlement of refugees in urban areas. There is also a category about which the RSC does not mention much in its quarterly reports – refugees who did not receive any assistance from the state or the RSC itself and who were led to the “forced” choice of improvised shelters, either within the settlements or on their boundaries, often encroaching on private land. Category 4 included refugees who were still living in warehouses, barracks, schools and other public places. The comments accompanying the report even pointed out the need to evict from the neighbourhoods the “surplus” families – about 6,000 – who lived in the houses built by the RSC (category 1), while at the same time stressing that living in public and communal spaces would eventually come to an end.

Table 4. Distribution of refugee families in Athens and Piraeus according to their housing conditions, 1927

	Families
Athens/Piraeus and suburbs (Kiphissia, Amaroussi, Phaleron, Eleusis)	75,000
1. In 10,523 houses of the Refugee Settlement Commission	16,333
2. In houses built by the government	9,340
3. In houses belonging to exchangeable Turks	0
4a. In quarters built by the refugees themselves	19,927
4b. In requisitioned houses	530
4c. In warehouses, workshops, etc.	915
4d. In public buildings	100

⁹² RSC, *Eleventh Quarterly Report*, Athens, 25 August 1926, LNA, C.475.M.189.1926.II.

4e. Living in tents	100
5. Families living in tenement-houses bought or leased by themselves	28,000
Total	75,245

Source: RSC, *Fourteenth Quarterly Report*, Athens, 25 May 1927, LNA, C.281.M.104.1927.II.

The presence of surplus families in the settlements around the capital is highlighted as a major problem in the reports and meetings of the RSC. The commission's decision-makers pointed out that the accommodation of refugees in shelters, public spaces and other vacant spaces in areas with poor or inadequate infrastructure created dangerous conditions for public health and hygiene.⁹³ The following excerpt from a 1928 report gives a picture of the living conditions of refugees in the urban settlements around Athens and Piraeus, and highlights the complete lack of sanitary measures against the spread of infectious diseases such as tuberculosis.

On the other hand, it must be said that the struggle against tuberculosis is completely neglected while the evil finds a milieu exceedingly favourable to its expansion in those refugee quarters where overcrowding is extreme. Four, five or six persons, sometimes more, pass their days and nights in rooms which rarely exceed 16 square metres, so that contagion is bound to spread with terrible rapidity, especially among young people and children.⁹⁴

In the settlements of Athens and Piraeus, as well as in Thessaloniki, there were high rates of morbidity from infectious diseases such as eye trachoma, a disease directly linked to poor hygiene, suffocating living conditions and the lack of clean water and toilets.⁹⁵ Beyond that, the difficulty of selling the houses remained a major issue due to the conditions created by the overcrowding of available houses. In any case, the commission's decision-makers considered that the conditions as they had developed in the Athens and Piraeus districts were not satisfactory, neither for the interests of the commission nor for the refugees:

⁹³ Regarding the epidemiological situation in the refugee settlements of urban centres and the sanitary conditions, see Emilia Salvanou, *Αρρώστια και περίθαλψη στη Μικρασιατική Καταστροφή και στους πρόσφυγες* (Athens: Efimerida ton Syntakton, 2022), 166–70, 207–8.

⁹⁴ RSC, *Seventeenth Quarterly Report*, Athens, 17 February 1928, LNA, C.51.M.25.1928.II.

⁹⁵ League of Nations, Health Organization, “Trachoma in Greece,” Geneva, 22 March 1927, LNA R919/12B/56793/31706.

As to the urban establishment, we know that none of our four settlements in Athens and the Piraeus are in satisfactory condition. On account of the large number of refugees living in houses in excess of the numbers which the houses should accommodate it is difficult for the Commission to make sales of the urban properties. The overcrowding is, without doubt, the cause of much illness among the refugees. The prevalence of tuberculosis gives much concern. The problems in the different settlements are not exactly the same, but in all, in addition to the overcrowding, there are many other things that require attention.⁹⁶

With the impending issue of the tripartite loan in 1928, the commission came into conflict with the government, which apparently opposed the new budget it had passed, according to which one-third of the funds, namely £1,070,000, would be directed towards the needs of the urban refugees.⁹⁷ Regarding the urban refugees in particular, the RSC insisted on the need to move the “surplus population” to the countryside and agricultural areas, and the others to smaller cities in the country. The government, on the other hand, considered that the allocation of the amount did not ensure the improvement of living conditions in the cities, while it also believed that channelling resources to the creation of housing in new areas in the regions would leave major problems in the Athens and Piraeus districts unresolved and its populations “exposed”. Moreover, it considered that the most economically vulnerable categories of refugees and those living in conditions considered unsafe for their health should benefit more.⁹⁸

In RSC Vice Chairman Charles B. Eddy’s report to the League of Nations Financial Commission, the government was presented as opposing the policy of decentralisation of the refugee population as proposed by the RSC’s decision-makers, and as defying the serious political and social risks that the expansion of the existing settlements around the capital was seen to pose:

The Ministers (Caphandaris and Kirkos, Minister for public Assistance) inclined to the view that this prevision of the Protocol should not be taken too seriously and that the social and political

⁹⁶ RSC, Council meetings on 1928 budget. Mr Eddy – Allocation of new loan, 25 January 1928, LNA, C122/1/6.

