That approach is a bit like telling the relatives of Kuwaits who disappeared during the occupation of Kuwait to apply to the Iraqi high court in Baghdad for an inquiry to be held into their disappearance.

Investigation into allegations of police torture are rare and, even when such allocations have been established, prosecutions have not taken place. According to recent reports by Amnesty International, there is no evidence of a police officer having been convicted of human rights violations in the Puniab. That says it all about the so-called free and democratic nature of that place and the police reaction to law and order.

The British Parliament has refused to condemn the behavior of the Indian Government, no matter how well documented the facts are. The Government refuse, supposedly because India is a powerful Commonwealth country. Indeed, India refers to itself as the "largest democracy in the world" Perhaps the phrase the "largest hypocrisy" is more appropriate; it is one that I use frequently to describe that Government and that country. The Labour party, with its close links with the Congress party and the Gandhi family, prefers to say nothing at all—I suppose that that is par for the course for that party.

Abuses elsewhere, such as in Bosnia and in parts of the Soviet Union, have led to condemnation by our Government. Why have the Indian Government escaped Britain's wrath? If the Indian Government have nothing to hide, what are they attempting to cover up? Why will they not grant me a via to enter the country? I reiterate my offer to the Indian Government: if my Sikh friends are telling me lies. I will condemn them outright upon my return from the Punjab; on the other hand, if the Indian Government have been misleading the rest of the world, I will shout the facts from the rooftops upon my return to Britain.

With such a reasonable offer available, perhaps the Government and my hon. Friend the Parliamentary Under-Secretary of State for Foreign and Commonwealth Affairs will seek to persuade the Indian Government to grant me a visa. I sincerely hope that they will. As the elected representative of some 8,000 Sikhs, it is important that I see the position for myself. I hope that, with the help of the Foreign Office, I shall gain access to that country.

Recognition of the rights of Sikhs who are living in the Punjab is all that Sikhs elsewhere want. That means the right to press for self-determination and to strengthen the call for an independent Kalistan, Sikhs cannot understand how Britain, which is their mother country in some ways, can take such determined action against the Iraqi invasion of Kuwait and yet stand by and do nothing about human rights abuses in India. They wonder why they are treated differently, but they are also aware that the Punjab is not an oil-rich region. Our Government give the impression that they are being selective in their opposition to human rights abuses. If that impression is to change, our Government must condemn outright the behaviour of the Indian Government

There should be no aid programme to India, particularly because aid is now tied to good human rights practices. If that is the case, how can we give a penny to the Indian Government which use and abuse the Punjabi people in their own country? If that has no effect, I believe that our Government should break off all diplomatic ties with India. Perhaps the "curry club" lunches between hon. Members in the House and the people who represent the Indian Government should also come to an end. There can be no appeasement of a Government who treat one of their ethnic minority groups in that way.

We are now celebrating the end of the second world war-a war that was fought to preserve freedom of expression, freedom from tyranny and freedom of self-determination. In the Punjab there is no freedom of expression, only its restriction. In the Punjab there is no freedom from tyranny, only the fear of tyranny. In the Punjab there is no freedom of self-determination, only the ability to whisper the word "Kalistan" because to do otherwise would put lives at risk.

For Sikhs in the Punjab, we should read Muslims in Kashmir. Who is causing their suffering? It is none other than the Indian Government. The Sikhs in the Punjab and the Muslims of Kashmir turn to us for help. They believe in the democratic principles upon which our Parliament is based. How much longer must they suffer and how many more excuses will be found to justify ignor-

ing their pleas?

As I said earlier, this is the fourth time that I have raised the issue on the Floor of the House Commons. I suspect that, for the fourth time, my hon. Friend will read a Foreign Office brief and that no further action will be taken. I suspect that there will be no effort to help me to secure a visa to visit India. I suspect that the Government will not raise the issue of human rights with the Indian Government and that they will not consider doing away with the aid programme because of the abuse of human rights in India. I shall probably hear-with great respect to my hon. Friend-platitudes and no firm decisions.

