a private bank, he had to have a settled title to it, which for most peasants was not the case, especially in the hill areas.

As for the Jewish farmer, the Johnson-Crosbie committee could not come up with conclusive estimates on the costs of production nor on the amount of debt. However, they did provide an estimate by Moshe Smilansky, head of the Jewish Farmers Federation, of a net income on £P 49 from 100 *dunums* of mixed farming.⁵⁸ The same estimate puts the cost of living for a family of five at £P 46.50.⁵⁹

Although the committee was unable to provide estimates on debt, it did note that "numerous facilities exist for obtaining credit";⁶⁰ and that "The loans to Zionist settlers vary from £P 600 to £P 900 per family repayable over a period of 45 to 50 years."⁶¹

Another investigation of indebtedness of Jewish farmers was carried out for 160 settlements sometime after 1930.⁶² The settlements had a total of about 374,000 *dunums* and about 16,000 earners. Total indebtedness was about £P 4,500,000, with an average of £P 286 per earner.⁶³ These high figures reflect

⁵⁸Johnson-Crosbie Report, 38.

⁵⁹Ibid.

⁶⁰Ibid., 47.

⁶¹Ibid., 48.

⁶²Hakim, in Himadeh, 502; "The date of the investigation is not given," but it probably is in the mid 1930s.

⁶³Ibid.