⁹⁷ RSC, Meetings of the council of the RSC on budget questions. Twelfth Meeting of the council of the RSC on the appropriation of the budget, 16 February 1928, LNA, C126/5/8; League of Nations, Statement by the vice chairman of the Refugee Settlement Commission to the Finance Committee of the League of Nations at Geneva, 27 February 1928, 3, LNA, 0000765154_D0018.

⁹⁸ *Ibid.*, 3–4.

disadvantages to which the existence of a large class of the city population housed in miserable conditions gives rise, should outweigh all other considerations in the adoption of a policy of urban housing.⁹⁹

The RSC, despite the fact that it was opposed to the government's position, allowed the construction of some houses for the surplus population of Athens and Piraeus, but excluded the categories of refugees who had been registered as farmers before or at the time of their arrival. This decision seems to have been influenced by the fact that the competent urban and rural settlement departments agreed with the positions of the government.¹⁰⁰ The RSC, however, sought to limit as much as possible the cost of construction of the new buildings by introducing wooden prefabricated houses, reinforced with asbestos sheets. Such houses were erected in Kokkinia in mid-1927, in the area that became known as Germanika. These houses were mostly occupied by homeless families living in warehouses and factory basements in Piraeus and elsewhere. Although the commission continued to build new houses around Piraeus and Athens after 1928, it did not revise its budget and basic objectives. The Urban Settlement Department eventually provided £1 million, most of which was designated to be spent on the construction of housing in smaller towns in the region.

Conclusion

By August 1930, the total expenditure of the RSC on the urban settlement project amounted to £2,160,742, while the corresponding expenditure on the rural settlement project exceeded £10 million. It is significant that 50 percent of the expenditure for the settlement of urban refugees occurred in the last two years of operation, which is indicative of the awareness of the problems faced by urban refugees. Overall, houses were built in 65 locations, the majority of which were constructed after the conclusion of the tripartite loan. This reflects its commitment to the regional dimension of settlement and the dispersal of refugees in many small towns across the country.¹⁰¹ From the beginning, the RSC had considered building houses in smaller towns an appropriate solution to the problem of population over-concentration, which was particularly acute in large urban centres and which was linked in its reports to the overcrowding of refugees and the difficulty of selling the houses it had built.

⁹⁹ Ibid., 4.

¹⁰⁰ Ibid., 3–4.

¹⁰¹ See, for example, RSC, *Twentieth Quarterly Report*, Athens, 16 November 1928, LNA, C.569.M.181.1928.II.

Successive Greek governments, although they developed their own set of policies for the development of the rural economy, did not necessarily agree – at least not to the same extent – with the strategy of the RSC, which seems to have aimed from the very first moment at decentralising the refugee population and creating a “harmless” class of small landowners. What is clear from the reports and minutes of the RSC, even if indirectly and in a fragmentary way, is that the government wanted more emphasis to be placed on the settlements around the big cities (Athens, Piraeus, Thessaloniki, Patras), at least compared to the commission’s approach. However, this requires further investigation and a more thorough correlation with the political programmes and aspirations of the bourgeoisie of the period in relation to the urban economy and production.

We presume, nevertheless, that the presence of the refugees in the cities, as long as it was politically – mainly by the Venizelist camp – and spatially controlled, was not a problem but a desired objective, mainly because it allowed for the generation of a “reserve army of labour” for companies and industries that wished to keep wages low. Moreover, in this period, the law, although it allowed strikes, protected the right to work, namely the right of employers to exploit strike-breakers.¹⁰²

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¹⁰² Christos Hadziiosif, “Η βενιζελογενής αντιπολίτευση στο Βενιζέλο και η πολιτική ανασύνταξη του αστισμού στο Μεσοπόλεμο,” in *Βενιζελισμός και αστικός εκσυγχρονισμός*, ed. Christos Hadziiosif and George T. Mavrogordatos (Heraklion: Crete University Press, 1988), 439–58.