There are about 300,000 Sikhs in this country. The 8,000 Sikhs in my constituency will want to know how Parliament can spend hours talking about Bosnia—which is of no concern to this country in any shape or form: the Balkans were never part of the Commonwealth—and yet can debate this very important issue for half an hour four times in 12 years. I know that my hon. Friend the member of Gravesham (Mr. Arnold) has many Sikhs in his constituency, so I now give way to him to say whatever he wants to say.

Mr. Jacques Arnold (Gravesam): I am extremely grateful to my hon. friend the Member for Hayes and Harlington (Mr. Dicks) for raising this very important subject. As he said, many thousands of Sikhs live in Gravesend and Northfleet in my constituency. The are very concerned about their families and friends who remain in the Punjab and many hundreds of my Sikh constituents travel to the Punjab every year to visit them. They find the situation there to be extremely insecure. Constituents travel to the Puniab every year to visit them. They find the situation there to be extremely insecure.

In this country we take it for granted that human rights will always be preserved, and that if difficulties arise for ourselves and our families, in extremis we can turn to the police for help. Those are freedoms and rights not easily available to residents in the Punjab. Not only are their families vulnerable to the depredations of the police but, if things go wrong and they are the victims of extortion or violence of any sort, they cannot have recourse to the police authorities, as should be their right.

What remains in the Punjab is an extreme uneasiness for the individual, especially as there has been no proper investigation of the considerable number of cases of people who have disappeared over the years. Families throughout the Punjab—and therefore, by extension, families in this country-have seen their members disappear. Justice does not ensue.

Mr. Deputy Speaker: Order. Let us have a little order here. First, I hope that the hon. Member for Gravesham (Mr. Arnold) has the Minister's permission too. This is not something that can just be done off the cuff, on the spur of the moment. Does the hon. Member have the Minister's permission?

The Parliamentary Under-Secretary of State for Foreign and Commonwealth Affairs (Mr. Tony Baldry): I am perfectly content for the hon. Member for Gravesham to intervene, Mr. Deputy Speaker.

I was saying that many of my constituents are concerned about the lack of follow-up to the disappearances that have occurred in the Punjab, especially when young men from their extended families have disappeared. For instance, there was a ghastly case of a young man disappearing and all the stories were that he was being held in prison in a police station. The family was eventually advised that the young man had died in custody, yet only a few weeks later he was clearly seen at the window of the prison. When the case was pursued with the prison authorities and the place was eventually checked out, the young man had disappeared yet again.

With my Latin American experience, I know about the concerns about those who have disappeared in Argentina. In the last decade of the 20th century such dreadful

things are still happening.

It is especially relevant to raise the matter in the House of Commons, because until 1947 the House was responsible for the conduct of affairs in India. In some ways the agreement made by Mountbatten with the successor authorities, especially Nehru and the Congress party, for the creation of India led to the current position. The great Sikh leaders of the day took at his word and at face value the promises that Mr. Nehru made them concerning the autonomy and the governance of greater Punjab, as it then was-promises that he subsequently broke.

As a result of the haste with which we left India and of the lack of care taken at the time to ensure that the legitimate rights of the Sikhs were sustained, we have a responsibility.

The debate is especially relevant this week, because over the past weekend we have celebrated Victory in Europe day. While I was doing so in my borough of Gravesham, I met an elderly Sikh visiting from India, who told me how he had served as a sergeant-major with the British forces in Italy as part of the imperial Indian army under the Rai.

We owe a debt of gratitude to those people. We owe it to them to speak up for human rights in the Punjab, so that they can live in peace in the land of their forefathers.

Here is the true face of Indian "democracy" revealed for all to see. All over the world, their tyranny is being exposed. These strong statements reveal yet again that India is in truth a brutal, repressive tyranny which tortures and murders routinely. This is the truth that will cause India to collapse. Freedom for Khalistan and all the nations living under Indian occupation is inevitable. (Dr. G.S. Aulakh, President, Council of Khalistan.)

