Quite often the role of the financier has become separate from that of the landlord who now provides the land itself and only occasionally the seed stock. The following description of sharetenancy contracts in the Southern Ghor of the Jordan Valley applies equally to the upper valley where thousands of refugee families sharecrop for absentee landlords who reside in mountain towns:

"A typical share-cropping family enters into an annual contract with the land-owner. The contract stipulates that the land-owner or his agent will provide the farmer with a subsistence loan of advance of between JD 200-500, which will be repaid with interest, at the end of the cropping season. The interest is usually in the order of 10% for a six to nine month period. The whole operation is either financed by the owner or by a separate investor. The farmer provides all the labour necessary, while the owner or his agent provides plowing machinery, seeds, fertilizers, insecticides, crates, transportation and marketing. For these services the owner or his agent sets the price, and the farmer cannot seek alternative services in the open market. All revenues and costs are split between the farmer and the owner on a 1:2 basis, i.e. the farmer gets one-third of the net revenues of the farm, after all expenses, as calculated by the owner or his agent. In cases where the owner is different from the financier-investor, the net revenues are split equally among the owner, financier and farmer. The contract is typically signed with two witnesses and a guarantor. It stipulates that if the subsistence advance is not repaid by the end of the season, the owner will confiscate any other property which the farmer has, unless the farmer renews the contract for another year. Should the farmer default on the provision of labour, the owner will farm the land at the farmer's expense. The farmer will also have to pay for any labour which he may have to hire at harvesting time." (Dajani, 1979:16).

Dajani's claim (based on fieldwork in the Southern Ghor region) that most farmers "will have no choice but to continue to work the land at subsistence levels, and to accept whatever terms are dictated upon them" (1979:<u>ibid</u>.) cannot be extended to the prevailing conditions in the western Jordan Valley today. A recent examination of sharecropping arrangements conducted by this writer in the West Ghor found a much higher