FUNDING FOR THE COMMUNITY DEVELOPMENT AND REGU-LATORY IMPROVEMENT ACT OF 1994

HON. BILL RICHARDSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

Friday, July 28, 1995

Mr. RICHARDSON. Mr. Speaker, it is of great concern to me and other colleagues of

mine who represent poor, rural, or undeveloped communities that, H.R. 2099, the fiscal year 1996 VA, HUD appropriation bill contains zero funding for the community development financial institutions fund. The CDFI fund was established after President Clinton signed into law the Community Development Banking and Regulatory Improvement Act of 1994—Public Law 103-325. The Congress enacted this landmark, bipartisan initiative by unanimous vote in the Senate and a lopsided 410-to-12 vote in the House last year. The CDFI fund is designed to combine innovative approaches to community lending, advocated by both Democratic and Republican Members of Congress. into a comprehensive strategy to empower local communities and increase their access to credit and investment capital. No other Federal program provides the capital support that is so critically needed to increase the leverage and capacity of community development financial institutions, or to provide incentives for traditional banks and thrifts to enhance community lending and investment activities.

Yet, the House Appropriations Committee recommends eliminating fiscal year 1996 funding for the CDFI fund. That recommendation is particularly appalling after the Congress and the Clinton administration worked out a compromise on the fiscal year 1995 rescission package that provides \$50 million for the CDFI fund and consolidates the fund into the Treasury Department to streamline and reduce administrative costs of the program.

It is incredible to me that partisan politics reemerges suddenly to eliminate fiscal year 1996 funding for what is really a Republicantype initiative—a program with limited Federal funding that leverages private funds to galvanize self-help efforts at community and economic development.

What is particularly sad to me is that, by eliminating funding for the CDFI fund, the House would dash the hopes of hundreds of native American communities across the country which looked to the CDFI fund as a way to stimulate public and private investment in native American communities for the first time ever. The CDFI fund is the underpinnings for another landmark and very innovative proposal which I introduced last year as H.R. 5277, the Native American Financial Services Organization Act of 1994. What we call the NAFSO proposal emanated from recommendations for the congressionally chartered Commission on American Indian, Alaska Native, and Native Hawaiian Housing to create a national native American financing organization to address the urgent housing and infrastructure needs of native communities across the community. Through a broad-based national and tribal effort, the proposal evolved into a broader plan addressing housing, infrastructure and economic development needs in native communities.

The NAFSO proposal is a two-tier approach designed to dovetail into the CDFI fund. At the national level, the NAFSO would serve primarily as a technical assistance provider and conduit for CDFI fund assistance to a second tier of primary lender institutions called Native American Financial Institutions, NAFI's. With the infusion of Federal funding through the CDFI fund, NAFI's could develop in native communities around the country to make loans for home mortgages, infrastructure construction and/or improvements, small business development, and consumer loans. A NAFI

would simply be a native American community development financial institution which first: demonstrates a special interest and expertise in serving the primary development and mortgage lending needs of the native American community it serves; and second; demonstrates it has the endorsement of that native American community. As long as the NAFI has that specific focus, it may be any type of financial institution, including a community bank, a savings bank, a mortgage company, or a credit union

Without any funding for the CDFI fund for fiscal year 1996, native American financial institutions cannot receive infusion of Federal funding to be matched dollar for dollar by local funds raised by the NAFI. Native American communities desperately need this type of Federal-local partnership effort to generate capital in their communities for housing, infrastructure, and economic development purposes.

Native American people endure substandard conditions unmatched by any other population group in the United States: 56 percent of native families live in substandard housing, compared to the national average of 3 percent for non-native families; 28 percent of native households are overcrowded or lack plumbing or kitchen facilities, compared to the average of all U.S. households which is 5.4 percent; 51.4 percent of native Americans on reservations, trust land, or allotted lands own their own home without a mortgage.

The unemployment rate for native Americans generally is 14 percent versus the national average of 6 percent, and in many remote reservations, the unemployment rate is double or triple those rates; 31 percent of native Americans live below the poverty level as opposed to the national poverty rate of about 13 percent. A staggering 51 percent of native Americans living on reservations have incomes below the poverty level.

Only a handful of financial institutions are native-owned, and very few non-native lenders invest in native communities.

It is my fervent hope that the Senate Appropriations Committee will act more wisely and appropriate urgently needed dollars to the CDFI fund for fiscal year 1996. Even with a limited Federal financial contribution to the fund, so many more investment dollars will be generated to help communities across the country, particularly native communities that currently have little or no access to financing for housing, infrastructure or economic development activities. The Senate should make a healthy deposit into the CDFI fund for fiscal year 1996 and I will work to persuade the House Appropriators to accept such a Senate recommendation in conference.

DEPARTMENTS OF VETERANS AF-FAIRS AND HOUSING AND URBAN DEVELOPMENT, AND INDEPEND-ENT AGENCIES APPROPRIATIONS ACT, 1996

SPEECH OF

HON. NANCY PELOSI

OF CALIFORNIA IN THE HOUSE OF REPRESENTATIVES Thursday, July 27, 1995

The House in Committee of the Whole House on the State of the Union had under consideration the bill (H.R. 2099) making appropriations for the Departments of Veterans Affairs and Housing and Urban Development agencies, boards, commissions, corporations, and offices for the fiscal year ending September 30, 1996, and for other pur-

Ms. PELOSI. Mr. Chairman, I rise to oppose the provisions in this VA-HUD appropriations bill which decrease the funding levels for the Environmental Protection Agency. These provisions not only severely limit the agency's ability to protect our lands, air, and water; they also continue the full-scale assault on the environment that began on the first day of the 104th Congress.

Mr. Chairman, this bill's funding cuts directly threaten the quality of America's air and water, the safety of America's food supply, and the health of all Americans. This bill would prohibit the EPA from enforcing or implementing most Clean Water Act programs; end protection for wetlands; prohibit many EPA actions with respect with enforcement of the Clean Air Act; and prohibit the EPA from preventing the use of certain cancer causing pesticides on crops, even if residues from these crops end up in processed foods.

The bill's spending cuts would also freeze all future cleanups of Superfund sites-regardless of the health and environmental risks posed by a site.

While there is agreement that some reforms are necessary to make these Federal programs more responsive, the spending cuts in this bill are nothing more than a blatant attempt to undermine the effectiveness of the EPA and to permanently cripple our Nation's environmental laws.

Poll after poll have indicated that the American people favor strong environmental laws. We should not be willing to sacrifice the health and safety of our constituents on the altar of regulatory reform. For the families, children, and citizens of America, I urge my colleagues to restore full funding for the EPA.

DR. GEORGE WASHINGTON CRANE Ш

HON. PHILIP M. CRANE

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES Friday, July 28, 1995

Mr. CRANE. Mr. Speaker, last week my father, who celebrated his 94th birthday last April, passed away in his sleep. Mercifully, he did not undergo the pain and suffering at the end that so many go through before shuffling

off this mortal coil.

I missed 2 days of legislative business to attend his funeral which filled me with mixed emotions. The first, of course, was sadness over losing my father, who was an idol to all of us kids in the family. But I take comfort in the conviction that we will all be reunited in time and that a lifetime is but a wink of the eye in eternity.

The second emotion I experienced was joy over the opportunity to visit with family, relatives, and friends, many of whom I had not seen personally in years. It was a touching family reunion. And I'm convinced my father was experiencing joy in heaven through a family reunion there with all who preceded

The eulogy for my father was delivered by Dr. E. Duane Hulse, who married a close